



CITY COUNCIL AGENDA ITEM

REQUESTED COUNCIL MEETING DATE 11/11/08

SUBJECT: Requested approval of SHIP Program Local Housing Assistance Plan (LHAP) for Fiscal Years 2009-10, 2010-11, and 2011-12

DEPARTMENT: COMMUNITY DEVELOPMENT

RECOMMENDED MOTION:

To approve the City's SHIP Program Local Housing Assistance Plan for Fiscal Years 2009-10, 2010-11, and 2011-12 and Resolution No. 08-59.

SUMMARY

The State Housing Initiatives Partnership program is a grant that is funded by the State in an effort to assist low and moderate-income individuals with housing needs.

The State of Florida, through Florida Housing Finance Corporation, requires that entitlement cities submit a Local Housing Assistance Plan at least every three years that outlines the proposed use of these entitlement grant funds. The City of Port Orange originally approved its three year LHAP for fiscal years 2006-07, 2007-08 and 2008-09 on July 25, 2006 and approved an amended plan on July 17, 2007.

This new three year SHIP Local Housing Assistance Plan is due on May 2, 2009 to the Florida Housing Finance Corporation, however, as a result of actions previously taken to amend the existing LHAP for Fiscal Years 2006-2007, 2007-2008, and 2008-2009, it was suggested that the City submit its new three year LHAP for the upcoming periods earlier.

ATTACHMENTS: Ordinance Resolution Budget Resolution

Other Support Documents

DEPARTMENT HEAD *[Signature]* Wayne Clark, Director Date 11/3/08

FINANCE DEPARTMENT *[Signature]* Approved as to Budget Requirements Date 11/3/08

CITY ATTORNEY *[Signature]* Approved as to Form and Legality Date 11.6.08

CITY MANAGER *[Signature]* Approved Agenda Item For: 11/11/08

COUNCIL ACTION: Approved as Recommended Disapproved
 Tabled Indefinitely Continued to Date Certain
 Approved with Modification:

RESOLUTION 08-59

A RESOLUTION OF THE CITY OF PORT ORANGE, VOLUSIA COUNTY, FLORIDA; APPROVING THE STATE HOUSING INITIATIVES PROGRAM LOCAL HOUSING ASSISTANCE PLAN FOR FISCAL YEARS 2009-10, 2010-11, and 2011-12; PROVIDING FOR EXECUTION; PROVIDING FOR CONFLICTING RESOLUTIONS; PROVIDING FOR SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes, and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan (LHAP) outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by Chapter 67-37.005(6)(f)3, F.A.C, it is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs; and

WHEREAS, the City of Port Orange originally approved its three year LHAP for fiscal years 2006-07, 2007-08, and 2008-09 on July 25, 2006 and approved an amended plan on July 17, 2007; and

WHEREAS, the City has prepared a three-year LHAP for submission to the Florida Housing Finance Corporation for years 2009-10, 2010, and 2011-12; which is attached as Exhibit A; and

WHEREAS, the City Council finds that it is in the best interest of the public for the City of Port Orange to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PORT ORANGE, FLORIDA that:

Section 1: The City Council of the City of Port Orange hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2009-2010, 2010-2011, and 2011-2012.

Section 2: The Mayor and the City Manager are hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

Section 3. All resolutions or parts thereof in conflict herewith or contrary hereto are hereby repealed to the extent of such conflict.

Section 4. If any section, subsection, sentence, clause, phrase, or portion of this resolution, or application hereof, is for any reason, held invalid or unconstitutional by any court of competent jurisdiction, such portion or provision and such holding shall not affect the validity of the remaining portions or applications hereof.

Section 5: This resolution shall take effect immediately upon its adoption.

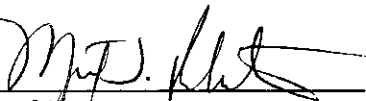
Allen Green, Mayor

ATTEST:

