

Meeting Date
April 28, 2015



AGENDA	
Section	Consent
Item No.	II.C.1

AGENDA REPORT
 BREVARD COUNTY BOARD OF COUNTY COMMISSIONERS

SUBJECT:	ADOPTION OF FY 2015/2018 STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) LOCAL HOUSING ASSISTANCE PLAN (LHAP)
DEPT/OFFICE:	HOUSING AND HUMAN SERVICES DEPARTMENT

Requested Action:
 It is requested that the Board of County Commissioners adopt the State Housing Initiatives Partnership (SHIP) Program Local Housing Assistance Plan (LHAP) for Fiscal Years 2015 through 2018 by Resolution; approve and authorize the Chairman to sign the required State Certifications; and sign any amendments that the Florida Housing Finance Corporation determines necessary to meet the requirements of State Statute 420.907-9075.

Summary Explanation & Background:
 Every three years, Florida Statute 420.9075 requires each county participating in the SHIP program to submit a three year LHAP that describes the strategies and criteria for expenditure of SHIP funds. The SHIP program was created for the purpose of providing funds to counties and eligible municipalities as an incentive for the creation of local housing partnerships, to expand production and preservation of affordable housing, and for furthering the housing element of the local Government's Comprehensive Plan. The SHIP program is funded through documentary stamp taxes and administered by the Florida Housing Finance Corporation. The actual revenue received is dependent on revenue collected by the State, which is then appropriated and passed as part of the State annual budget. For FY 2014-15, Brevard County received \$1,405,268 in SHIP funds.

The LHAP is due to Florida Housing Finance Corporation on or before May 2, 2015. The LHAP was reviewed and recommended for approval by the Affordable Housing Council on Thursday February 26, 2015.

The LHAP is consistent with the Brevard County five year Consolidated Plan, the Comprehensive Plan's Housing Element, and local housing policies. The recommendation is to continue all current Housing programs without adding any additional strategies. The programs support homeowners and rental units and includes:

1. Purchase Assistance (First Time Home Buyer - Homeowner)
2. Minor Rehabilitation (Homeowner)
3. Rehabilitation/Demolition/Reconstruction (Homeowner)
4. Rehabilitation/Acquisition/New Construction (Homeowner)
5. Foreclosure Prevention (Homeowner)
6. Land Acquisition and Construction (Rental)
7. Security and Utilities Deposit (Rental)
8. Disaster Repair Mitigation (Homeowner and Rental)

Fiscal Impact: FY 14-15 - There will be no impact to the General Fund. All SHIP funds received will be deposited in Fund 1490.
FY 15-16 - There will be no impact to the General Fund. All SHIP funds received will be deposited in Fund 1490.

Contact: Chenita Joiner, Community Resources & Development Manager / 633-2076

Clerk to the Board instruction: Have Chair sign the Resolution and Certification, then return to HHS for further execution.

Exhibits Attached: SHIP 2012/15 Local Housing Assistance Plan, Exhibits and Certifications

Contract /Agreement (If attached): Reviewed by County Attorney		Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>	PR	<input type="checkbox"/>
County Manager	Assistant County Manager - Mel Scott	Department Director / Extension					
Stockton Whitten	Assistant County Manager-Venetta Valdengo	Ian Golden-52007					



Tammy Etheridge, Clerk to the Board, 400 South Street • P.O. Box 999, Titusville, Florida 32781-0999

Telephone: (321) 637-2001
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April 29, 2015

M E M O R A N D U M

TO: Ian Golden, Housing and Human Services Director Attn: Chenita Joiner

RE: Item II.B.1., Resolution Adopting the State Housing Initiatives Partnership (SHIP) Program Local Housing Assistance Plan (LHAP) for Fiscal Years 2015 through 2018

The Board of County Commissioners, in regular session on April 28, 2015, adopted Resolution No. 15-047, approving Local Housing Assistance Plan (LHAP) for Fiscal Years 2015 through 2018, as required by the State Housing Initiatives Partnership (SHIP); and authorized the Chairman to sign the required State Certifications, and any amendment that the Florida Housing Finance Corporation determines necessary to meet the requirements of State Statute 420.907-9075. Enclosed are original State Certification and Resolution for your action.

Your continued cooperation is always appreciated.

Sincerely,

BOARD OF COUNTY COMMISSIONERS
SCOTT ELLIS, CLERK

Tammy Etheridge, Deputy Clerk

/kg

Encls. (2)

cc: Contracts Administration
 Finance
 Budget

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**


Name of Local Government: BREVARD COUNTY

- (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.

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Certification

- 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 has or **X** has not been implemented.
(note: Miami Dade County will check "has")



 Robin Fisher, Chairman
 As approved by the Board of County Commissioners
 On 04-28-15

Attest:



 Scott Ellis, Clerk of the Court

(Seal)

RESOLUTION NO.2015-047

A RESOLUTION OF THE BREVARD COUNTY BOARD OF COUNTY COMMISSIONERS OF BREVARD COUNTY FLORIDA APPROVING BREVARD COUNTY'S LOCAL HOUSING ASSISTANCE PLAN FOR FISCAL YEARS 2015-16, 2016-17, and 2017-18 AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIRMAN TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING 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 (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan 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 Housing and Human Service Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Brevard County Board of County Commissions finds that it is in the best interest of the public for Brevard County 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 Board of County Commissioners of Brevard County, FLORIDA that:


Section 1: The Board of County Commissioners of Brevard County 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 2015-16, 2016-17, and 2017-18.

Exhibit E

Section 2: The Chairman, is 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: This resolution shall take effect immediately upon its adoption.


Done, ordered and adopted this day in regular session this 28 day of 1 Apr 2015.



Robin Fisher, Chairman
Brevard County Board of Commissioners

As approved by the Board on 04-28-15

ATTEST:



Scott Ellis, Clerk of the Court

**STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
PROGRAM INFORMATION SHEET**

EXHIBIT F

Local Government	Brevard County Board of County Commissioners
Chief Elected Official	Robin Fisher, Chairman
Address	2725 Judge Fran Jamieson Way, Building C, Viera, Fl 32940
SHIP Administrator	Linda Graham
Address	2725 Judge Fran Jamieson Way, Building B, Suite 106, Viera, Fl 32940
Telephone	321-633-2076
EMAIL	linda.graham@brevardcounty.us
Alternate SHIP Contact	Chenita Joiner
Telephone	321-633-2076
EMAIL	chenita.jones@brevardcounty.us
Local Government Employer Federal ID #	59-6000523
Other Information	

ORDINANCE NUMBER 08-16

AN ORDINANCE OF THE BREVARD COUNTY BOARD OF COUNTY COMMISSIONERS AMENDING ORDINANCE 99-37 PURSUANT TO THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM CREATED UNDER SECTION 420.9072, FLORIDA STATUTES; INCREASING COMMITTEE MEMBER SHIP; REVISING DEFINITIONS; REVISING MEMBERSHIP CRITERIA AND COMMITTEE DUTIES; REMOVING OBSOLETE LANGUAGE; AND PROVIDING AN EFFECTIVE DATE.

* * * * *

WHEREAS, The Board of County Commissioners of Brevard County, Florida recognizes the necessity for provision of the opportunity for all persons to have access to safe, decent and affordable housing; and

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, in 1993, pursuant to Section 420.9072 Florida Statutes, the Board established the Affordable Housing Advisory Council through Ordinance 93-03; and

WHEREAS, the Board of County Commissioners of Brevard County shall appoint the members of the Affordable Housing Advisory Council, and

WHEREAS, Section 420.9076 Florida Statutes, as amended, increased the Affordable Housing Advisory Council membership, revised membership criteria, and revised the duties of the advisory council.

NOW, THEREFORE, BE IT ORDAINED BY THE BOARD OF COUNTY COMMISSIONERS OF BREVARD COUNTY, FLORIDA, that:

Ordinance 99-37 shall be amended to read as follows:

SECTION I. DEFINITIONS

A. As used in the Ordinance, the terms:

- (1) "Adjusted for family size" means adjusted in a manner which results in an income eligibility level that is lower for households having fewer than four people, or higher for households having more than four people, than the base income eligibility determined as provided in subsection (22), subsection (23), or subsection (28), based upon a formula established by the United States Department of Housing and Urban Development.

"OFFICIALLY FILED WITH, THE SECRETARY OF STATE, MAY 27, 2008"

Students as defined herein are to be included in the calculation of family size.

- (2) "Administrative Expenditures" means those expenditures directly related to implementation of the Local Housing Assistance Plans.
- (3) "Affordable" means that monthly rent and utilities or mortgage payments, insurance, property taxes, utilities, and homeowner's association fee, where applicable, do not exceed thirty (30) percent of that amount which represents the percentage of the median income for households qualifying under subsection (22), subsection (23), or subsection (28).
- (4) "Annual Gross Income" means the gross amount of wages, income from assets, regular cash or non-cash contributions, and any other resources and benefits determined to be income by the United States Department of Housing and Urban Development. This is the amount of income anticipated to be received by all adults in a household during the twelve months following the effective date of the determination. Anticipated income is generally determined by annualizing current income for the next twelve months.
- (5) "Annual Report" or "Form SHIP-AR/07" means a report required to be completed and submitted to the Corporation by September 15 of each year pursuant to Section 420.9075(10), F.S.
- (6) "Award" means a loan, grant, or subsidy funded wholly or partially by the Brevard County housing distribution.
- (7) "Brevard County Housing Assistance Plan" means a concise description of the Brevard County Housing Assistance Program adopted by this Ordinance with an explanation of the way in which the Brevard County Housing Assistance Program meets the requirements of this Ordinance and Sections 420.907-420.9079, Florida Statutes, and Rule 67-37, Florida Administrative Code.
- (8) "Brevard County Housing Assistance Program" means the housing construction, rehabilitation, repair, and finance program adopted by ordinance and implemented by Brevard County with the Brevard County Housing Distribution or other funds deposited into the Brevard County Housing Assistance Trust Fund to make affordable residential units available to persons who have special housing needs, and persons having very low income, low income or moderate income.
- (9) "Brevard County housing distribution" means the proceeds of the taxes collected under Chapter 201 deposited into the Local Government Housing Trust and distributed to counties and eligible municipalities participating in the State Housing Initiatives Partnership Program pursuant to Section 420.9073, Florida Statutes.

