

City of Tallahassee

**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)
2016-2017, 2017-2018 and 2018-2019**

Approved by the Florida Housing Finance Corporation on November 20, 2018

Table of Contents

Description	Page #
Section I, Program Details	4
A. Name of the Participating Local Government	4
B. Purpose of the Program	4
C. Fiscal Years Covered by the Plan	4
D. Governance	4
E. Local Housing Partnership	4
F. Leveraging	4
G. Public Input	4
H. Advertising and Outreach	4
I. Waiting List/Priorities	5
J. Discrimination	5
K. Support Services and Counseling	5
L. Purchase Price Limits	5
M. Income Limits, Rental Limits, and Affordability	6
N. Welfare Transition Program	6
O. Monitoring and First Right of Refusal	6
P. Administrative Budget	6
Q. Program Administration	7
R. Project Delivery Costs	7
S. Essential Services Personnel Definition	7
T. Green Building and Energy Savings	7
U. Special Needs Set Aside	8
V. Efforts to Reduce Homelessness	8
Section II, Housing Strategies	9
A. Purchase Assistance Program	9
B. Employee Purchase Assistance Program	10
C. Owner-Occupied Home Rehabilitation	11
D. Multifamily Construction and Rehabilitation Program	13
E. Housing for Persons Who are Homeless	14
F. Acquisition-Rehabilitation Program	16
G. Acquisition-New Construction	17
H. Disaster Relief and Preparedness	19
Section III, Incentive Strategies	21
A. Expedited Permitting	21
B. Ongoing Review Process	21
C. Technical Assistance	21
D. Natural Area Inventory	21
E. Water and Sewer Connection Fee Exemption	22
F. Density Bonus for Inclusionary Housing	22
G. Regulation Reduction for Inclusionary Housing	22
H. Density Bonus for Affordable Housing	22
I. Regulation Reduction for Affordable Housing	22
J. Allowance of Accessory Dwelling Units in Residential Districts	23

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 LHAP Certification
- E. Signed, dated, witnessed or attested adopting resolution
- F. Information Sheet
- G. Ordinance and Interlocal Agreement

I. Program Details:

A. Name of the participating local government:

City of Tallahassee

Is there an Interlocal Agreement: Yes ____ No X

B. Purpose of the program:

1. To meet the housing needs of the very low, low and moderate income households;
2. To expand production of and preserve affordable housing; and
3. To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2016-2017, 2017-2018 and 2018-2019

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code.

Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership:

The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging:

The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input:

Public input was solicited through publicly noticed, face-to-face meetings with housing providers, social service providers, and local lenders on March 2, 2016 and March 23, 2016. The LHAP was made available on the City of Tallahassee website for comment. Public input and recommendations are also received from affordable housing providers throughout the year.

H. Advertising and Outreach:

SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities:

A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan. Priorities for funding are described in each strategy.

J. Discrimination :

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, gender, religion, national origin, age, disability, marital status, pregnancy, sexual orientation and gender identity, or any other class protected by law, in the award application process for eligible housing.

K. Support Services and Counseling:

Support services are available from various sources. Available support services may include, but are not limited to, the following:

- Pre- and post-homeownership counseling
- Credit counseling
- Foreclosure prevention counseling
- Tenant counseling
- Transportation
- Providing a continuum of care to the homeless and those threatened with homelessness, including coordination with the Big Bend Homeless Coalition (the lead agency for the local Continuum of Care) in the provision of shelter, transitional housing, addiction treatment, case management and employment training and/or placement
- Human and social services (including housing-related support services) by non-profit agencies funded by the Community Human Services Partnership, an innovative collaboration between the City, County and United Way
- Home maintenance training for residents who have received home rehabilitation assistance
- Lead-based paint testing and removal
- Energy efficiency home audits and low-interest loans provided by the City's Utility Department to assist people to lower home energy costs by replacing old appliances with more energy efficient models

L. Purchase Price Limits:

The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not 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 sales price or value of new or existing eligible housing will be the lesser of 90% of the average area purchase price in the statistical area in which the eligible housing is located, or

the existing and new HUD HOME homeownership sales price limits.

M. 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.

N. Welfare Transition Program:

Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, 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.

O. 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 periodic 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 \$10,000 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.

P. Administrative Budget:

A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. The City of Tallahassee finds that the moneys 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 420.905 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(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.” The City has adopted the above findings in the resolution attached as Exhibit E.

Q. Program Administration:

Administration of the local housing assistance plan will be wholly performed and maintained by the City of Tallahassee.

R. Project Delivery Costs:

Under the Owner-Occupied Rehabilitation Strategy, the City incurs project delivery costs related to outside contractors providing lead-based paint testing, wood destroying organism inspections, structural engineering services, and related services. These are generally incurred when combining funds with federal funding in order to ensure compliance with federal regulations. They are unpredictable, but lead based paint inspection, assessment and clearance testing generally does not exceed \$850; wood destroying organism inspections generally do not exceed \$500 and structural engineering services and other types of services are rare.

S. Essential Service Personnel Definition:

Pursuant to Section 420.9075 (3)(a), Florida Statutes, essential services personnel are persons in need of affordable housing who are employed in occupations or professions in which they are considered essential to the community as defined by each county or municipality. The City of Tallahassee defines essential services personnel as: any household earning 80% area median income (AMI) or less and, if employed in the education system, city or county government, medical and health services, public safety, or skilled building trades.