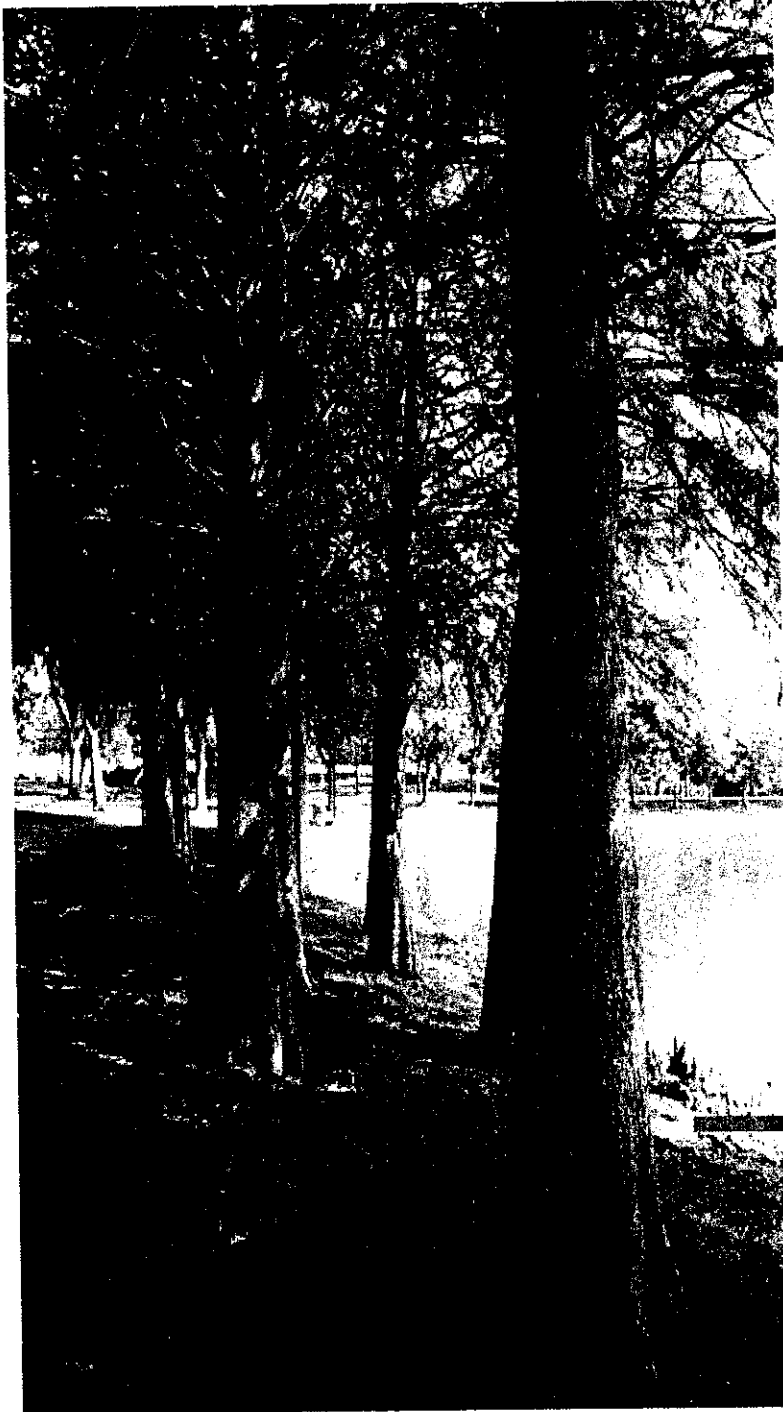
Kenneth W. Parker, City Manager

Adopted on the _____ day of November, 2008.

Reviewed and approved:



Margaret T. Roberts, City Attorney



CITY OF PORT ORANGE

**SHIP LOCAL HOUSING
ASSISTANCE PLAN (LHAP)**

**FISCAL YEARS
2009-10 / 2010-11 / 2011-12**

I. PROGRAM DESCRIPTION

Chapter 67-37.005 F.A.C. and Section 420.9072, F.S.

- A. Name of the participating local government and Interlocal if Applicable:**
Section 420.9072(5),F.S.

City of Port Orange

Interlocal : Yes _____ No X

Name of participating local government(s) in the Interlocal Agreement;

- B. Purpose of the program:** *Section 420.9072, F.S. and Chapter 67-37.005(3), F.A.C.*
Creation of the Plan is for the purpose of meeting the housing needs of the very low, low and moderate-income households, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing.

- C. Fiscal years covered by the Plan:** *Chapter 67-37.002,F.A.C.*

X 2009/2010
X 2010/2011
X 2011/2012

- D. Governance:** *Chapter 67-37.005(3)and(5)(i)F.A.C. and Section 420.9071(14)F.S.*
The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code.
The SHIP Program does further the housing element of the local government Comprehensive Plan.