- (10) "Brevard County Housing Partnership" means the implementation of the Brevard County Housing Assistance Program in a manner that, to the greatest extent possible, includes full representation from both the public and private sector. Such partnership is not required to be a corporate or legal entity, but should involve the applicable local government(s), community-based organizations, for profit housing developers, lending institutions, providers of professional services relating to affordable housing, and service organizations working on behalf of persons with special housing needs. The term includes initiatives to provide support services for housing program beneficiaries such as training to prepare persons for the responsibility of homeownership, counseling of tenants, and the establishment of support services such as day care, health care, and transportation. The Partnership shall be represented by the Affordable Housing Advisory Council, which shall serve as an advisory body on affordable housing issues to the Brevard County Board of County Commissioners.
- (11) "Catalyst" means the Affordable Housing Catalyst Program as described in 420.531, F.S.
- (12) "Council" means the Affordable Housing Advisory Committee appointed by the Board of County Commissioners to meet the objectives of the Affordable Housing Committee created by s. 420.9072, Florida Statutes. The Council Committee shall serve as representatives of the Brevard County Housing Partnership. The Council shall abide by all SHIP rules pursuant to Florida Statutes 420.9072 and will also make recommendations to the Board on the allocation of funds from the Florida SHIP Program, the federal HOME Program, and other federal, state and local funds which allow Brevard County discretion in the determination of affordable housing priorities.
- (13) "Debt Service" means the amount required in any fiscal year to pay the principle of , redemption premium, if any, and interest on bonds and any amounts required by the terms of the documents authorizing, securing, or providing liquidity for bonds necessary to maintain in effect any such liquidity of security agreements.
- (14) "Default" means the failure to make required payments on a financial loan secured by a first mortgage which may lead to foreclosure and loss of property ownership.
- (15) "Deferred Payment Loan" means funds provided to a borrower under terms that calls for repayment to be delayed for a certain length of time, until certain circumstances change, or a certain threshold is met.
- (16) "Department" means the Brevard County *Housing and Human Services Department*.

- (17) "Eligible housing" means any real and personal property located within the county or an Eligible Municipality which is designated and intended for the primary purpose of providing decent, safe, and sanitary residential units that are designated to meet the standards of Chapter 553, Florida Statutes, for homeownership or rental for eligible persons as designated by each county or eligible municipality participating in the Brevard County Housing Assistance Program. Housing must be within the maximum purchase price limitations as established by the United States Department of the Treasury in accordance with Revenue Proclamation 92-34 and must meet affordability requirements in order to qualify as eligible. Transitional housing and shelters shall be considered as Eligible Housing for Eligible Persons to the extent of compliance with all other eligibility and Program criteria.
- (18) "Eligible person" means one or more natural persons, a family, or Persons who have Special Housing Needs who are certified by the Local Government, or its designee, to be very low-income, low-income, or moderate-income according to the Annual Anticipated Gross income of the resident with adjustment made for family size.
- (19) "Eligible sponsor" means a person or a private or public for profit or nonprofit entity that applies for assistance under the Brevard County Housing Assistance Program for the purpose of providing eligible housing for eligible persons.
- (20) "Encumbered" means that deposits made to the local affordable housing trust fund have been committed by contract, or purchase order, letter of commitment or award in a manner that obligates the county, eligible municipality, or Interlocal Entity to expend the amount upon delivery of goods, the rendering of services, or the conveyance of real property by a vendor, supplier, contractor, or owner.
- (21) "Essential Service Personnel" means pursuant to Chapter 2006-69, Laws of Florida, persons in need of affordable housing who are employed in occupations or professions in which they are considered Essential Service Personnel, as defined by each county and eligible municipality within its respective local housing assistance plan pursuant to Section 420.9075(3)(a), F.S.
- (22) "Expended," or "Spent" means the affordable housing activity is complete and funds deposited to the local affordable housing trust fund have been transferred from the local housing assistance trust fund account to pay for the cost of the activity.
- (23) "Extremely Low Income Household" or "ELI" means one or more natural persons or a family that has a total annual gross household income that does not exceed 30 percent of the area median income adjusted for family

size for households within the metropolitan statistical area, the county, or the non-metropolitan median for the state, whichever is greatest.

- (24) "Foreclosure" means the legal action by a mortgage holder to require repayment of a loan through the sale of the subject property.
- (25) "Forgivable Loan" means a loan with no repayment obligation if program requirements are met for a specified period of time.
- (26) "Grant" means Grant as defined in 420.9071(12).
- (27) "Home Ownership Activities" means the use of the local affordable housing trust fund moneys for the purpose of providing owner-occupied housing. Such uses include construction, rehabilitation, purchase, and lease purchase financing where the primary purpose is the eventual purchase of the housing by the occupant within twenty four months from initial execution of a lease agreement or within twenty four (24) months of the applicable fiscal year, whichever occurs first, to meet the requirement of subsection (8).
- (28) "Interlocal entity" means an entity created pursuant to the provisions of Chapter 163, Part I, Florida Statutes for the purpose of establishing a joint local housing assistance plan pursuant to the provisions of Section 420.9075(5), Florida Statutes or for the purpose of a joint affordable housing incentive plan pursuant to the provisions of Section 420.9072(5), Florida Statutes.
- (29) "Loan" means Loan as defined in section 420.9071 (13) F.S.
- (30) "Low-income person" means one or more natural persons or a family, not including students, that has total annual anticipated gross income for the household that does not exceed 80 percent of the median annual income for households within the County. While occupying a rental unit, a low-income person's annual anticipated gross income may increase to an amount not to exceed 140 percent of 80 percent of the applicable median income adjusted for family size for purposes of meeting the requirements of 67-37.007(9).
- (31) "Moderate-income person" means one or more natural persons or a family, not including students, that has a total annual anticipated gross income for the household that does not exceed 120 percent of the median annual income for households within the County. While occupying the rental unit, a moderate-income household's annual anticipated gross income may increase to an amount not to exceed 140 percent of 120 percent of area median income adjusted for family size for purposes of meeting the requirements of 67-37.007(9).

- (32) "Rehabilitation" means repairs or improvements which are needed for safe or sanitary habitation, correction of substantial code violations, or the creation of additional living space.
- (33) "Review Committee" means the committee established pursuant to Section 420.9072(3)(a), F.S.
- (34) "SHIP" or "SHIP Program" means the State Housing Initiatives Partnership Program created pursuant to the State Housing Initiative Partnership Act, Sections 420.907-.9079, F.S.
- (35) "State" means the State of Florida.
- (36) "Sub Recipient" means a person or non-state organization contracted by a SHIP eligible local government and compensated with SHIP funds to provide administration of any portion of the SHIP program.
- (37) "Very-low income person" means one or more natural persons or a family, not including students, that has a total annual anticipated gross income for the household that does not exceed 50 percent of the median income adjusted for family size for households within the County. While occupying the rental unit, a very-low income household's annual anticipated gross income may increase to an amount not to exceed 140 percent of 50 percent of area median income adjusted for family size for the purposes of meeting the requirements of 67-37.007(9).
- (38) "Welfare Transition Program" means a person or non-state organization contracted by a SHIP eligible local government and compensated with SHIP funds to provide administration of any portion of the SHIP program.

SECTION II. CREATION OF THE BREVARD COUNTY HOUSING ASSISTANCE TRUST FUND

- A. The Brevard County Housing Assistance Trust Fund is hereby created and established.
- B. All monies received from the state pursuant to the State Housing Initiative Partnership Act and any other funds received or budgeted to provide funding for the Brevard County Housing Assistance Program shall be deposited into the Brevard County Housing Assistance Trust Fund. Administration of the Brevard County Housing Assistance Trust Fund shall comply with Rule 67-37.007, Florida Administrative Code.
- C. Expenditures other than for the implementation and administration of the Brevard County Housing Assistance Program shall not be made from the Brevard County Housing Assistance Trust Fund.

- D. Amounts on deposit in the Brevard County Housing Assistance Trust Fund shall be invested as provided by law. All investment earnings shall be retained in the Brevard County Housing Assistance Trust Fund and used for the purposes thereof.
- E. Until utilized for the purposes thereof, monies in the Brevard County Housing Assistance Trust Fund shall be held in trust by the County solely for use pursuant to the Brevard County Housing Assistance Program. All Brevard County Housing Assistance Program income, including investment earnings, shall be retained in the Brevard County Housing Assistance Trust Fund and used for the purposes thereof.
- F. The County agrees that the Brevard County Housing Assistance Trust Fund shall be separately stated as a special revenue fund in the County's audited financial statements. Copies of such audited financial statements shall be forwarded to the Florida Housing Finance Corporation as soon as such statements are available.