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

Tallahassee will monitor compliance with Chapter 11 of the 2007 Florida Building Code for Residential development regarding Energy Efficiency. The standards relate to doors, windows, walls, floors, heating and cooling, and more. The City is committed to the production of energy efficient housing for long term affordability. The City and all contracted agencies shall adhere to all energy requirements of HUD and the State of Florida Energy Efficiency Code for Building Construction. To the maximum extent possible, the City and all contracted agencies shall encourage the incorporation of energy efficiency features, such as building layout and Energy Star rated appliances, into rehabilitation or construction projects. When possible, rehabilitation and redevelopment activities will attempt to take advantage of the Tallahassee Utility Services Department rebates for natural gas water heaters, ovens, and clothes dryers; ceiling insulation; Energy Star rated appliances; and solar water heaters. Deconstruction and Recycling (D & R) is a better green building technique than new construction, because existing building materials are saved and re-used. Tallahassee will attempt to re-use building materials or purchase “green” building materials to the greatest extent possible with fiscal limitations.

In building design for redevelopment activities, green-building principles will be considered in addition to energy efficiency features. The City will encourage green design features such as native plant landscaping to conserve water; pervious parking surfaces; use of natural gas where available; orientation of buildings to reduce energy demand; and bicycle, pedestrian, and bus amenities to encourage alternatives to automobile transportation. The City will also encourage housing developers to reduce on-site impact on natural resources and preserve

patriarch trees (36" diameter).

U. Describe efforts to meet the 20% Special Needs set-aside:

1. Each year, the City contracts with Ability 1st, the Center for Independent Living of North Florida, a community-based nonprofit organization that provides services to persons with varying disabilities. Through this contract, Ability 1st identifies income-eligible homeowners with varying disabilities (or a family member with a disability) in need of accessibility modifications to their homes. Ability 1st hires qualified contractors to complete needed modifications. The City inspects these modifications and pays for the work with SHIP funds.
2. Applications to other SHIP-funded programs, including the Emergency Home Repair and Homeowner Rehabilitation programs, ask if any household member is handicapped. Eligible households with a special needs household member receive priority for income qualification and for completion of home repairs.

V. Describe efforts to reduce homelessness:

1. Each year, the City provides funding to the Big Bend Homeless Coalition to assist with staffing and operation of HOPE Community, an emergency shelter facility.
2. The City annually contracts with one or more local non-profit agencies to administer a Rapid Rehousing Program which serves approximately 30 homeless families each year.
3. City staff provides referrals to nearby emergency shelter housing for those who are homeless or at risk of homelessness.
4. For those who are looking for affordable rental housing, City staff refers callers to the website www.floridahousingsearch.org.
5. SHIP funding and other funding sources are available through the City to construct or rehabilitate emergency and transitional shelters for homeless individuals and families.
6. Finally, the City provides an Emergency Home Repair Program that helps keep homeowners in structurally secure homes, which also reduces their risk of becoming homelessness.

Section II. LHAP Strategies:

A. Purchase Assistance Program

Code: 2

1. Summary of Strategy: The purpose of the Purchase Assistance Program is to promote home ownership. SHIP funds will be awarded for downpayment and closing costs to households to purchase a newly constructed or existing home. Funds will be made available to assist first-time homebuyers. Funds may also be available to persons who are not first time homebuyers if they are purchasing an Inclusionary Housing Unit¹. The definition of first-time homebuyer is the same as the Federal Housing Administration (FHA) definition: an individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property; a single-parent who has only owned with a former spouse while married; an individual who is a displaced homemaker and has only owned with a spouse; an individual who has only owned a principal residence not permanently affixed to a permanent foundation; or an individual who has only owned a property that was not in compliance with State, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure. Eligible activities under this strategy shall include down payment assistance, closing cost assistance, and deep subsidy. Mobile homes are not eligible for purchase under this program. In addition, the City provides homeownership counseling which is managed by a sub-recipient. The City also pays a fee to a subrecipient for purchase assistance program services related to each loan funded as part of the award. The fee is currently \$1,000.
2. Fiscal Years Covered: FY 2016/2017, 2017/2018, 2018/2019.
3. Income Categories to Be Served: Very low- and Low
4. Maximum Award: \$15,000
5. Terms:
 - a. Loan/Grant: Assistance is provided in the form of a loan secured by a subordinate recorded mortgage and note for the term of the first mortgage.
 - b. Interest Rate: 0% interest
 - c. Term: Coterminal with first mortgage not to exceed 30 years.
 - d. Forgiveness/Repayment: The loan requires no payment during the term of the loan except in the event of default. The loan is due at maturity.
 - e. Default/Recapture: The loan will be determined to be in default and becomes due and payable if any of the following occurs:
 - 1) sale, transfer or conveyance of property;
 - 2) conversion to a rental property;
 - 3) loss of homestead exemption status;
 - 4) failure to occupy the home as a primary residence;
 - 5) the property is no longer occupied by the program beneficiary; or
 - 6) the property is refinanced (See the Housing Division Policies and Procedures Manual for exemptions).

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an heir who is on the loan and who will occupy the home as a primary residence. If the legal heir is not on the loan or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to

recapture funds through the legal process if it is determined that funds may be available after satisfaction of superior mortgages.