- E. Local Housing Partnership** *Section 420.9072(1)(a), F.S.*
With the encouragement of the SHIP Program, Port Orange intends to forge partnerships with lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

- F. Leveraging:** *Chapter 67-37.007(1)(b)(c), F.A.C. and Ssection 420.9075(1)(a) and (1)(b3, and (1)(c), F.S.*
The Plans are intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

- G. Public Input:** *Chapter 67-37.005(3), F.A.C.*

Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach *Chapter 67-37.005(6)(a), F.A.C.*

The availability of funding will be advertised in the Daytona Beach News-Journal and The Hometown News that service the Port Orange community, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Discrimination: *Section 420.9075(3)(c), F.S.*

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

J. Support Services and Counseling: *Chapter 67-37.005(5)(g), F.A.C.*

With the assistance of partners, support services will be available from various sources and may include but are not limited to:

Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling and Transportation

K. Purchase Price Limits: *Section 420.9075(4)(c), F.S. and Chapter 67-37.007(6) F.A.C.*

Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not to exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

- Independent Study (copy attached)
- U.S. Treasury Department
- Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts

L. Income Limits, Rent Limits and Affordability:

Chapter 67-37.005(5)(e), F.A.C. and Section 420.9071(2), F.S.

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. Affordable means that monthly rents or mortgage

payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071 (19), (20) and (28), F.S. However it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

M. Wages to Work: *Chapter 67-37.005(6)(b)(7)F.A.C.*

Should a eligible sponsor be used, the City of Port Orange has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employed personnel from the WAGES and Workforce Development Initiatives programs will be given preference in the selection process.

N. Monitoring and First Right of Refusal: *Section 420.9075(3)(e)and (4) (f), F.S.*

In the case of rental housing, the City of Port Orange staff has the administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored for at least annually for 15 years or the term of assistance which ever is longer unless as specified above.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

O. Administrative Budget: *Chapter 67-37.005(6)(f)3, F.A.C..*

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as **Exhibit A**. These are presented on an annual basis for each State fiscal year submitted.

The City of Port Orange finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. In accordance with Chapter 67-37, Florida Administrative Code, the cost of administering the plan does not exceed 5 percent of the local housing distribution moneys and program income deposited into the trust fund.

Port Orange may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

The City of Port Orange has adopted the above findings in the attached resolution, Exhibit E.

II. LHAP HOUSING STRATEGIES: Chapter 67-37.005(5), F.A.C.

Provide Description:

A. Name of the Strategy: Down Payment Assistance

a. Summary of the Strategy: Port Orange intends to augment Very Low-Income (VLI) and Low-Income (LI), and moderate income (MI) participants' abilities to become homebuyers by offering Down Payment Assistance. The assistance will be for new and existing homes in Port Orange and granted via a first ready to purchase-first served criteria. Qualified individuals must meet all SHIP income levels. If eligible, participants are required to attend the Homebuyer Education classes. Along with classes, eligible recipients must complete and submit the following steps and information:

- Complete and sign application
- Verification of employment/income
- Verification of assets
- Contract for purchase and good faith estimate
- Course certificates
- Lender approval and certification
- Appraisal

b. Fiscal Years Covered: 2009/10, 2010/11, 2011/12

c. Income Categories to be served: Through this activity, Port Orange plans to assist Very Low-Income families/individuals, Low-Income families/individuals, and Moderate-Income families/individuals.

- d. Maximum award is: \$60,000 Award examples are noted on the Housing Delivery Goals Charts: Actual assistance will be based on need but shall not exceed \$60,000. Applicants are required to pay at least \$1,000.00 (low-income and moderate) or \$500.00 (very low-income) toward the down payment
- e. Terms, Recapture and Default. Include terms of recapture in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership).

Recipients of the Down Payment Assistance program must agree to pay the City back for the assistance according to the following:

In the event of default, death of recipient, rental of property, or sale of property prior to the 30-year anniversary of closing on the house, reimbursement of the full amount of assistance, will be required.

- f. Recipient Selection Criteria: Participants must meet and fulfill SHIP requirements in terms of income levels. Applications will be accepted by the City and upon review, eligible participants will be selected for assistance based on a first ready to purchase, first served criteria. Meaning, assistance will be distributed to those who apply, meet SHIP requirements and are ready to purchase when funds are available.
- g. Sponsor Selection Criteria:
Not applicable.