SECTION III. ESTABLISHMENT OF THE BREVARD COUNTY HOUSING ASSISTANCE PROGRAM

- A. The Brevard County Housing Assistance Program is hereby created and established. This Program shall apply to the unincorporated area of Brevard County and to the incorporated areas of Brevard County to the extent permitted by article VIII, section 1(f), of the Constitution of the State of Florida.
- B. The intent of the Brevard County Housing Assistance Program is to increase the availability of affordable housing units by combining local and cost-saving measures into a Brevard County Housing Partnership and using private and public funds to reduce the cost of housing.
- C. The County shall use the funds received from the state pursuant to the State Housing Initiative Partnership Act to implement the Brevard County Housing Assistance Program. The detailed design specifications for the use of the trust fund moneys will be adopted in the Brevard County Housing Assistance Plan, after review of the statutory requirements and the local needs. The Brevard County Board of County Commissioners will, after giving due deliberation to the recommendations of the Affordable Housing Council, and considering the advice of the Department and the comments of the public, adopt the Brevard County Housing Assistance Plan.
 - (1) A percentage of the funds may be used by the County to implement the following locally designed strategies:

- (a) A percentage of this distribution may be reserved to provide construction and rehabilitation assistance for affordable housing preservation and production.
 - (b) A percentage of this distribution may be used to provide for homeownership training to housing program beneficiaries.
 - (c) The County shall work with banks and savings institutions to meet their obligation under the Community Reinvestment Act (CRA) to affirmatively address the credit needs of the entire community. In meeting their obligation, banks and savings institutions shall be encouraged to engage in activities that include, but are not limited to the following: increase efforts to make loans for home mortgages and home improvements in conjunction with government insured lending programs such as FHA and VA and to make loans with high loan value ratios when there is private mortgage insurance; provide assistance to existing community-based housing development programs or assistance to emerging community-based organizations; extend lines of credit and other financing to community-based organizations; and provide a secondary market for community-based organization development loans.
 - (d) The County shall seek lending institutions to work with the Affordable Housing Council and eligible sponsors or eligible persons in providing low-cost loans, interest point buy-down programs and other cost saving mechanisms in order to facilitate homeownership for very low-income, low-income, or moderate-income persons and persons who have special housing needs.
 - (e) To facilitate the production of eligible housing by community-based organizations, the County shall assist community-based organizations to structure financial packages from a variety of sources such as, banks and other lending institutions, or consortia, corporate and philanthropic organizations, foundations, and/or insurance companies.
 - (f) The County shall provide incentives for the preservation and production of affordable housing for eligible persons to include, but not limited to, donating or otherwise making available low-cost land or land lease arrangements, assistance in the construction of infrastructure, tax forgiveness or abatements, impact fee credits or payments, and/or security deposit credits or payments.
- (2) A percentage of the funds may be used to provide the local matching funds in order to obtain federal housing grants including, but not inclusive of the HOME program and other state and federal affordable housing programs.

- (3) A percentage of the funds may be used to provide emergency repairs by the Department under the state weatherization program, pursuant to Sections 409.509-409.503, Florida Statutes.
 - (4) A percentage of the funds may be used to supplement existing Florida Housing Finance Corporation programs being used within Brevard County.
 - (5) A percentage of the funds may be used to further the housing element of the local government comprehensive plan adopted pursuant to Section 163.3184, F.S. specific to affordable housing.
- D. The County hereby specifically finds the cost of administering the Brevard County Housing Assistance Program shall exceed 5% of the funding received from the state pursuant to the State Housing Initiative Partnership Act. The Board of County Commissioners will adopt a resolution concurrent with the adoption of this ordinance to authorize the use of up to 10% of the SHIP funds and 5% of any program income received from investment of the housing distribution received by the County in a fiscal year for administration of the Housing Assistance Program.
- E. The Brevard County Housing Assistance Program shall include all other lawful objectives not previously listed if said objectives have been adopted into the Brevard County Housing Assistance Plan in the manner provided for by Sections 420.907-420.9079, Florida Statutes and Rule 67-37, Florida Administrative Code.

SECTION IV. CREATION OF THE BREVARD COUNTY HOUSING PARTNERSHIP

- A. The Brevard County Housing Assistance Program shall combine Brevard County resources and cost saving measures into a Brevard County Housing Partnership by using private and public funds in order to reduce the cost of housing.
- B. The Brevard County Housing Partnership shall include, but is not limited to, the County, community-based organizations, for profit housing developers, lending institutions, providers of professional services relating to affordable housing, and service organizations working on behalf of persons with special housing needs. This Partnership shall be represented by members of the Affordable Housing Council created in Section VI of this Ordinance in the implementation of the Brevard County Brevard County Housing Assistance Program.
- C. The Brevard County Housing Assistance Program shall be implemented in a manner that provides support services for housing program beneficiaries such as training to prepare persons for the responsibility of homeownership, and counseling of tenants. Such implementation shall be consistent with this

Ordinance, Sections 420.907-420.9079, Florida Statutes, and Rule 67-37, Florida Administrative Code.

SECTION V. DESIGNATION OF RESPONSIBILITY FOR ADMINISTRATION AND IMPLEMENTATION OF THE BREVARD COUNTY HOUSING ASSISTANCE PROGRAM.

- A. The *Housing and Human Services Department* shall be responsible for implementation and administration of the Brevard County Housing Assistance Program.
- B. The County shall designate the Director of the Brevard County *Housing and Human Services Department*, a full time County employee whose responsibility shall be:
- (1) To work with the Council to: implement the local housing assistance plan and incentive strategies that create or preserve affordable housing; monitor the success of the Brevard County Housing Assistance Program; provide advice and suggestions as to whether and in what ways the Brevard County Housing Assistance Program might be improved from year to year; and to develop proposals to initiate and modify, when necessary, the Brevard County Housing Assistance Plan.
 - (2) To supplement Florida Housing Finance Corporation programs, for example: the State Apartment Incentive Loan Program established under Section 420.5087, F.S., the Community Workforce Housing Innovation Pilot Program and Homeownership Assistance Program (HAP) established under Section 420.5088, F.S. with the SHIP local housing distribution funds directed to uses within the local government jurisdiction;
 - (3) To provide local match to obtain federal housing Grants or programs, such as HOME, established by 24 CFR, Part 92;
 - (4) To fund emergency repairs by existing service providers under weatherization programs, pursuant to Sections 409.509-.5093, F.S.;
 - (5) To further the housing element of the local government comprehensive plan adopted pursuant to Section 163.3184, F.S., specific to affordable housing; and
 - (6) To coordinate with Brevard County programs such as community loan funds, inclusionary housing programs, linkage programs, and with federal programs such as, the Community Development Block Grant (CDBG)

Program, Home Investment Partnership Program (HOME), Low Income Rental Housing Tax Credit (LIHTC) Program, and Section 8 Rental Assistance so as to maximize the production of eligible housing through the Brevard County Housing Assistance Program.

- C. The total amount paid for any administrative expenses in connection with the Brevard County Housing Assistance Program will not exceed 10% of the proceeds of the Brevard County housing distribution and 5% of any program income received from investment of the housing distribution.
- D. The County shall not treat as administrative expenses any costs previously borne by another funding source which could continue to be available at the time the Brevard County Housing Assistance Plan is submitted.
- E. In implementing the Brevard County Housing Assistance Program the Department shall:
 - (1) Advertise the availability of a housing assistance program in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least thirty (30) days before the beginning of any application period.
 - (2) Adopt a maximum award schedule or system of awards to comply with the following criteria:
 - (a) Sixty-five (65) percent of the funds shall be reserved for homeownership for eligible persons.
 - (b) Seventy-five (75) percent of the funds shall be reserved for construction, rehabilitation, or emergency repair of eligible housing.
 - (c) The sales price of new or existing eligible housing shall not exceed ninety (90) percent of the median area purchase price in the area where the eligible housing is located as established by the United States Department of Treasury in accordance with Section 3(b)2 of the United States Housing Act of 1937.
 - (d) All units constructed, rehabilitated, or otherwise assisted with program funds shall be occupied by extremely low-income, very low-income, low-income, or moderate-income persons and persons who have special housing needs. At least 30% of funds must be expended for the benefit of very low-income persons and at least another 30% by low-income persons. The remainder shall be occupied by persons who have special housing needs, extremely

low-income, very low-income, low-income, or moderate-income persons.

- (e) The amount of monthly mortgage payments or the amount of monthly rents charged by the eligible sponsor or its designee must be affordable to eligible persons.
 - (f) 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 provide eligible housing for eligible persons.
 - (g) Eligible owner-occupied housing constructed, rehabilitated, or otherwise assisted from proceeds provided from the Brevard County Housing Assistance Program shall be subject to subsidy recapture provisions which are approved by the Brevard County Board of County Commissioners.
 - (h) Eligible rental housing constructed, rehabilitated, or otherwise assisted from proceeds provided from the Brevard County Housing Assistance Program shall be reserved for eligible persons for the greater of fifteen (15) years or the term of the assistance. Eligible sponsors who offer eligible rental housing for sale before fifteen (15) years or that have remaining mortgages funded under the Brevard County Housing Assistance Program must give a first right of refusal to eligible nonprofit organizations for purchase for continued occupancy by eligible persons.
 - (i) The cost per unit and the maximum cost per unit for eligible housing benefiting from awards made pursuant to the Brevard County Housing Assistance Program shall be established in the approved Housing Assistance Plan.
 - (j) A qualification system for applicants for awards consistent with the intent of the Brevard County Housing Assistance Program and Sections 420.907-420.9079, Florida Statutes shall be established by the Brevard County Housing Partnership.
 - (k) The Department shall annually monitor and determine tenant and amount of subsidy pursuant to the provisions of this Ordinance, Sections 420.907-420.9079, Florida Statutes, and Rule 67-37.015, Florida Administrative Code.
- (3) The County, the Council, and all eligible sponsors shall not discriminate in the loan application process of eligible persons for eligible housing on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap.

- (4) The County shall comply with all rules and regulations of the Florida Housing Finance Corporation in connection with required reporting by the County of compliance with its Brevard County Housing Assistance Program.
- (5) Prior to receiving an award, all eligible persons or eligible sponsors shall enter into an agreement to comply with the affordable housing criteria provided under Sections 420.907-420.9079, Florida Statutes and this Ordinance. All eligible persons or eligible sponsors shall include in the deed transferring ownership of the property to the eligible person or eligible sponsor a covenant agreeing to comply with terms of the above described laws which covenant will run with the land or in the alternative, the agreement shall be made a part of the mortgage agreement. Failure to comply with the covenant in the mortgage shall result in the default of the mortgage with all remedies and rights for enforcement inuring to the benefit of the County.
- (6) Eligible sponsors receiving assistance from both the State Housing Initiative Partnership (SHIP) Program and the Low Income Housing Tax Credit (LIHTC) Program shall be required to comply with the income, affordability, and other LIHTC requirements. Similarly, any eligible housing receiving assistance from SHIP and other federal programs shall be required to comply with any requirements specified by the federal program in addition to SHIP requirements.