6. **Recipient Selection Criteria:** Applications for assistance under this program will be reviewed and approved on a first-qualified, first-ready-to-close basis. The Applicant must be able to obtain first mortgage financing.
7. **Sponsor/Developer Selection Criteria:** N/A
8. **Additional Information:** Applicants must secure a first mortgage by an approved lender. See the Housing Division Policy and Procedures manual for more specific information on each of the activities to be funded under this strategy.

¹“Inclusionary unit” means a newly constructed dwelling unit offered to an eligible household at or below the maximum purchase price (MPP) such that the average sales price of all the required inclusionary units within the development are at or below the average sales price (ASP) established by this article. *Tallahassee, Florida Land Development Code, Chapter 9, Article VI, Section 9-241.*

B. Employee Purchase Assistance Program

Code: 2

1. **Strategy Summary:** In an effort to stabilize targeted neighborhoods, SHIP funds shall be made available to eligible City employees who purchase a home within the designated target neighborhoods, as determined by the Housing Division, to assist with down payment, closing costs and/or reduction of the primary mortgage loan. Maps of the target neighborhoods are available in the Housing Division Policy and Procedures Manual.
2. **Fiscal Years Covered:** FY 2016/2017, 2017/2018, 2018/2019
3. **Income Categories to Be Served:** Very low-, Low-, and Moderate
4. **Maximum Award:** \$5,000
5. **Terms:**
 - a. **Loan/Grant:** Assistance is provided in the form of a loan secured by a subordinate recorded mortgage and note for the term of the first mortgage.
 - b. **Interest Rate:** 0% interest
 - c. **Term:** 5 years.
 - d. **Forgiveness/Repayment:** The loan requires no payment during the term of the loan and is forgiven at the end of the term. There is no pro-rata forgiveness.
 - e. **Default/Recapture:** The loan will be determined to be in default and becomes due and payable if any of the following occurs:
 - 1) sale, transfer or conveyance of property;
 - 2) conversion to a rental property;
 - 3) loss of homestead exemption status;
 - 4) failure to occupy the home as a primary residence;
 - 5) the property is no longer occupied by the program beneficiary; or

6) the property is refinanced (see the Housing Division Policies and Procedures Manual for exemptions).

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an heir who is on the loan and who will occupy the home as a primary residence. If the legal heir is not on the loan, or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available after satisfaction of all superior mortgages.

6. Recipient Selection Criteria: Applications for assistance under this program will be reviewed and approved on a first-qualified, first-ready-to-close basis. The applicant must be a non-probationary employee in good standing and purchase a home in one of the City Commission designated target neighborhoods and be able to obtain first mortgage financing. Mobile homes are not eligible for purchase under this program.
7. Sponsor Selection Criteria: The City's Housing Division staff shall administer this program.
8. Additional Information: First-time buyer employees with Very low and Low household incomes may also qualify for assistance under the Purchase Assistance Program. See the Housing Division Policy and Procedures Manual for more specific information.

C. Owner-Occupied Home Rehabilitation

Code: 3

1. Strategy Summary: This strategy is designed to provide assistance to income eligible households with repairs, alterations, and/or additions in order to improve the health, safety and well-being of the household, or to contribute to the structural integrity and preservation of the unit. Repairs will address an emergency, make the home accessible, connect the home to the City water and sewer system, correct code violations, make the home less susceptible to major storm damage, and/or substantially rehabilitate the home. Priority shall be given for life threatening hazards, code violations, and health and safety issues as determined by program staff. To the maximum extent possible, the City and all contracted agencies shall encourage the incorporation of energy efficiency features, green building and design techniques into rehabilitation or construction projects for sustainability and affordability. There are the following programs under this strategy as follows:
 - a. Emergency Home Repair
 - b. Substantial/Major Rehab/Reconstruction
 - c. Water and Sewer Connections
 - d. Accessibility Rehabilitation
 - e. Code Enforcement Rehabilitation
 - f. Homeowner Storm Damage Mitigation Program
2. Fiscal Years Covered: FY 2016/2017, 2017/2018, 2018/2019.
3. Income Categories to Be Served: Extremely Low-, Very Low- and Low
4. Maximum Award:
 - a. Emergency Home Repair - \$12,500
 - b. Substantial/Major Rehab/Reconstruction - \$40,000

- c. Water and Sewer Connections - \$10,000
- d. Accessibility Rehabilitation - \$12,500
- e. Code Enforcement Rehabilitation - \$2,500
- f. Homeowner Storm Damage Mitigation-\$10,000

5. Terms:

a. Loan/Grant:

- 1) Emergency Home Repair
 - (a) less than 15-year lifespan Grant
 - (b) 15-year or more lifespan Loan

Emergency repairs provided as a loan and subject to a lien are the following:

- New roof
- New heating/air conditioning system
- Water line
- Sewer line

- 2) Substantial/Major Rehab/Reconstruction Loan
- 3) Water and Sewer Connections Loan
- 4) Accessibility Rehabilitation Grant
- 5) Code Enforcement Rehabilitation Loan
- 6) Homeowner Storm Damage Mitigation Grant

b. Interest Rate: 0%

c. Term:

- 1) Emergency Repair loans 5 years
- 2) Substantial Rehab/Reconstruction liens 10 years
- 3) Water & sewer connection liens 7 years
- 4) Code enforcement rehabilitation liens 5 years

d. Forgiveness/Repayment: The loans will be forgiven over the five, seven, or ten-year term of the loan as follows:

- 1) Emergency Repair loans 1/60th monthly
- 2) Substantial Rehab/Reconstruction liens 1/120th monthly
- 3) Water & Sewer Connection liens 1/84th monthly
- 4) Code enforcement liens 1/60th monthly

e. Default/Recapture: The unforgiven balance of the loan becomes due and payable if one of the following occurs within the five-, seven-, or ten-year period:

- 1) the property is sold;
- 2) the property is rented;
- 3) the property is no longer occupied by the program beneficiary; or
- 4) the property is refinanced (see Policies and Procedures Manual for exemptions)

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an heir who is on the loan and who will occupy the home as a primary residence. If the legal heir is not on the loan, or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available after satisfaction of all superior mortgages

6. **Recipient Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis, with priority given to Special Needs individuals and households. Criteria for waiting lists and priorities are described in section I.(I) of this plan. For life threatening health or safety hazards, application review will be prioritized. Applicants must be owner-occupants of the home for which assistance is sought. Mobile homes are not eligible for rehabilitation under this program.

7. **Sponsor Selection Criteria:**

Applications may be reviewed on an ongoing basis by the Housing Division staff or by Agencies selected using the criteria above in Part I. Program Description Section Q. Program Administration. Contracted agencies that perform the home rehabilitation activities will be selected through a competitive process. The contracted agencies are selected based on criteria including, but not limited to, the following:

- Financial strength of the sponsor
- Up-to-date status of sponsor's license and insurance
- Ability of the sponsor to complete the rehabilitation projects in a timely manner
- The capacity of the sponsor
- The experience of the sponsor
- Willingness of the sponsor to contractually commit to SHIP and other City requirements
- Preference for sponsors who employ personnel from Welfare Transition Program

8. **Additional Information:** See the Housing Division Policy and Procedures manual for more specific information on each of the activities to be funded under this strategy. Programs may be combined.

D. Strategy Name: Multifamily Construction and Rehabilitation Program **Codes: 21, 14**

1. **Strategy Summary:** This program is designed to assist non-profit or for-profit developers with the construction and/or rehabilitation of multifamily rental housing. Funds may be used as part of the Local Contribution for Florida Housing programs. Formerly assisted rental housing is eligible. To the maximum extent possible, the City and all contracted agencies shall encourage the incorporation of energy efficiency features, green building and design techniques into rehabilitation or construction projects for sustainability and affordability.
2. **Fiscal Years Covered:** FY 2016/2017, 2017/2018, 2018/2019.
3. **Income Categories to Be Served:** Extremely low-, Very low- and Low
4. **Maximum Award:** \$20,000 per unit.
5. **Terms:**
 - a. **Loan/grant:** SHIP funds will be provided to for-profit developers in the form of a loan.

Assistance to non-profit agencies and for-profit agencies will be in the form of a below-market rate loan.

- b. Interest Rate: The maximum interest rate will be 3%.
 - c. Term: the loan term will be no less than 15 years or a period that is coterminous with the first mortgage loan.
 - d. Forgiveness/Repayment:
 - 1) For-profit developers must repay the loan after 15 years or a period that is coterminous with the first mortgage loan.
 - 2) The loan may be forgiven or deferred for an additional term for non-profit agencies at the end of the term based on the following:
 - financial strength and ability to pay based on review of the operating performance and a review of existing assets
 - populations being served
 - existing capacity of the organization
 - history of compliance with the terms of the loan
 - other relevant issues such as the availability of the housing and services through other agencies.
 - e. Default/Recapture: The loan will be due and payable before the end of the term only if the units are sold or become no longer occupied by income-eligible households. Units must remain affordable for at least 15 years as required in Section 420.9075(4)(f), F.S. Units will be subject to resale provisions as described in Rule 67-37.007(10), F.A.C., as amended.
 - f. Monitoring: The City shall conduct annual monitoring visits or rely on the monitoring reports resulting from monitoring visits conducted as a requirement for other federal, state, or local funding sources to verify that development is in compliance with SHIP affordable housing rules and requirements.
6. Recipient Selection Criteria: Applications from potential tenants will be reviewed for eligibility by the program sponsors and will be approved on a first-qualified, first-served basis.
7. Sponsor Selection Criteria: Applications from potential sponsors will be reviewed on an ongoing basis. Sponsors used to implement this program will be selected based on criteria including, but not limited to, the following:
- Consistency of the project with basic goals and objectives of the City
 - The financial strength of the sponsor
 - The ability of the sponsor to complete the project by the deadlines established by the City
 - The capacity of the sponsor
 - The level of experience in affordable housing development
 - Proof of site control
 - Willingness of the sponsor to contractually commit to SHIP and other City requirements
 - Agreement to select tenants on the basis of compliance with all eligibility requirements imposed by the program
 - Preference for sponsors that employ personnel from the Welfare Transition Program

8. Additional Information: See the Housing Division Policy and Procedures manual for more specific information on this strategy.