B. Name of the Strategy: Housing Rehabilitation

- a. Summary of the Strategy:
Port Orange looks to address repair needs of owner occupied homes with this activity. Those needing to make repairs due to storm damage or deferred maintenance or are cited for code violations are also the target for these funds.
- b. Fiscal Years Covered: 2009/10, 2010/11, 2011/12
- c. Income Categories to be served:
Through this activity, Port Orange plans to assist Very-Low Income families/individuals and Low-Income families/individuals.
- d. Maximum award is: \$40,000.00. Award examples are noted on the Housing Delivery Goals Chart.
- e. Terms, Recapture and Default. Recipients of the Rehabilitation Program

must agree to pay the City back for the assistance according to the following:

In the event of foreclosure, death of recipient, rental of property, or sale of property prior to the 30-year anniversary of closing on property, reimbursement of the full amount of assistance, will be required.

- f. **Recipient Selection Criteria:**
Participants must meet and fulfill SHIP requirements in terms of income levels. Applications will be accepted by the City and upon review, eligible participants will be selected for assistance based on a first ready to proceed, first served criteria. Meaning, assistance will be distributed to those who apply, meet SHIP requirements, and are ready to proceed when funds are available.
- g. **Sponsor Selection Criteria:**
Not applicable.

C. Name of the Strategy: Homeowner Preservation

- a. **Summary of the Strategy:**
Three programs under this strategy are designed to assist existing homeowners within the City of Port Orange to maintain ownership of their homes. These programs are designed to assist households that need funding to either halt foreclosure action, sale for non-payment of taxes, or maintain utility service.

The Homeowner Preservation strategy will assist through the following programs:

- 1. **Foreclosure Prevention Program:** Providing assistance to homeowners under threat of foreclosure from mortgage holders.
 - 2. **Insurance and Taxes Payment Program:** Providing assistance to homeowners to pay delinquent property taxes and homeowners insurance.
 - 3. **Homeowner Utility Protection Program:** Funds will be provided to homeowners who are delinquent in their utility bills and threatened with shut off of utilities.
- b. **Fiscal Years Covered:** 2006/07, 2007/08, 2008/09
 - c. **Income Categories to be served:**
Port Orange anticipates assisting Families/individuals in the Very Low-Income and families/individuals in the Low-Income category.
 - d. **Maximum award is noted on the Housing Delivery Goals Charts:**

1. Foreclosure Prevention maximum award: \$5,000.00
2. Insurance & Taxes Payment maximum award: \$5,000.00
3. Homeowner Utility Protection maximum award: \$1,000.00

e. Terms, Recapture and Default.

1. Foreclosure Prevention – five year, zero percent (0%) interest deferred loan to very low and low income homeowners in jeopardy of foreclosure. In the event of default, death of recipient, rental of property, or sale of property prior to the 5-year anniversary of award, reimbursement of the full amount of assistance, including costs of recovery, will be required.

2. Insurance and Taxes Payment – grant provided to very low income households with a family member 62 years of age or older, or a family member with a disability receiving Social Security Disability income to pay delinquent property taxes and/or homeowners insurance.

3. Homeowner Utility Protection – grant provided to very low income households to pay delinquent utilities.

f. Recipient Selection Criteria:

1. Foreclosure Prevention applicants must show that delinquency in mortgage was due to circumstances beyond their control. Eligible reasons include only:
 - a. Loss of employment
 - b. Sudden medical expenses
 - c. Divorce or separation
 - d. Death in the family
 - e. Unforeseen home repair costs incurred

Applicants must also show that once current, they can maintain required mortgage and homeowners insurance payments.

Applicants must also be owner occupied, full time residents of their home and may not own additional real estate.

Program is not designed to assist homeowners who have or are delinquent on second mortgages or home equity lines of credit. First mortgage delinquency only.

2. Insurance and Taxes Payment program applicants must be very low income, with a family member 62 years old or older, or a family member with a disability receiving Social Security Disability income.

Assistance under this program is restricted to one occurrence within a five year period.

3. Homeowner Utility Protection program applicants must be very low income. Applicants must also show that once current, they can maintain average monthly utility costs.

Assistance under this program is restricted to one occurrence within a five year period.

- g. Sponsor Selection Criteria:
Not applicable.