SECTION VI. CREATION OF THE AFFORDABLE HOUSING ADVISORY COUNCIL

- A. The Affordable Housing Advisory Committee (AHAC) is hereby created and established. The members of the Council shall be appointed by the Board of County Commissioners in its entirety as "At-large appointments" as defined in Section 2-213(2) Brevard County Code.
- B. The AHAC shall consist of eleven voting members, their terms shall begin July 1. The Affordable Housing Council must include the following as voting members:
 - (1) One Brevard County resident who is actively engaged in the residential home building industry in connection with affordable housing.
 - (2) One Brevard County resident who is actively engaged in the banking or mortgage industry in connection with affordable housing.
 - (3) One Brevard County resident who is a representative of those areas of labor actively engaged in home building in connection with affordable housing.

- (4) One Brevard County resident who is actively engaged as an advocate for low-income persons in connection with affordable housing.
 - (5) One Brevard County resident who is actively engaged as a for-profit provider of affordable housing.
 - (6) One Brevard County resident who is actively engaged as a not-for-profit provider of affordable housing.
 - (7) One Brevard County resident who is actively engaged as a real estate professional in connection with affordable housing.
 - (8) One Brevard County resident who actively serves on the local planning agency pursuant to s.163.3174.
 - (9) One Brevard County resident who resides within the jurisdiction of the local governing body making the appointments.
 - (10) One Brevard County resident who represents employers within the jurisdiction.
 - (11) One Brevard County resident who represents essential services personnel, as defined in the local housing assistance plan.
- C. If the Board is unable to appoint a citizen actively engaged in these activities in connection with affordable housing, a citizen engaged in the activity without regard to affordable housing may be appointed.
- D. Members shall serve for two-year terms and may be reappointed for subsequent terms.
- E. A simple majority of the currently appointed voting members shall constitute a quorum. The AHAC may not take formal actions unless a quorum is present, but may meet to hear presentations if duly noticed.
- F. The AHAC shall meet at a minimum of 6 times annually and comply with the Government in the Sunshine Law, the public records law, and the special provisions regarding notice of Affordable Housing Incentive Plan considerations found in Chapter 420.9076, Florida Statutes. Minutes of the meeting shall be kept by the *Housing and Human Services Department*.
- G. The AHAC shall annually elect a Chairperson, Vice-Chairperson, and such other offices as it deems necessary. The Chairperson is charged with the duty of conducting meetings in a manner consistent with law.

- H. Staff, administrative and facility support for the AHAC shall be provided by the Housing and Human Services Department.
- I. As representatives of the Brevard County Housing Partnership, the Council will also make recommendations to the Board on the allocation of funds from the Florida SHIP Program, the federal HOME Program, and other federal and state funds which allow Brevard County discretion in the determination of housing priorities.
- J. Triennially, the AHAC shall review the established policies and procedures, ordinances, land development regulations, and adopted comprehensive plan of Brevard County, and shall recommend specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value. The recommendations may include the modification or repeal of existing policies, procedures, ordinances, regulations or plan provisions; the creation of exceptions applicable to affordable housing; or the adoption of new policies, procedures, regulations, ordinances, or plan provisions, including recommendations to amend the Brevard County Comprehensive plan and corresponding regulations, ordinances and other policies. At a minimum, the AHAC shall submit a report to the Brevard County Board of County Commissioners that includes recommendations on, and triennially thereafter evaluates the implementation of, affordable housing incentives in the following areas:
 - (1) The processing of approvals of development orders or permits, as defined in s. 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects.
 - (2) The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.
 - (3) The allowance of flexibility in densities for affordable housing.
 - (4) The reservation of infrastructure capacity for housing for very-low-income, low-income, and moderate-income persons.
 - (5) The allowance of affordable accessory residential units in residential zoning districts.
 - (6) The reduction of parking and setback requirements for affordable housing.
 - (7) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
 - (8) The modification of street requirements for affordable housing.

- (9) The establishment of a process by which Brevard County Board of County Commissioners considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- (10) The preparation of a printed inventory of county owned public lands suitable for affordable housing.
- (11) The support of development near transportation hubs and major employment centers and mixed use developments.

The AHAC recommendations may also include other affordable housing incentives identified by the advisory committee.

- K. The approval by the AHAC of its local housing incentive strategies recommendations and its review of Housing & Human Services Department's previously recommended strategies must be made by affirmative vote of a majority of the membership of the AHAC taken at a public hearing. Notice of the time, date, and place of the public hearing of the AHAC to adopt final local housing incentive strategies recommendations must be published in a newspaper of general paid circulation in the county. The notice must contain a short and concise summary of the local housing incentives strategies recommendations to be considered by the AHAC. The notice must state the public place where a copy of the tentative AHAC recommendations can be obtained by interested persons.
- L. Within 90 days after the date of receipt of the local housing incentive strategies recommendations from the advisory committee, the Brevard County Board of County Commissioners shall adopt an amendment to its local housing assistance plan to incorporate the local housing incentive strategies it will implement within its jurisdiction. The amendment must include, at a minimum, the local housing incentive strategies required under s.420.9071(16). The Brevard County Board of County Commissioners must consider the strategies specified in paragraph (H) (1)-(11) as recommended by the AHAC.
- M. The AHAC may perform other duties at the request of the Brevard County Board of County Commissioners, including:
 - (1) The provision of mentoring services to affordable housing partners including developers, banking institutions, employers, and others to identify available incentives, assist with applications for funding requests, and develop partnerships between various parties.
 - (2) The creation of best practices for the development of affordable housing in the community.
- N. AHAC members shall receive no compensation for their services.

O. AHAC members shall abide by and be subject to the provisions of Chapter 112, Florida Statutes, Part III, pertaining to the Code of Ethics for Public Officers and Employees.

SECTION VIII. SEVERABILITY


If any phrase or portion of this Ordinance, or the particular application thereof, shall be held invalid or unconstitutional by any court, administrative agency or other body with appropriate jurisdiction, the remaining section, subsection, sentences, clauses, or phrases and their application shall not be affected thereby.

SECTION IX. EFFECTIVE DATE

This Ordinance shall become effective thirty (30) days after the date of formal adoption.

The above and foregoing Ordinance was read and approved at a duly convened meeting of the Board of County Commissioners of Brevard County, Florida, this 20th day of May, 2008.

BOARD OF COUNTY COMMISSIONERS
OF BREVARD COUNTY, FLORIDA


Truman G. Scarborough, Jr., Chairman

ATTEST:

(SEAL)

Scott Ellis, County Clerk

As approved by the Board on May 20, 2008



BOARD OF COUNTY COMMISSIONERS

**ROBIN FISHER, CHAIRMAN
STOCKTON WHITTEN, COUNTY MANAGER**

**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)
FISCAL YEARS COVERED
2015-2016, 2016-2017, and 2017-2018**

**BREVARD COUNTY HOUSING AND HUMAN SERVICES DEPARTMENT
IAN GOLDEN, DIRECTOR**

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SECTION IV. EXHIBITS

- Exhibit A (Administrative Budget)
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- Exhibit C (Housing Delivery Goals Chart)
- Exhibit D (Certification).
- Exhibit E (Resolution)
- Exhibit F (Information Sheet)
- Exhibit G (Ordinance)

DRAFT

I. General Program Description:

A. Name of the participating local government and Interlocal if Applicable:

Brevard County Housing and Human Services

Interlocal: Yes No **X**

If “Yes”, name of participating local government(s) in the Interlocal Agreement;

A copy of the Interlocal Agreement must be attached as Exhibit H.

B. Purpose of the program:

- 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’s comprehensive plan specific to affordable housing
- To meet the priorities established in the adopted Brevard County Consolidated Planning Document.+-

C. Fiscal years covered by the Plan: 2015-2016, 2016-2017 and 2017-2018

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, Florida Administrative Code. Brevard County is in compliance with these applicable statues, rules and any additional requirements as established through the legislative process.

E. Local Housing Partnership:

Section 420.9072(1)(a), F.S.

The Brevard County SHIP Program encourages building active partnerships between government, lenders, builders, developers, real estate professionals, advocates for low-income persons and community groups.

F. Leveraging:

Chapter 67-37.005(3), F.A.C.

The Brevard County Affordable Housing Council (AHC) meets regularly at advertised meetings, comments regarding the program are encouraged and welcomed on each agenda. The general public is welcomed and encouraged to participate. The AHC reviewed the LHAP at a public meeting held on February 26, 2015. Local providers are asked to present on a regular basis. Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations.

G. **Public Input:**

Chapter 67-37.005(3), F.A.C.

The Brevard County Affordable Housing Council (AHC) meets regularly at advertised meetings, comments regarding the program are encouraged and welcomed on each agenda. The general public is welcomed and encouraged to participate. The AHC reviewed the LHAP at a public meeting held on February 26, 2015. Local providers are asked to present on a regular basis. Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations.

H. **Advertising and Outreach:**

Chapter 67-37.005(6)(a), F.A.C.

All notices for funding availability shall be advertised in the Florida Today Newspaper 30 days prior to any application for funds. Other outreach activities will include; brochures on the County's housing programs, e-mail broadcast to all service providers, interactive county website and promotion of housing programs at various community events. If no funding is available due to a waiting list, no notice of funding availability will be advertised.

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, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.

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:**

Support services are available from various service providers through Brevard County's 211 Social Service Referral Agency. These service providers include, but are not limited to; Homeownership Counseling (English & Spanish), Credit Counseling, Foreclosure Prevention Counseling, Fair Housing Tenant Counseling, Counseling (Mental Health, Substance Abuse, Family), Community Services, United Way, Community Action Agency, and Sharing Centers.

K. **Purchase Price Limits:**

Section 420.9075(4)©, F.S. and Chapter 67-37.007(6)F.A.C.

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 exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

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:

The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

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, 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. Welfare Transition Program:

Should an eligible sponsor be used, Brevard County has, in place, a qualification system and selection criteria for applications for awards to eligible sponsors which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

N. Monitoring and First Right of Refusal:

In the case of rental housing, the staff and any entity that has 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 annually for no less than 15 years or the term of assistance whichever 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:

A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. The budgets are presented on an annual basis for each State fiscal year submitted.

Brevard County finds that the monies deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: "A county or an eligible municipality 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."

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent 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."

Brevard County has adopted the above findings in the resolution attached as Exhibit E.

P. Program Administration:

Administration of the local housing assistance plan will be wholly performed and maintained by the Brevard County Housing and Human Services Department.