E. Strategy Name: Housing for Persons who are Homeless **Codes: 14, 21**

1. Strategy Summary: This program is designed to assist for-profit or non-profit sponsors with the construction or rehabilitation of permanent housing for households or persons who are homeless as defined in s. 420.621, F.S. To the maximum extent possible, the City and all contracted agencies shall encourage the incorporation of energy efficiency features, green building and design techniques into rehabilitation or construction projects for sustainability and affordability.
2. Fiscal Years Covered: FY 2016/2017, 2017/2018, 2018/2019.
3. Income Categories to Be Served: Extremely low-, Very low-, and low-income
4. Maximum Award as Noted on the Housing Delivery Goals Charts: \$50,000 per unit.
5. Terms:
 - a. Loan/Grant: Assistance will be provided in the form of a loan.
 - b. Interest Rate: The maximum interest rate will be 3%.
 - c. Term: Minimum 15 years, or a period that is coterminous with the first mortgage loan.
 - d. Forgiveness/Repayment:
 - 1) For-profit developers must repay the loan after 15 years or a period that is coterminous with the first mortgage loan.
 - 2) The loan may be forgiven or deferred for an additional term for non-profit agencies at the end of the term based on the following:
 - financial strength and ability to pay based on review of the operating pro forma and review of existing assets
 - populations being served
 - existing capacity of the organization
 - history of compliance with the terms of the loan
 - other relevant issues such as the availability of the housing and services through other agencies.
 - e. Default/Recapture: The loan will be due and payable within its term if the property is sold, or is no longer used to house eligible households or persons who are homeless.

If the property is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available after satisfaction of all superior liens.

In the event the sponsor ceases to use the property to house eligible households or persons who are homeless, or if the sponsor offers the property for sale prior to the end of the term of the loan, the agency must give a right of first refusal to an eligible non-profit for purchase at the current market value for continued occupancy by eligible persons.

6. **Recipient Selection Criteria:** Applications for assistance under this program will be reviewed for eligibility and approved based on a first-qualified, first-served basis and may be referred by other agencies. Recipients must provide documentation proving the need for housing for persons who are homeless, and must meet income qualification guidelines.
7. **Sponsor Selection Criteria:** Applications from potential sponsors will be reviewed on an ongoing basis. Non-profit sponsors administering this program must have received a tax-exempt ruling as a non-profit agency from the IRS under Section 501(c) of the Internal Revenue Code. The non-profit must have in its mission statement, in its Articles of Incorporation, or in its bylaws that it is dedicated to the provision of housing and services for persons who are homeless. For-profit sponsors administering the program must have experience performing housing activities for persons who are homeless. The criteria to select for-profit or non-profit agencies may include, but is not limited to, the following:
 - The financial strength of the sponsor
 - The ability of the sponsor to complete the project by the deadlines established by the SHIP rule and statute
 - The experience of the Board or Staff with matters related to persons who are homeless
 - Willingness to contractually commit to SHIP and other City requirements
 - Agreement to select tenants on the basis of compliance with all eligibility requirements imposed by the program
 - Preference for sponsors that employ personnel from the Welfare Transition Program
8. **Additional Information:** See the Housing Division Policy and Procedures Manual for more specific information on this strategy. Mobile homes are not eligible.

F. Strategy Name: Acquisition-Rehabilitation Program Code: 9

1. **Strategy Summary:** In order to preserve the City's housing stock, to reduce the City's number of vacant, boarded-up and blighted properties, and to provide an additional resource for the provision of affordable housing, this program is designed to provide assistance to non-profit or for-profit sponsors for acquisition and rehabilitation of vacant single family housing units for resale to an income eligible buyer. Rehabilitation units may include those units that have been acquired by the City because of extensive code violation fines, for resale to income eligible households. Rehabilitation must be completed either within one year immediately preceding the date of conveyance of title (i.e., closing) or within 24 months of the close of the applicable State fiscal year. Mobile homes are not eligible for rehabilitation under this program. To the maximum extent possible, the City and all contracted agencies shall encourage the incorporation of energy efficiency features, green building and design techniques into rehabilitation or construction projects for sustainability and affordability.
2. **Fiscal Years Covered:** FY 2016/2017, 2017/2018, 2018/2019.
3. **Income Categories to Be Served:** Extremely low-, Very low- and low
4. **Maximum Award:** \$40,000
5. **Terms:**
 - a. **Loan/deferred loan/grant:** Funds will be made available in the form of a deferred-payment loan secured by a mortgage and note.

- b. **Interest Rate:** The maximum interest rate will be 3%.
- c. **Term:** Loan terms vary. Rehabilitation must be completed and the unit occupied either within one year immediately preceding the date of conveyance of title (i.e., closing) or within 24 months of the close of the applicable State fiscal year.
- d. **Forgiveness/Repayment:** The loan is due upon the sale of the unit. If multiple units are financed, the amount due is pro-rated per unit.
- e. **Default/Recapture:** If a unit is not sold to an eligible household within program expenditure timelines, the borrowing agency shall be required to pay back the amount of the loan in full. In the event the sponsor ceases to use the property for housing eligible households, or if the sponsor offers the property for sale prior to the end of the term of the loan, the agency must give a right of first refusal to an eligible non-profit for purchase at the current market value for continued occupancy by eligible persons.

If the unit is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available after satisfaction of all superior mortgages.

- 6. **Recipient Selection Criteria:** Applications for assistance under this program will be reviewed and approved on a first-qualified, first-served basis. The applicant must be able to obtain mortgage financing.
- 7. **Sponsor Selection Criteria:** Applications for assistance may be reviewed on an ongoing basis. Non-profit sponsors used to implement this program must have received a tax-exempt ruling as a non-profit agency from the IRS under Section 501(c) of the Internal Revenue Code. The non-profit must have in its mission statement, in its Articles of Incorporation, or in its bylaws that it is dedicated to the provision of this service. For-profit sponsors administering the program must have experience performing the activities.