D. Name of the Strategy: Utility Hook Up Assistance

- a. Summary of the Strategy:
The Utility Hook Up Assistance program provides loans to low and very low income owner-occupied households. The program assists eligible City of Port Orange homeowners connect to water and sewer systems. The funds may be used for the construction costs necessary to connect to the systems, pay connection fees and to abandon the private well and septic system. Available funds will be distributed to eligible applicants, who meet the selection criteria, on a first ready, first served basis.
- b. Fiscal Years Covered: 2006-2007; 2007-2008, 2008-2009
- c. Income Categories to be served: Very Low and Low Income households
- d. Maximum award is noted on the Housing Delivery Goals Chart: Yes, \$4,000.00
- e. Terms, Recapture and Default:
Assistance will be in the form of a five year; zero percent (0%) interest loan, forgiven after five (5) years. No monthly payments will be required so long as the homeowner remains the primary resident.

In the event of default, death of recipient, rental of property, or sale of property prior to the 5-year term, reimbursement of the full amount of assistance, including costs of recovery, will be required.
- f. Recipient Criteria: First ready, first served
- g. Sponsor Selection Criteria: Strategy to be administered by the Community Improvement Division of the City of Port Orange.
- h. Additional Information: The home must be located in the City of Port Orange,

the appraised value of the home may not exceed the maximum sales price allowed in the SHIP Program, the applicant's household income must be at or below 80% of the area median income adjusted for family size, the household must be connecting to public water and sewer, and where water is already present, assistance will be provided for sewer hook up only, the household must be the applicant's principal residence. No assistance will be given to rental applicants. No assistance will be given to mobile homes.

E. Name of the Strategy: Disaster Recovery/Relief

a. **Summary of the Strategy:**

The Disaster Strategy provides assistance to households following a natural disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a natural disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. Funds will be used to assist very low, low and moderate income households for:

- (a) Purchase of emergency supplies for eligible households to weatherproof damaged homes;
- (b) Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
- (c) Temporary housing for those made homeless as a result of damage;
- (d) Construction assistance up to \$10,000 and deductible assistance up to \$1,000;
- (e) Other activities as proposed by the City of Port Orange and approved by Florida Housing.

b. **Fiscal Years Covered:** 2006-07, 2007-08, 2008-09

c. **Income Categories to be served:** Very Low, Low and Moderate as defined in Section 420.9071(19), (20), (28), F.S.

d. **Maximum Award is noted on the Housing Delivery Goals Chart:** Yes, \$10,000.00

e. **Terms, Recapture and Default:**

All SHIP funds provided to eligible households will be in the form of a grant and not subject to recapture.

f. **Recipient Selection Criteria:** First ready, first served

Priority shall be given to persons who have special housing needs and individuals or household that qualify as Elderly as defined in 420.503, F.S.

Under this strategy only, the applicant for assistance may complete the self declaration of income for as approved by Florida Housing Finance Corporation in order to expedite release of funding.

- g. Sponsor Selection Criteria: Not applicable.
- h. Additional Information: SHIP funds at all times must be used for eligible applicants and eligible housing. SHIP disaster funds may not be used for the purchase or rehabilitation of mobile homes.

Homes must have been owner occupied and the primary residence of the applicant at the time of the disaster to be eligible.

Assistance will only be provided for repairs not covered by insurance, or for those households unable to pay the insurance deductible.

Voucher assistance may be provided up to \$1,000 to eligible households who become homeless as a result of damage to their home that cause uninhabitable conditions. This voucher may be used to cover the cost of temporary housing for a period of no more than one month or \$1,000 whichever is less. The voucher will be paid directly to the temporary housing provider.

Construction assistance may not exceed \$10,000 and deductible assistance may not exceed \$1,000.

Funds can be leveraged with other sources of funding including FEMA, SBA, insurance coverage, etc.

No assistance will be provided unless attempts to recover damage expenses have been made through other applicable sources.

F. Name of the Strategy: Rental Deposit Assistance

a. Summary of the Strategy:

The Rental Deposit Assistance program will provide a grant to low and very low income renter households. Funds will be used to provide rental deposit assistance for new lease agreements. Available funds will be distributed to eligible applicants, who meet the selection criteria, on a first ready, first served basis.

b. Fiscal Years Covered: 2006-2007; 2007-2008

c. Income Categories to be served: Very Low and Low Income households

- d. Maximum award is noted on the Housing Delivery Goals Chart: Yes, \$1,000.00
- e. Terms, Recapture and Default:
Assistance will be in the form of a grant to eligible renter households.
- f. Recipient Criteria: First ready, first served. Assistance under this program is restricted to one occurrence within a five year period.
- g. Sponsor Selection Criteria: Strategy to be administered by the Community Improvement Division of the City of Port Orange.
- h. Additional Information: The rental housing unit must be determined affordable (by Florida Housing Finance Corporation definition) and must have a lease term of no less than one year. Rental housing unit must be located in the City of Port Orange. The applicant's household income must be at or below 80% of the area median income adjusted for family size. No assistance will be given to rental of mobile homes.