Q. Essential Service Personnel:

Define in accordance with Rule Chapter 67-37.002(8) F.A.C. and Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a) FS.

Essential service personnel are defined as all persons who contribute to the growth and well-being of Brevard County. This includes; but is not limited to, any persons employed by an educational, government, or health care institution, or any building trade personnel and financial and hospitality personnel.

R. Describe efforts to incorporate Green Building and Energy Saving products and processes:

Activities shall be consistent with efficiency levels in the Building America Program, as created by the US Department of Energy, in cooperation with the Florida Solar Energy Center at the University of Central Florida, and established state and local building codes. Typical low cost features include:

- Seal the building envelope
- Segregate and maintain combustion equipment
- Provide adequate ventilation
- Seal and insulate ducts
- Increase insulation
- Radiant barriers
- Install programmable thermostats

- Light colored/reflective roofing materials
- Light colored/reflective exterior wall paint
- Low-flow showerheads
- High efficiency LED indoor and outdoor lighting
- Ceiling fans
- Design for structural shading and day lighting for doors and windows by porches or overhangs
- Tile flooring
- Window films
- Planting of climate and seasonal appropriate shade trees and types at optimum locations on home site

Typical Moderate to High Cost Features:

- Upgrade HVAC system
- Install Energy Star Appliances
- Consider placement of return & delivery registers and ducts
- Solid insulated duct system

Hazard Mitigation Features:

- Truss strapping
- High impact windows
- Storm shutters
- Metal or composite roofing
- Roof decking
- Gable bracing
- Garage door bracing
- Exterior doors
- Structural insulated panels or other building system and materials technology

Section II. LHAP Strategies:

A.

Homeownership-Purchase Assistance

Strategy #2

a) **Summary of the Strategy:**

The purpose of the Brevard County First Time Home Buyer Program is to provide financial assistance for existing and newly constructed units for down payment costs, closing costs, reduction of the mortgage principle and education counseling. Homebuyer Education Program is a free service to anyone, and provides education, counseling and technical services to assist potential very low, low and moderate income families in the process of purchasing an affordable single family, fee simple housing unit with SHIP purchase assistance funding.

Subordinations and Satisfactions of Brevard County liens shall follow the Brevard County Purchase Assistance Policy No. HS-007.

The Purchase Assistance Strategy will follow the Brevard County Purchase Assistance Program Policy No. HS-007.

b) Fiscal Years Covered:

2015-2016, 2016-2017 and 2017-2018

c) Income Categories to be served:

Households at or below 120% of the Area Median Income (AMI)

d) Maximum Award:

(See Housing Delivery Goals Chart)

<u>Income Level</u>	<u>Down Payment/Closing Cost Assistance</u>
1. Up to 50% AMI	\$15,001-\$25,000
2. 51% to 80% AMI	\$ 8,001-\$15,000
3. 81% to 120% AMI	\$ 1,000-\$ 8,000

The Affordable Housing Council will conduct a periodic review of the maximum awards in order to keep up with market demands. All recommendations for change will be forwarded to the Board of County Commissioners for their review and final approval. The Housing Delivery Goal Charts and Housing & Human Services Department's First Time Home Buyers Policy will be updated to reflect approved changes.

e) Terms, Recapture, Default and Program Income:

Down payment and closing cost assistance will be in the form of a deferred loan at 0% interest secured by a subordinate mortgage. The amount of the mortgage will be forgiven or repaid as described in the chart below.

Moderate income clients repay assistance at 0% interest over a period of ten years. Moderate income clients are required to provide proof of ability to repay lien.

The minimum amount of assistance is \$1,000. The maximum amount is based on a combination of factors including front end and back end ratios (34% and 42% respectively), first mortgage financing needs, and income level. At no time will any client be over-subsidized or over-assisted.

INCOME LEVEL	*ASSISTANCE	LIEN TERM
0 to 50% Median Income	\$15,001 - \$25,000	15 Years
51% to 80% Median Income	\$ 8,001 - \$15,000	10 Years
81% to 120% Median Income	\$1,000 - \$8,000	10 Year Repayable Mortgage
*(These assistance amounts may be amended from time to time in accordance with Brevard County Purchase Assistance Policy # 007)		

Default of the loan occurs if; the recipient no longer occupies the property as their principal residence during the compliance period, the property is rented, the property is sold, if the property is refinanced and subordination requirements are not met, or if the title is transferred then the total amount of assistance remaining must be repaid, with interest of 5%, if applicable. All eligible loans repaid to the County shall be considered program income. All ineligible loans repaid to the County will be considered captured funds. The County reserves the right to foreclose if the default is not cured. If any of the above occurs, recipients may be required to undergo default prevention education or counseling.

f) Recipient Selection Criteria:

Funds will be available on a first ready, first served basis. The applicant must be a first time home buyer (a person who has not owned a home within the last three (3) years other than a mobile or manufactured home -HUD Certified), as defined by Florida Statue 420.907 and amended from time to time. Exceptions will be made for applicants who are defined by HUD as:

- Single Parent
- Displaced Home Maker
- An applicant living in a substandard dwelling that costs more to rehabilitate than build a new dwelling to bring the structure in compliance with local building and housing codes.

When Brevard County has been declared a Disaster Area and homeowner's dwelling was destroyed as a result of the disaster.

g) Sponsor Selection Criteria:

Selections to operate the Brevard County Purchase Assistance Program will be made available for eligible sponsors through an RFP solicitation. The County will monitor the progress closely to ensure all of the SHIP rules and regulations are followed, and that goals are achieved in a timely manner.

When funding is available, the County will issue a Request for Proposal to solicit eligible sponsors at the end of each contract period or earlier if necessary.

h) Additional Information:

The Purchase Assistance Strategy will follow the Brevard County First Time Homebuyer Program Policy No. HS-007. The maximum amount is not automatically provided, the amount of assistance will be determined based on income and need, on an individual basis. Only the amount of subsidy necessary to purchase the home shall be provided.

All recipients must complete pre closing counseling or class by County approved provider.

B.

Home Ownership-Minor Rehabilitation Strategy

Strategy #3

a) Summary of the Strategy:

This program is designed to Repairs necessary for long term preservation and maintenance of structural integrity such as replacement roofs, electrical system and plumbing repairs, air condition replacement and handicap accessibility. Eligible minor repairs include:

1. Septic system repairs
2. HVAC repair/replacement
3. Repair to broken plumbing lines
4. Electrical hazard repairs
5. Water heater repair/replacement
6. Handicap accessibility installations
7. Any other situation deemed to be an eligible minor repair after conducting an inspection, completing a work write-up, and receiving the approval of the Department Director or his/her designee.

Subordinations and Satisfaction of Brevard County liens shall follow the Brevard County Purchase Assistance Policy No. HS-007.

The Owner-Occupied Minor Repair Strategy will follow the Brevard County Repair, Rehabilitation and Replacement Housing Program Policy No. HS-008.

b) Fiscal Years Covered:

2015-2016, 2016-2017 and 2017-2018

c) Income Categories to be served:

Owner Occupied households whose income is at or below 80% of Area Medium Income (AMI).

d) **Maximum Award:**
(See Housing Delivery Goals Chart)

Maximum household assistance up to \$35,000 based upon need after housing inspection by Housing and Human Services Department Inspector. All Minor Repair assistance ranging between \$5,001 to \$35,000 will incur a lien according to the schedule below under (e).

The after-rehabilitation value of the home to be assisted may not exceed ninety percent (90%) of the Average Purchase Price limit which includes land in accordance with 420.907 (4) F.S. for the Palm Bay-Melbourne-Titusville MSA.

Every effort will be made to utilize program funds to provide gap financing for each project according to financial need.

e) **Terms, Recapture, Default and Program Income:**

Assistance up to \$5,000 will be provided in the form of a grant. Repair assistance of \$5,001 or greater is given in the form of a deferred payment, zero present (0%) interest loan, secured by a mortgage. The client must utilize the home as a principal residence. The length of the mortgage period is determined by the amount of funding used for repairs. The mortgage amount is depreciated on an annual basis if the owner continues to reside in the unit in accordance with the terms of the agreement. On each anniversary date of the execution of the mortgage, the value of one year's payment will be deducted from the original balance owed.

Lien Period	Assistance Amount	Annual Depreciation Principal Reduction
5 years	\$5,001-\$10,000	1/5 of Loan Amount
10 years	\$10,001 - \$30,000	1/10 of Loan Amount
15 years	\$30,001 - \$35,000	1/15 of Loan Amount

Default of the loan occurs if the recipient(s) home is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the total amount of assistance at the time of the default must be repaid. All eligible loans or grants repaid to the County shall be considered program income. All eligible loans repaid to the County will be considered recaptured funds. The County reserves the right to foreclose if payment is not made.

f) **Recipient Selection Criteria:**

Applicants must own and occupy their home. Applicants must address any title, lien, or income eligibility issues before they are determined eligible. Applicants will be selected according to the greatest need based on criteria including but not limited to income, age,

disability, households with children under age 5, and dwelling situations that present a health or safety condition; as determined by initial in-house inspection. Selection will follow the Brevard County Housing Repair, Rehabilitation and Replacement Policy No. HS-008.

g) Sponsor Selection Criteria:

The Brevard County Department of Housing and Human Services will administer the Owner Occupied Minor Repair Strategy.

h) Additional Information:

The Owner-Occupied Minor Repair Strategy will follow the Brevard County Repair, Rehabilitation and Replacement Housing Program Policy HS-008.

- Mobile homes and manufactured homes are not eligible for this program.
- Units assisted must be within Brevard County, but located outside the city limits of Titusville, Cocoa, Melbourne and Palm Bay (exceptions being homeowners whose property lies in a municipality that has recently received infrastructure and/or improvements funded by Brevard County) in accordance with the County's Repair, Rehabilitation, and Replacement Policy No. HS-008.
- All exceptions must be approved by the Director or his/her designee.
- Applicants may also be reviewed for eligibility for the Weatherization Assistance Program (WAP) and the Weatherization/Low Income Home Energy Assistance Program. When a SHIP client is in the queue receives weatherization assistance, the SHIP client shall be moved up in the queue to coincide with the weatherization job.
- Subordination of Liens: Subordination requests will be reviewed on a case by case basis in accordance with the County's Repair, Rehabilitation, and Replacement Policy No. HS-008.