The criteria to select for-profit or non-profit agencies may include, but is not limited to, the following:

- The financial strength of the sponsor
- The ability of the sponsor to complete the projects by deadlines established by the City
- The capacity of the sponsor
- Willingness to contractually commit to SHIP and other City requirements
- Agreement to select recipients on the basis of compliance with all eligibility requirements imposed by the program
- Preference for Community Housing Development Organizations (CHDOs) who acquire land and rehabilitate housing units located in the City's targeted neighborhoods
- Preference for sponsors who employ personnel from the Welfare Transition program

- 8. **Additional Information:** See the Housing Division Policy and Procedures manual for more specific information on this strategy.

G. Strategy Name: Acquisition-New Construction **Code: 10**

- 1. **Strategy Summary:** This program is designed to provide assistance to non-profit or for-profit sponsors for acquisition and new construction of single-family housing units. The agencies will

offer the new units for sale to income-eligible households. New construction must be completed and the unit must be occupied either within one year immediately preceding the date of conveyance of title (i.e., closing) or within 24 months of the close of the applicable State fiscal year. To the maximum extent possible, the City and all contracted agencies shall encourage the incorporation of energy efficiency features, green building and design techniques into rehabilitation or construction projects for sustainability and affordability.

2. Fiscal Years Covered: FY 2016/2017, 2017/2018, 2018/2019.
3. Income Categories to Be Served: Extremely low-, Very low- and low
4. Maximum Award: \$40,000
5. Terms:
 - a. Loan/deferred loan/grant: Assistance will be provided in the form of a deferred payment loan secured by a mortgage and note.
 - b. Interest Rate: The maximum interest rate will be 3%.
 - c. Term: Loan terms vary. Rehabilitation must be completed either within one year immediately preceding the date of conveyance of title (i.e., closing) or within 24 months of the close of the applicable State fiscal year.
 - d. Forgiveness/Repayment: Loans will be due and payable upon the sale of the unit. If a unit is not sold to an eligible household within program expenditure timelines, the borrowing agency shall be required to pay back the amount of the loan in full. The loan is due upon the sale of the unit. If multiple units are financed, the amount due is pro-rated per unit.
 - e. Default/Recapture: Loans will be due and payable upon the sale of the unit. If a unit is not sold to an eligible household within program expenditure timelines, the borrowing agency shall be required to pay back the amount of the loan in full. If the unit is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available after satisfaction of all superior mortgages.
6. Recipient Selection Criteria: Applications for assistance under this program will be reviewed and approved on a first-qualified, first-served basis. The applicant must be able to obtain mortgage financing.
7. Sponsor Selection Criteria: Applications for assistance may be reviewed on an ongoing basis. Sponsors used to implement this program must have received a tax-exempt ruling as a non-profit agency from the IRS under Section 501(c) of the Internal Revenue Code. The non-profit must demonstrate relevant experience, and have in its mission statement, in its Articles of Incorporation, or in its bylaws that it is dedicated to the provision of this service. For-profit sponsors administering the program must have experience performing the activities. The criteria to select for-profit or non-profit agencies may include, but is not limited to, the following:
 - The financial strength of the sponsor
 - The ability of the sponsor to complete the projects by deadlines established by the SHIP rule

and statute

- The capacity of the sponsor
 - Willingness to contractually commit to SHIP and other City requirements
 - Agreement to select recipients of funding assistance on the basis of compliance with all eligibility requirements imposed by the program
 - Preference for Community Housing Development Organizations (CHDOs) who acquire land and construct housing units located in the City's targeted neighborhoods
 - Preference for sponsors who employ personnel from the Welfare Transition program
8. Additional Information: See the Housing Division Policy and Procedures Manual for more specific information on this strategy.

H. Strategy Name: Disaster Relief and Preparedness

Code: 5

1. Strategy Summary: This strategy will be utilized in the event of a federal or state disaster, or a state of emergency, declared by Executive Order. SHIP funds will be made available to provide emergency disaster assistance to income eligible homeowners for the purpose of repairing eligible housing as defined in Section 420.9071, Florida Statutes.
 - a. Eligible repairs may include repairs to damage associated with a disaster, including, but not limited to: the purchase of emergency supplies for eligible households to weatherproof damaged homes, repairs to prevent further damage, tree and debris removal to make housing units habitable, relocation expenses, insurance deductible reimbursements, and post-disaster repairs. Post-disaster repairs may include elevation of the structure and rehabilitation to comply with local housing code and with Chapter 553, Florida Statutes. Post disaster rehabilitation may include repairing structural or non-structural damages, roof repair/replacement, demolition costs, and retrofitting activities in conjunction with disaster-related repairs, such as waterproofing or elevating a structure to meet requirements of the National Flood Insurance Program.
 - b. Funds may be used for retrofitting activities including waterproofing, elevating structures, elevating water heaters, heating and cooling units in flood prone areas; installing back-flow valves on sewer lines; demolition; tree and limb removal which represent a hazard during high winds; or other approved improvements. Post-disaster rehabilitation and mitigation activities will meet requirements of the National Flood Insurance Program.
 - c. Funds may also be used to provide assistance with relocation expenses.
2. Fiscal Years Covered: FY 2016/2017, 2017/2018, 2018/2019.
3. Income Categories to Be Served: Extremely low-, Very low-, Low- and Moderate-income.
4. Maximum Award: \$125,000
5. Terms:
 - a. Loan/grant: Assistance will be provided in the form of a zero-percent (0%) interest, forgivable loan involving a security instrument (lien.) The lien shall be forgiven as follows:
 - i. For a five-year lien, the value of the improvement will equal \$0 to \$14,999.99. The lien shall be forgiven at 20% each year for five years.