III. LHAP INCENTIVE STRATEGIES *Section 420.9071(16), F.S.*

- A. **Name of the Strategy:** Expedited Permitting
Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

- a. Established policy and procedures: Port Orange LDH CH 20 Sec. 2 (g)

Expedited review and approval. Pursuant to a written request, the city manager may designate a given development or redevelopment project as one, which is worth of an expedited review and approval process. Designation by the city manager shall be purely discretionary and afforded only in the most extraordinary circumstances. Upon designation, a community development staff member shall be designated as project manager and shall work in close contact with the applicant and his/her agent(s). Once formal plans have been prepared and submitted to the city, the project manager shall oversee an expedited staff development review of the project.

- B. **Name of the Strategy:** Ongoing Review Process

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

- a. Established policy and procedures: _____

- C. **Name of the Strategy:** Locally Owned Public Land Inventory

- a. The City will prepare a printed inventory of locally owned public lands suitable for affordable housing.

IV. EXHIBITS:

EXHIBIT A.

Administrative Budget for each fiscal year covered in the Plan.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

PORT ORANGE SHIP BUDGET

FISCAL YEAR 2009/10

Salaries and Benefits	\$	42,633.00
Office Supplies and Equipment	\$	2,000.70
Travel, Per diem, Workshops, etc.	\$	<u>6,400.00</u>
TOTAL	\$	50,233.70

FISCAL YEAR 2010/11

Salaries and Benefits	\$	42,633.00
Office Supplies and Equipment	\$	2,000.70
Travel Per diem, Workshops, etc	\$	<u>6,400.00</u>
TOTAL	\$	50,233.70

FISCAL YEAR 2011/12

Salaries and Benefits	\$	42,633.00
Office Supplies and Equipment	\$	2,000.70
Travel Per diem Workshops, etc	\$	<u>6,400.00</u>
TOTAL	\$	50,233.70

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY FINANCE GOALS CHART STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2009-2010

Name of Local Government:	CITY OF PORT ORANGE	Available Funds:						New Plan:	Amendment:	Fiscal Yr. Closed:	X
		A	B	C	D	E	F				
		Subtotal 1 (Home Ownership)	Subtotal 2 (Non-Home Ownership)	Subtotal 3 (Home Ownership)	Subtotal 4 (Non-Home Ownership)	Subtotal 5 (Home Ownership)	Subtotal 6 (Non-Home Ownership)				
HOME OWNERSHIP STRATEGIES	VII	LI	MI	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units	
1. Down Payment	1	2	2	\$60,000	\$60,000	\$270,103.30		\$270,103.30	53.77%	5	
2. Substantial Rehabilitation	2	1	0	\$40,000	\$0	\$120,000.00		\$120,000.00	23.89%	3	
4. Homeowner Preservation	0	0	0								
(a) Foreclosure Prevention Program	4	2	0	\$5,000	\$0		\$30,000.00	\$30,000.00	5.97%	6	
(b) Insurance & Taxes Payment Program	2	2	0	\$5,000	\$0		\$20,000.00	\$20,000.00	3.98%	4	
(c) Homeowner Utility Protection Program	2	2	0	\$1,000	\$0		\$4,000.00	\$4,000.00	0.80%	4	
5. Utility Hook Up Assistance	1	1	0	\$4,000	\$0		\$3,000.00	\$8,000.00	1.59%	2	
6. Disaster Recovery/Relief	0	0	0	\$10,000	\$0			\$0.00	0.00%	0	
Subtotal 1 (Home Ownership)	12	10	2		\$0.00	\$390,103.30	\$62,000.00	\$452,103.30	90.00%	24	
RENTAL STRATEGIES	VII	LI	MI	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units	
1. Rental Deposit Assistance	0	0	0	\$1,000	\$0			\$0.00	0.00%	0	
Subtotal 2 (Non-Home Ownership)	0	0	0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0	
Administration Fees											
Admin. From Program Income											
Home Ownership Counseling											
GRAND TOTAL	12	10	2		\$0.00	\$390,103.30	\$62,000.00	\$502,337.00	100.00%	24	
Add Subtotal 1 & 2, plus all Admin. & HO Counseling											
Calculate Constr./Rehab Percent. by adding Grand Total Columns A-F, then divide by Annual Allocation Amt.											
Percentage Construction/Rehab											
Maximum Allowable											
Purchase Price:											
Allocation Breakdown		Amount		%							
Very-Low Income		\$176,000.00		35.0%							
Low Income		\$186,000.00		37.0%							
Moderate Income		\$90,103.30		17.9%							
TOTAL		\$452,103.30		90.0%							