C.

Home Ownership-Rehabilitation/Demolition/Reconstruction Strategy	<i>Strategy # 3 & 4</i>
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a. Summary of the Strategy:

This program is designed to assist eligible homeowners with necessary major repairs to improve the occupant(s) safety and well-being, and/or contribute to the structural integrity and preservation of their owner-occupied home, or to assist eligible homeowners with the reconstruction of a replacement house when it has been determined that it is not economically feasible to rehabilitate the unit.

Loans for rehabilitation and replacement assistance may include costs related to all eligible construction costs as well as soft costs associated with the project, short-term relocation costs, temporary storage, closing costs and direct staff costs for inspections and work write-ups.

The Owner-Occupied Rehabilitation and Replacement Strategy will follow the

Brevard County Repair, Rehabilitation and Replacement Housing Program Policy No. HS-008.

b. Fiscal Years Covered:

2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served:

Owned/Occupied households whose income is at or below 50% of Area Medium Income (AMI).

d. Maximum award:

(See Housing Delivery Goals Chart)

Households with incomes at or below 50% AMI are eligible to receive up to \$120,000 in assistance for rehabilitation and replacement costs.

The after-rehabilitation value of the home to be assisted may not exceed ninety present (90%) of the Average Area Purchase Price, which includes land, in accordance with 420.9075 (4) F.S. for the Melbourne-Titusville-Palm Bay MSA.

The after-reconstruction value of a replacement home may not exceed ninety present (90%) of the Average Price Limit, which includes land, in accordance with 420.9075 (4) F.S. for the Melbourne-Titusville-Palm Bay MSA.

Every effort will be made to utilize program funds to provide gap financing for each project according to financial need.

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default.

Rehabilitation and Replacement assistance shall be given in the form of a deferred payment, zero percent (0%) interest loan which is secured by a mortgage. The client must utilize the home as a principal residence. The length of the mortgage period is determined by the amount of funding used for repairs.

The mortgage amount is depreciated on an annual basis if the owner continues to reside in the unit in accordance with the terms of the agreement. On each anniversary date of the execution of the mortgage, the value of one year's payment will be deducted from the balance owed.

Lien Period	Assistance Amount	Annual Depreciation
5 years	\$5,001-\$10,000	1/5 of Loan Amount
10 years	\$10,001 -\$30,000	1/10 of Loan Amount
15 years	\$30,001 - \$40,000	1/15 of Loan Amount
20 Years	\$40,001 - \$50,000	1/20 of Loan Amount
30 Years	\$50,001 – to full cost of replacement	1/30 of Loan Amount

Default of the loan occurs if the recipient(s) home is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the total amount of assistance at the time of the default must be repaid. All eligible loans or grants repaid to the County shall be considered program Income. All eligible loans repaid to the County will be considered recaptured funds. The County reserves the right to foreclose if payment is not made.

f. Recipient Selection Criteria:

Applicants must own and occupy their home. Applicants must address any title, lien, or income eligibility issues before they are determined eligible. Applicants will be selected according to greatest need based on criteria including but not limited to income, age, disability and dwelling situations that present a health or safety condition. Selection will follow the Brevard County Housing Repair, Rehabilitation and Replacement Policy No. HS-008.

g. Sponsor Selection Criteria:

The Brevard County Department of Housing and Human Services will administer the Rehabilitation and Replacement Strategy.

h. Additional Information:

This strategy may be combined with other state, federal, or local programs.

- Units assisted must be within Brevard County, but located outside the city limits of Titusville, Cocoa, Melbourne and Palm Bay.
- Mobile homes and manufactured homes are eligible for assistance if the owner agrees to have unit removed from the site.
- Applicants may also be reviewed for eligibility for the Weatherization Assistance Program (WAP) and the Weatherization/Low Income Home Energy Assistance Program. When a SHIP client is in the queue receives weatherization assistance, the SHIP client shall be moved up in the queue to coincide with the weatherization job.

- Subordination of Liens: Subordination requests will be reviewed on a case by case basis. Only requests that increase the affordability of the housing unit or qualify under PURCHASE ASSISTANCE PROGRAM policy shall be considered
- The Brevard County Department of Housing and Human Services will inspect units and provide cost estimates and bid packets to homeowners to utilize soliciting eligible contractors, Additionally a list of County verified licensed and insured contractors will be provided Solicitation of Bids are not restricted to the County list, applicants may choose any licensed and insured contractor. Energy Star recommendations will be used when cost effective.

D.

Home Ownership- Rehabilitation/ Acquisition/New Construction Strategy	Strategy # 3,9 & 10
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a) **Summary of Strategy:**

This program is designed to assist non-profit and for-profit developers with SHIP funds for the acquisition of property, demolition of property associated with the new construction or the rehabilitation of permanent housing for homeownership for very-low and low income households. Eligible uses include acquisition of land and all costs associated with the development of the project. Other eligible costs associated with this activity include direct staff costs for work write-ups and inspections associated with project, utility and sewage installation, connection fees and payment of impact fees.

b) **Fiscal Years Covered:**

2015-2016, 2016-2017 and 2017-2018

c) **Income Categories to be served:**

Units must be sold to households whose income is at or below 80% of Area Medium Income (AMI).

d) **Maximum Award:**

(See Housing Delivery Goals Chart)

The maximum award for land acquisition and construction to a household is \$36,000. The award amounts will follow the Purchase Assistance Policy No. HHS-007. The maximum award for impact fee assistance is \$10,000.

e) **Terms, Recapture, Default and Program Income:**

Homes built and occupied by clients of the sponsor will be subject to a second or third lien and all other stipulations described within the Purchase Assistance Strategy and First Time Home Buyers (PURCHASE ASSISTANCE PROGRAM) policies.

- Impact Fee Mitigation will be provided to assist homeownership households at or below eighty percent (80%) of Area Median Income (AMI). Assistance will be in the form of a forgivable lien incorporated into any other assistance provided through the Brevard County Housing and Human Services Department and

subject to a lien and all other stipulations as described within the Purchase Assistance Strategy and PURCHASE ASSISTANCE PROGRAM policies.

Household AMI	Impact Fee Assistance
51% - 80%	80% of the cost (not to exceed \$10,000)
Up to 50%	100% of the cost (not to exceed \$10,000)

- Land Acquisition and Construction will be provided to assist non-profit and for-profit developers with acquiring property and developing affordable housing for permanent homeownership for persons at or below 80% of the AMI. The assistance will be given in the form of a forgivable loan to the non-profit developers or a forgivable lien incorporated into any other assistance provided by the County for eligible households and will be subject to a lien and all other stipulations as directed within the Purchase Assistance Strategy and PURCHASE ASSISTANCE PROGRAM policies.

Default of the loan occurs if the recipient(s) home or the non-profit and for-profit developers in acquiring lots to build affordable housing for persons at or below 80% of the AMI is sold, subordination requirements are not met, title is transferred or the home ceases to be the primary residence of the recipient, then the total amount of assistance at the time of the default must be repaid. All eligible loans or grants repaid to the County shall be considered program Income. All eligible loans repaid to the County will be considered recaptured funds. The County reserves the right to foreclose if payment is not made.

f) **Recipient Selection Criteria:**

Applications from potential homebuyers will be reviewed for eligibility by the program sponsor and will be approved on a first come, first ready basis. The homebuyer must have an income at or below 80% of Area Median Income, and must be able to obtain a first mortgage for the purchase of the property.

g) **Additional Information:**

All units assisted will be located within Brevard County. The County may designate areas to implement this strategy or County may consider areas proposed by developers.

E.

Rental- Rehabilitation/ Acquisition/New Construction Strategy	Strategy # 14,20 & 21
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a) **Summary of the Strategy:**

This program is designed to assist non-profit and for-profit developers with SHIP funds for new construction or rehabilitation of rental housing projects that will increase the supply or preserve existing units for extremely-low, very-low, and low income households.

Funds may be used for site acquisition, site development, or demolition associated with the reconstruction of affordable rental units, relocation costs, payment of impact fees, infrastructure expenses typically paid by the developer, construction soft costs, such as engineering and appraisals if directly related to housing construction or rehabilitation.

SHIP funds may also be used to finance or “buy-down”, mortgages and costs associated with rental units for the purpose of making rents affordable for income eligible households.

Other eligible costs associated with this activity include direct staff costs for work write ups and inspection associated with project.

Rental housing may also include units for transitional and permanent rental housing intended to serve special needs populations. All assisted units will be monitored annually for tenant eligibility and unit affordability for a minimum of 15 years.

b) **Fiscal Years Covered:**

2015-2016, 2016-2017 and 2017-2018

c) **Income Categories to be served:**

Units must be rented by households whose income is at or below 80% of the Area Median Income (AMI).

d) **Maximum Award:**

(See Housing Delivery Goals Chart)

Maximum SHIP award shall be \$70,000 per rental project (ie; four rental units equal \$280,000).

e) **Terms, Recapture, Default and Program Income:**

(See Housing Delivery Goals Chart)

All units must remain affordable for a minimum of 15 years, and will be provided in the form of a zero percent (0%) loan. Specific affordability periods will be outlined in the Request for Proposal and will be based upon on the amount of assistance provided for each unit. Affordability Periods are as follows:

Acquisition/Rehab or new construction of rental housing:

- 15 years for amounts up to \$24,999
- 20 years for amounts up to \$49,999
- 25 years for amounts up to 99,000
- 30 years for amounts over \$100,000

Rehabilitation of existing affordable rental units:

- 15 years for amounts up to \$99,999
- 20 years for amounts over \$100,000

In the event the sponsor ceases to use the property to house eligible households, or if the sponsor offers the property for sale prior to the end of the lien period, it must offer the right of the first refusal to the County or an eligible sponsor for purchase at the current market value (minus the initial SHIP award) for continued occupancy by eligible households. In the event no such sponsor is available and the County declines the first right of refusal offer to continue the project, any and all funds remaining in the lien are due and payable to the Brevard County Housing and Human Services Department at the time of closing the sale of the property.