- ii. For a ten-year lien, the value of the improvement will equal \$15,000.00 to \$40,000.00. The lien shall be forgiven at 10% each year for ten years.
 - iii. For a fifteen-year lien, the value of the improvement will exceed \$40,000.00. The lien shall be forgiven at 6.667% each year for 15 years.
- b. Repayment is made only upon the first to occur of any of the following events:
 - 1. Homeowner sells, transfers or disposes of the assisted unit (by either sale, transfer, bankruptcy or foreclosure, etc.;
 - 2. Homeowner no longer occupies the unit as his/her principal residence;
 - 3. Homeowner dies, or if a married couple, the survivor dies. Income-eligible heirs shall be considered for assumption of the Agreement terms;
 - 4. Refinancing:
 - a. Loans must fully amortize;
 - b. No additional debt may be incurred beyond closing costs unless they are for home improvements (and the cost estimates are provided);
 - c. Borrower may not receive any cash at refinance closing.
 - 5. If none of these events occurs during the term of the lien period then no repayment is required and the lien is forgiven at the end of the term.
 - 6. Recipient Selection Criteria: Applications for assistance under this program will be reviewed and verified for eligibility and approved on a first-qualified, first-served basis. Applicants must own and occupy the home. Mobile homes are not eligible. No more than 20% of the annual SHIP allocation may be expended on manufactured homes.
 - 7. Sponsor Selection Criteria: Applications from potential sponsors will be reviewed on an ongoing basis. Sponsors may assist in screening applicants, determining what disaster-resistant measures are necessary and assisting applicants with the installation and construction of disaster-resistant mitigation measures listed above. Eligible sponsors may employ the assistance of subcontractors for the installation and/or construction of disaster-resistant mitigation measures. The City shall announce the availability of funding for this strategy in the local newspaper. Sponsors used to implement this program must have received a tax-exempt ruling as a non-profit agency from the IRS under Section 501(c) of the Internal Revenue Code. The non-profit agency must have in its mission statement, its Articles of Incorporation or in its bylaws that it is dedicated to provision of these services. In reviewing proposals from potential sponsors, the City shall consider the criteria listed below:
 - a. The financial strength of the sponsor;
 - b. The ability of the sponsor to complete the repairs by the deadlines established by the SHIP rule or statute;
 - c. The capacity of the sponsor;
 - d. The level of experience;
 - e. Willingness to contractually commit to SHIP and other City requirements;
 - f. Agreement to select recipients on the basis of compliance with all eligibility requirements imposed by the program;
 - g. Preference for sponsors that employ personnel from the Welfare Transition program.
 - 8. Additional Information:
 - a. The City will strongly encourage all eligible sponsors to attend appropriate training workshops that may be sponsored by the City, Florida Department of Economic Opportunity, Florida Housing Coalition or Florida Housing Finance

Corporation. SHIP disaster awards must be directly related to assisting persons affected by a declared disaster.

- b. SHIP disaster funds may be used for the interim repair and rehabilitation of eligible housing.
- c. See the Housing and Community Redevelopment Division Policy and Procedures manual for more specific information on this strategy.

III. LHAP Incentive Strategies

In addition to the required Incentive Strategy A and Strategy B, all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S. are listed below. City Commission Policy 710.03 implements incentives that are unique to affordable housing projects and are applicable to all land development projects certified as affordable housing projects.

A. **Strategy Name: Expedited Permitting**

Permits as defined in s. 163.3164 (7) and (8), F.S., for affordable housing projects are expedited to a greater degree than other projects.

Established policy and procedures: The City Commission has directed that certified affordable housing projects will be given priority status in the land use/growth management process (City Commission Policy 710.03). The Growth Management Department will give first priority to certified affordable housing projects in the processing of applications for Limited Partition subdivisions; Type A site plans; and all certificates, permits and approvals issued by Growth Management.

B. **Strategy Name: Ongoing Review Process**

A review of local policies, ordinances, regulations and plan provisions examines whether they will increase the cost of housing prior to their adoption.

Established policy and procedures: Housing Policies 2.1.5 and 2.1.6 in the Housing Element of the City's Comprehensive Plan requires local government to perform a fiscal impact analysis of any proposed policies, programs, ordinances, regulations, or plan provisions that might have an impact on affordable housing development costs or housing preservation. The analyses must be completed prior to submission to the City Commission for review and subsequent action. A statement showing the potential fiscal impact each proposed item may have on future development or preservation of affordable housing shall also be submitted to the Commission for consideration.

C. **Strategy Name: Technical Assistance**

Staff members from various city departments are available to consult, on an informal basis, on project feasibility at the outset of project planning.