Please check applicable box, & if Amendment, enter number

New Plan:

Amendment:

Fiscal Yr. Closed:

31-Oct-08

\$204,232

Existing

\$204,232

\$0.00

Max Amount Program Income For Admin.:

\$0.00

\$0.00

Projected Recaptured Funds:

\$502,337.00

Distribution:

\$502,337.00

Projected Program Income:

\$0.00

New

\$204,232

Existing

\$204,232

\$0.00

Max Amount Program Income For Admin.:

\$0.00

\$0.00

Projected Recaptured Funds:

\$502,337.00

Distribution:

\$502,337.00

Projected Program Income:

\$0.00

New

\$204,232

Existing

\$204,232

\$0.00

Max Amount Program Income For Admin.:

\$0.00

\$0.00

Projected Recaptured Funds:

\$502,337.00

Distribution:

\$502,337.00

Projected Program Income:

\$0.00

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2010-2011

Name of Local Government:	City of Port Orange	Available Funds:						New Plan: Amendment: Fiscal Yr. Closure:	X			
		A	B	C	D	E	F					
HOME OWNERSHIP STRATEGIES	VU Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
1. Down Payment	1	\$60,000	2	\$60,000	2	\$60,000		\$270,103.30		\$270,103.30	53.77%	5
2. Substantial Rehabilitation	2	\$40,000	1	\$40,000	0	\$0		\$120,000.00		\$120,000.00	23.89%	3
4. Homeowner Preservation									\$30,000.00	\$30,000.00	5.97%	6
(a) Foreclosure Prevention Program	4	\$5,000	2	\$5,000	0	\$0			\$20,000.00	\$20,000.00	3.98%	4
(b) Insurance & Taxes Payment Program	2	\$5,000	2	\$5,000	0	\$0			\$4,000.00	\$4,000.00	0.80%	4
(c) Homeowner Utility Protection Program	2	\$1,000	2	\$1,000	0	\$0			\$8,000.00	\$8,000.00	1.59%	2
5. Utility Hook Up Assistance	1	\$4,000	1	\$4,000	0	\$0		\$8,000.00		\$8,000.00	1.59%	2
6. Disaster Recovery/Relief	0	\$10,000	0	\$10,000	0	\$0			\$0.00	\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	12		10		2		\$0.00	\$398,103.30	\$54,000.00	\$452,103.30	90.00%	24
RENTAL STRATEGIES	VU Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
1. Rental Deposit Assistance	0	\$1,000	0	\$1,000	0	\$0				\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
Administrative Fees Admin. From Program Income Home Ownership Counseling GRAND TOTAL												
Add Subtotal 1 & 2, plus all Admin. & HO Counseling GRAND TOTAL												
Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.												
Percentage Construction/Rehab Maximum Allowable Purchase Price:												
Allocation Breakdown Very-Low Income Low Income Moderate Income TOTAL												
Projected Program Income: \$0.00 Projected Recaptured Funds: \$0.00 Distribution: \$502,337.00 Total Available Funds: \$502,337.00 Max Amount Program Income For Admin.: \$0.00												
New: \$204,292 Existing: \$204,292												
79%												
31-Oct-08												

EXHIBIT D.

Certification Page: *Chapter 67-37.005(7), F.A.C.*

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: City of Port Orange

- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation with in 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.

- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.
- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, Similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (16) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida X *has or* *has not* been implemented.

 Witness

 Chief Elected Official or designee

 Witness

Allen Green, Mayor
 Type Name and Title

 Date

OR

 Attest:(Seal)

EXHIBIT E.

Administrative Cost Adopting Resolution: *Section 420.9072(2)(b)2, F.S.*

EXHIBIT F. _____
Program Information Sheet:

EXHIBIT G. _____
Ordinance 2006-13 Adopting Program, Establishing Trust Fund and the Housing Advisory Board