All eligible loans or grants repaid to the County shall be considered program income. All ineligible loans repaid to the County will be considered recaptured funds. The County reserves the right to foreclose if payment is not made.

f) **Recipient Selection Criteria:**

Applications from potential tenants will be reviewed for eligibility by the program sponsors and will be approved on a first-come, first-ready basis.

g) **Sponsor Selection Criteria:**

Applications from potential sponsors will be solicited in accordance with the Housing and Human Services Departments Request for Proposal process. Sponsors used to implement this program will be selected based on criteria including, but not limited to, the following:

1. Capacity of the applicant.
2. Ability to proceed.
3. Proof of site control.
4. Amount of other funds leveraged for the project.
5. Financial strength of the applicant.
6. Ability of the applicant to complete the project by the deadlines established by the SHIP rule and statute.
7. Preference will be given to applicant that employs personnel from Welfare Transition Program and Workforce Development Initiatives programs.

h) **Additional Information:**

All units assisted will be located within Brevard County. The County may designate areas to implement this strategy or may consider areas proposed by developers. Funds may be used as part of the local contribution for participation in programs such as projects selected by the State of Florida low income tax credit program and the State Department Incentive loan SAIL Program, dependent upon availability of funding.

Rental Housing may also include units for transitional and permanent rental housing intended to serve special needs populations. The County shall conduct an annual monitoring visit to verify the project is in compliance with SHIP affordable housing rules and requirements.

7) **Strategy: Rental Security & Utilities Deposit**

a) **Summary of the Strategy:**

Funds will be provided to persons in danger of becoming homeless as a result of the inability to pay security and/or utility deposits when seeking residence in rental housing. Applicants are required to rent units within Brevard County and must have a minimum seven month lease. All units must meet the HUD minimum standard housing code requirements. The household must have the income to afford the monthly rental payments. Social service agencies and housing providers may serve as access points for persons needing assistance. Assistance is limited to a one-time award within a three-year period. Prior to client approval, the housing unit must meet Section 8 property standards. Inspections will be considered direct unit cost.

b) **Fiscal Years Covered:**

2015-2016, 2016-2017 and 2017-2018

c) **Income Categories to be served:**

Very low-income households whose income is at or below 50% of Area Median Income.

d) **Maximum award:**

Maximum award is noted on the Housing Delivery Goals Charts. Maximum award is \$850 for a household.

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

SHIP funds provided for this activity will be in the form of a grant and not subject to recapture.

f) **Recipient Selection Criteria:**

Households with annual income up to 50% of median income are eligible for assistance under this strategy. Eligible applicants will be assisted on a first-come, first-ready basis that meet affordability requirements, minimum of a seven-month lease, and units must meet the Standard Housing Code Requirements.

g) **Sponsor Selection Criteria:**

This program will be administered by the Housing and Human Services Department or by a County approved contractor monitored by the County. Contractors will apply through the County's Request for Proposal process.

h) **Additional Information:**

This strategy will follow the departments established procedure for the Rental Security and Utilities Deposit Program. All units will be pre-inspected for code requirements. Eligibility may be performed on an expedited basis when time is of the essence to secure the unit, and may include alternative forms of documentation, e.g. current pay stubs, benefit

letters, oral verifications, or self-declarations. Traditional methods of Third Party Verifications will take place when time permits.

F.

Homeowner- Foreclosure Prevention Strategy	<i>Strategy # 7</i>
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a) **Summary of Strategy:**

The purpose of the Default Prevention Program is to offer qualified homeowners opportunities to avoid foreclosure. Funds will be provided to assist eligible homeowners to reinstate loans and maintain affordable homeownership.

b) **Fiscal Years Covered:**

2015-2016, 2016-2017 and 2017-2018

c) **Income Categories to be served:**

Households at or below 120% of the Area Median Income (AMI)

d) **Maximum Award:**

Maximum award \$4,000

e) **Terms, Recapture, Default and Program Income:**

The assistance will be provided as a 12 month deferred loan. The assistance will be forgiven only if client remains in good standing with the senior mortgage holder throughout the 12 month monitoring period. If the client repeats the default at any time within the 12 month lien period, the loan will be determined to be in default and will be converted to a repayable loan. At that time the loan would be payable over a four (4) year period at (0%) interest. All eligible loans or grants repaid to the County shall be considered program income. All eligible loans repaid to the County will be considered recaptured funds. The County reserves the right to foreclose on properties if payments are not made.

f) **Recipient Selection Criteria:**

Eligible applicants will be assisted on a first come, first served basis.

- Recipients must complete default prevention counseling with a HUD approved credit counseling organization.
- The applicant must show the ability to continue to maintain their mortgage payments after assistance is given.
- Foreclosure prevention applicants must show that the nonpayment of their mortgage is due to the following eligible reasons: temporary loss of employment, sudden medical expenses, divorce or separation, death in family, unforeseen emergency home repair bills.

g) **Sponsor Selection Criteria:**

Brevard County Housing and Human Services Department or a County approved

counseling service.

- h) **Additional Information:**
None

G.

Rental- Security and/or Utilities Deposit Strategy

Strategy # 23

- a) **Summary of the Strategy:**
Funds will be provided to persons in danger of becoming homeless as a result of the inability to pay security and/or utility deposits when seeking residence in rental housing. Applicants are required to rent units within Brevard County and must have a minimum seven month lease. All units must meet the HUD minimum standard housing code requirements. The household must have the income to afford the monthly rental payments. Social service agencies and housing providers may serve as access points for persons needing assistance. Assistance is limited to a one-time award within a three-year period. Direct staff costs for inspections and work write-ups may be charged to each unit.
- b) **Fiscal Years Covered:**
2015-2016, 2016-2017 and 2017-2018
- c) **Income Categories to be served:**
Very low-income households whose income is at or below 50% of Area Median Income.
- d) **Maximum award:**
Maximum award is noted on the Housing Delivery Goals Charts. Maximum award is \$850 for a household.
- e) **Terms, Recapture and Default:**
SHIP funds provided for this activity will be in the form of a grant and not subject to recapture.
- f) **Recipient Selection Criteria:**
Households with annual income up to 50% of median income are eligible for assistance under this strategy. Eligible applicants will be assisted on a first-come, first-ready basis that meet affordability requirements, minimum of a seven-month lease, and units must meet the Standard Housing Code Requirements.
- g) **Sponsor Selection Criteria:**
This program will be administered by the Housing and Human Services Department or by a County approved contractor monitored by the County. Contractors will apply through the County's Request for Proposal process.
- h) **Additional Information:**
This strategy will follow the departments established procedure for the Rental Security

and Utilities Deposit Program. All units will be pre-inspected for code requirements. Eligibility may be performed on an expedited basis when time is of the essence to secure the unit, and may include alternative forms of documentation, e.g. current pay stubs, benefit letters, oral verifications, or self-declarations. Traditional methods of Third Party Verifications will take place when time permits.

H.

Homeownership/Rental-Disaster Repair Mitigation Strategy

Strategy # 5 & 16

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. SHIP disaster funds may be used for items such as, but not limited to: (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) construction of wells or repair of existing wells where public water is not available; (d) payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies; (e) security deposit for eligible recipients that have been displaced from their homes due to disaster; (f) rental assistance for the duration of Florida Office of the Governor Executive Order, for eligible recipients that have been displaced from their homes due to disaster; (g) assistance with the activation or start-up of the Brevard County Long Term Recovery Program; and (h) other activities as proposed by the Brevard County Board of County Commissioners and approved by the Florida Housing Finance Corporation that are in compliance with SHIP statutes and any emergency declarations that may be in effect at the time.

b) Fiscal Years Covered:

2015-2016, 2016-2017 and 2017-2018

c) Income Categories to be served:

Very low, low, and moderate-income households as defined in Section 420.9071(19), (20), (28), F.S.

d) Maximum Award:

The maximum award is \$15,000 per unit.

e) Term, Recapture and Default:

Assistance up to \$5,000 will be provided in the form of a grant. Assistance over \$5,001 will be subject to recapture terms as described in strategies for Repair and Rehabilitation.

f) Recipient Selection Criteria:

Funds are made available based on a first-come, first-served basis. 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.

- Applicant(s) requesting work on a housing unit must own and occupy the property as principal residence.
- Eligibility for assistance shall be done in an expedited manner and may include alternate forms of documentation, such as current pay stubs, benefit letters, as well as a Disaster Self Certification of Income Form provided for use by Florida Housing Finance Corporation.

g) Sponsor Selection Criteria:

Not Applicable.

h) Additional Information:

Insurance Deductible Assistance will be up to \$3,000. Applicant must provide documentation of income eligibility, as well as, documentation that they have filed with FEMA, SBA, and the local Long Term Recovery Program. Eligibility may be performed on an expedited basis when time is of the essence and may include alternative forms of documentation, e.g. current pay stubs, benefit letters, oral verifications, or self-declarations. The applicant must provide documentation for the need of the deductible assistance through receipts and invoices accounting for the amount received from their insurance. Insurance funds must be spent first. All of the work must be verified by visual inspections by the County's Housing and Human Services Department before payment is made. Disaster Repair Assistance will follow the regular SHIP Repair procedures on bidding and inspections.

III. LHAP Incentive Strategies

a) 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.

Brevard County maintains a One-Stop Permitting Process for affordable housing. This process coordinates Planning & Zoning, Permitting & Enforcement, Environmental Health, Roadways & Landscaping, and Building permitting reviews in one application. The Housing & Human Services Department will review and confirm affordable housing construction activities and affix a stamp to the permit application that identifies that the applicant applying for permitting is a developer of affordable housing and will receive priority in the processing of their permit requests.

Brevard County Housing & Human Services Staff continue to meet with each of the above departments at scheduled meetings to expedite the permitting process and streamline as much as possible for contractors building affordable housing.

The Housing & Human Services Staff acts as a liaison between the contractor and County departments to ensure that when issues arise they are dealt with in a timely manner.

b) 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 and assign staff from the Planning & Zoning Office, or staff from departments responsible for regulation, to attend Affordable Housing Council meetings.

The Brevard County Affordable Housing Council serves as Brevard County's mechanism for review of policies, procedures, ordinances, regulations, and plan provisions that increase the cost of housing. The Affordable Housing Council will weigh the cost impact against the quality of life aspects of the regulations' intent and purpose, and instruct Staff to report those findings and make recommendations to the Board of County Commissioners where appropriate.

c) Density Flexibility:

Allow greater flexibility increasing density levels to encourage the creation of new affordable housing within the County through use of Brevard County Ordinance 07-18, consistent with the Brevard County Comprehensive Plan.

d) Parking and Setbacks:

This incentive strategy will allow flexible parking and setbacks through Brevard County Ordinance #07-18.

e) Flexible Lot Configuration:

This strategy will allow flexible lot configuration through Brevard County Ordinance #07-18.

f) Street Requirements

This strategy will allow for the review of projects that request street requirement modifications through Brevard County Ordinance #07-18.

g) Land Bank Inventory

Housing and Humans Services Department will monitor and update the land inventory per Brevard County Ordinance #07-18.

h) Support of Development near Transportation Hubs and Major Employment Centers and Mixed Use Developments.

Brevard County will support development near transportation hubs and major employment centers and a mixed use development consistent with the Brevard County Comprehensive Plan and the location matrix in the Affordable Housing Ordinance #07-18.

i) Transportation Impact Fee Deferral

Brevard County shall in accordance with Ordinance #06-112 and upon approval of an application by an eligible homeowner or developer execute a contract to defer payment of the transportation Impact Fee according to income qualifications.

IV. ATTACHED EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Program Information Sheet.
- G. Ordinance: (If changed from the original creating ordinance).
- H. Interlocal Agreement:
A copy of the Interlocal Agreement if applicable.

Administration Budget

Fiscal Year 2015-2016	
Salaries and Benefits	\$417,096.00
Office Supplies and Equipment	\$2,000.00
Travel Perdiem Workshops, etc	\$6,000.00
Rentals	\$1,000.00
Printing	\$1,500.00
Advertising	\$2,000.00
Books and Memberships	\$1,000.00
Total	\$430,596.00

Fiscal Year 2016-2017	
Salaries and Benefits	\$417,096.00
Office Supplies and Equipment	\$2,000.00
Travel Perdiem Workshops, etc	\$6,000.00
Rentals	\$1,000.00
Printing	\$1,500.00
Advertising	\$2,000.00
Books and Memberships	\$1,000.00
Total	\$430,596.00

Fiscal Year 2016-2017	
Salaries and Benefits	\$417,096.00
Office Supplies and Equipment	\$2,000.00
Travel Perdiem Workshops, etc	\$6,000.00
Rentals	\$1,000.00
Printing	\$1,500.00
Advertising	\$2,000.00
Books and Memberships	\$1,000.00
Total	\$430,596.00

TIMETABLE FOR STATE FISCAL YEAR 2016/17

Program	Year																	
	Month	2017-2018					2018-2019					2019-2020					2020	
Activities	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12
Advertise Availability of Funds	X																	
Application Period(Or-Going)		X	X	X	X	X	X	X	X	X	X	X	X	X	X			
Start Program Year	X																	
Annual Report										X								
Mid-Year Review/Adjustments						X												
End-Year Review/Adjustments												X						
Encumbrance Deadline													X					
Expenditure Deadline																		X
Final Program Review																		X

FLORIDA HOUSING FINANCE CORPORATION

Exhibit C

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2015-2016

Name of Local Government: **BREVARD** Available Funds: **\$0.00** Fiscal Yr. Closeout: **67-37.005(5)(d) F.A.C.**

HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A			B			C			D		E		F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units								
Purchase Assistance	0	\$36,000	0	\$28,000	0	\$8,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0		
Minor & Emergency Repair	0	\$35,000	0	\$35,000	0	\$0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0		
Rehabilitation & Replacement	0	\$120,000	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0		
Land Acquisition & Construction	0	\$36,000	0	\$36,000	0	\$0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0		
Foreclosure Prevention	0	\$4,000	0	\$4,000	0	\$4,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0		
Disaster Assistance	N/A	\$15,000	N/A	\$15,000	N/A	\$15,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	#DIV/0!	0		
Subtotal 1 (Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0		
RENTAL STRATEGIES	VLI 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								
Rental Housing	0	\$70,000	0	\$70,000	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0		
Rental Security & Utility deposit	0	\$850	0	\$0	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0		
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0		
Administration Fees																				
Admin. From Program Income																				
Home Ownership Counseling																				
GRAND TOTAL	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0		
Add Subtotals 1 & 2, plus all Admin. & HO Counseling																				
Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.																				
Percentage Construction/Reh																				
Maximum Allowable																				
Purchase Price:																				
Allocation Breakdown																				
Amount																				
%																				
Very-Low Income	\$0.00		#DIV/0!				Projected Program Income:	\$0.00		Max Amount Program Income For Admin.:	\$0.00									
Low Income	\$0.00		#DIV/0!				Projected Recaptured Funds:	\$0.00												
Moderate Income	\$0.00		#DIV/0!				Distribution:	\$0.00												
TOTAL	\$0.00		#DIV/0!				Total Available Funds:	\$0.00												
New										Existing										
\$0										\$258,690										
67-37.005(5)(d) F.A.C.																				

Please check applicable box, & if Amendment, enter number

New Plan:

Amendment:

Fiscal Yr. Closeout:

FLORIDA HOUSING FINANCE CORPORATION

Exhibit C

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2016-2017

Name of Local Government: **BREVARD**

Please check applicable box, & if Amendment, enter number																	
											New Plan:						
											Amendment:						
											Fiscal Yr. Closeout:						
			A			B			C			D		E		F	
			New Construction SHIP Dollars			Rehab/Repair SHIP Dollars			Without Construction SHIP Dollars			Total SHIP Dollars		Total Percentage		Total Units	
			Available Funds:														
			\$0.00														
HOME OWNERSHIP STRATEGIES	VLI 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					
Purchase Assistance	0	\$36,000	0	\$28,000	0	\$8,000		\$0.00	\$0.00	\$0.00	#DIV/0!	0					
Minor & Emergency Repair	0	\$35,000	0	\$35,000	0	\$0		\$0.00		\$0.00	#DIV/0!	0					
Rehabilitation & Replacement	0	\$120,000	0	\$0	0	\$0	\$0.00	\$0.00		\$0.00	#DIV/0!	0					
Land Acquisition & Construction	0	\$36,000	0	\$36,000	0	\$0	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0					
Foreclosure Prevention	0	\$4,000	0	\$4,000	0	\$4,000			\$0.00	\$0.00	#DIV/0!	0					
Disaster Assistance	N/A	\$15,000	N/A	\$15,000	N/A	\$15,000	N/A	N/A	N/A	\$0.00	#DIV/0!	0					
										\$0.00	#DIV/0!	0					
										\$0.00	#DIV/0!	0					
Subtotal 1 (Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0					
RENTAL STRATEGIES	VLI 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					
Rental Housing	0	\$70,000	0	\$70,000	0	0	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0					
Rental Security & Utility deposit	0	\$850	0	\$0	0	0	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0					
										\$0.00	#DIV/0!	0					
										\$0.00	#DIV/0!	0					
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0					
Administration Fees										\$0.00	#DIV/0!						
Admin. From Program Income										\$0.00	#DIV/0!						
Home Ownership Counseling										\$0.00	#DIV/0!						
GRAND TOTAL	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0					
Add Subtotals 1 & 2, plus all Admin. & HQ Counseling																	
Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.																	
Percentage Construction/Reh												#DIV/0!					
Maximum Allowable Purchase Price:												\$0					
Allocation Breakdown			Amount			%			Projected Program Income:			Max Amount Program Income For Admin:					
Very-Low Income		\$0.00		#DIV/0!						\$0.00		\$0.00					
Low Income		\$0.00		#DIV/0!													
Moderate Income		\$0.00		#DIV/0!						\$0.00							
TOTAL		\$0.00		#DIV/0!						\$0.00		67-37.005(5)(d) F.A.C.					

FLORIDA HOUSING FINANCE CORPORATION

Exhibit C

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2017-2018

Name of Local Government: **BREVARD**

Available Funds:

Please check applicable box, & if Amendment, enter number
 New Plan:
 Amendment:
 Fiscal Yr. Closeout:

	A			B			C			D		E		F			
	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Percentage	Total Units	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Percentage	Total Units	Max Amount Program Income For Admin:	Projected Recaptured Funds:	Total Available Funds:		
HOME OWNERSHIP STRATEGIES	VLI 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					
Purchase Assistance		\$36,000		\$28,000		\$8,000						0					
Minor & Emergency Repair		\$35,000		\$35,000	0	\$0						0					
Rehabilitation & Replacement		\$120,000	0	\$0	0	\$0						0					
Land Acquisition & Construction		\$36,000		\$36,000	0	\$0	\$0.00					0					
Foreclosure Prevention		\$4,000		\$4,000		\$0						0					
Disaster Assistance	N/A	\$15,000	N/A	\$15,000	N/A	\$15,000	N/A	N/A	N/A	\$0.00	#DIV/0!	0					
Subtotal 1 (Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0					
RENTAL STRATEGIES	VLI 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					
Rental Housing		\$70,000		\$70,000	0	0						0					
Rental Security & Utility deposit		\$850	0	\$0	0	0	\$0.00	\$0.00		\$0.00	#DIV/0!	0					
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0					
Administration Fees																	
Admin. From Program Income																	
Home Ownership Counseling																	
GRAND TOTAL	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0					
Add Subtotals 1 & 2, plus all Admin. & HO Counseling																	
Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.																	
Percentage Construction/Reh																	
Maximum Allowable																	
Purchase Price:																	
Allocation Breakdown																	
Amount																	
%																	
Very-Low Income													#DIV/0!	Projected Program Income:	\$0.00	Max Amount Program Income For Admin:	\$0.00
Low Income													#DIV/0!	Projected Recaptured Funds:			
Moderate Income													#DIV/0!	Distribution:			
TOTAL													#DIV/0!	Total Available Funds:	\$0.00		67-37.005(5)(d) F.A.C.