Established policy and procedures: An interdepartmental team of City staff will be available to certify a project as affordable and/or to consult on an informal basis with applicants for potential affordable housing projects regarding the feasibility of the project and issues of land use approvals, permitting and utility service (City Commission Policy 710.03).

D. **Strategy Name: Natural Area Inventory**

Staff services are offered to perform a Natural Area Inventory for small certified affordable housing projects.

Established policy and procedures: Upon the receipt of a complete application and a map of the property in question showing two-foot contours, the Growth Management Department will perform the Natural Areas Inventory for small (20 units or less) certified affordable housing projects, as required by Section 61 of the Environmental Management Ordinance (City Commission Policy 710.03).

E. Strategy Name: Water and Sewer Connection Fee Exemption

Affordable housing units receive water and sewer connection fee exemptions.

Established policy and procedures: City Code of Ordinances Chapter 21, Article V. Section 21-152 exempts developers from water and sewer systems charges, and residential tap fees for new affordable housing developments.

F. Strategy Name: Density Bonus for Inclusionary Housing

Under the Inclusionary Housing Ordinance, residential developments of 50 units or more in specific geographic areas, Target Planning Areas, Critical Planning Areas, and Developments of Regional Impact, are required to build 10% of their units as affordable housing. In return for building the affordable units, developers may construct the units at densities greater than those provided in the respective classifications of land use contained within the Land Use Element of the City's Comprehensive Plan.

Established policy and procedures: Developers who agree to build affordable housing units under the Inclusionary Housing Ordinance may increase the density of the development up to 25% provided that there are no negative environmental impacts or other negative consequences (Housing Element Policy 2.1.4 and Land Use Element 2.1.14, Tallahassee-Leon County Comprehensive Plan; and Land Development Code Chapter 9, Article VI, Section 9-246).

G. Strategy Name: Regulation Reduction for Inclusionary Housing

Under the Inclusionary Housing Ordinance, residential developments of 50 units or more in specific geographic areas, Target Planning Areas, Critical Planning Areas, and Developments of Regional Impact, are required to build 10% of their units as affordable housing. In return for building the affordable units, developments may benefit from reductions in setbacks, lot sizes, buffering, and screening. Inclusionary housing units are exempt from transportation concurrency fees.

Established policy and procedures: Developers who agree to build affordable housing units under the Inclusionary Housing Ordinance may receive design flexibility, deviation from design standards and a transportation concurrency exemption (Land Development Code, Chapter 9, Article VI, Section 9-246.)

H. Strategy Name: Density Bonus for Affordable Housing

Housing developers that commit to sell or rent homes to households earning less than 80% AMI would be eligible to construct the units at densities greater than those provided in the respective classifications of land use contained within the Land Use Element of the City's Comprehensive Plan.

Established policy and procedures: Developers who agree to build affordable housing units in Planned Unit Developments may increase the density of the development up to 25% provided that there are no negative environmental impacts or other negative consequences

(Land Use Element 2.1.14, Tallahassee-Leon County Comprehensive Plan).

I. Strategy Name: Regulation Reduction for Affordable Housing

As an incentive to build affordable housing developments to maximum allowable density, regulation reductions are provided for any housing units constructed in Planned Unit Developments for households earning 80% AMI or less.

Established policy and procedures: Housing developers that commit to sell or rent homes to households earning less than 80% AMI in Planned Unit Developments are eligible to receive reductions in urban forest and landscape requirements (Land Use Element 2.1.14, Tallahassee-Leon County Comprehensive Plan).

J. Strategy Name: Allowance of Accessory Dwelling Units in Residential Districts

The City allows attached and detached accessory dwelling units in residential zoning districts.

Established policy and procedures: Attached accessory dwelling units and detached garage dwelling unit conversions are allowed based on Land Development Regulation Chapter 10 Zoning, Article VII Supplementary Regulations, Section 10-412.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan. **Exhibit A.**
- B. Timeline for Estimated Encumbrance and Expenditure. A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B.** Program funds will be encumbered by June 30th one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan. Completed HDGC for each fiscal year is attached as **Exhibit C.**
- D. Signed LHAP Certification. **Exhibit D.**
- E. Signed, dated, witnessed or attested adopting resolution. **Exhibit E.**
- F. Ordinance: (If changed from the original creating ordinance). Not applicable.
- G. Interlocal Agreement. Not applicable
- H. Other Documents Incorporated by Reference. Not applicable.

Exhibit A
Revised: 9/2018

City of Tallahassee

Fiscal Year: 2016-2017		
Estimated Allocation for Calculating:		\$1,198,083.00
Salaries and Benefits	\$	119,808.30
Office Supplies and Equipment	\$	
Travel Per diem Workshops, etc.	\$	
Advertising	\$	
Other*	\$	
Total	\$	119,808.30
		0.1
Fiscal Year: 2017-2018		
Estimated Allocation for Calculating:		\$825,065.00
Salaries and Benefits		\$82,506.50
Office Supplies and Equipment	\$	
Travel Per diem Workshops, etc.	\$	
Advertising	\$	
Other*	\$	
Total	\$	82,506.50
		0.1
Fiscal Year 2018-2019		
Estimated Allocation for Calculating:		\$322,928.00
Salaries and Benefits		\$32,292.80
Office Supplies and Equipment	\$	
Travel Per diem Workshops, etc.	\$	
Advertising	\$	
Other*	\$	
Total	\$	32,292.80
		0.1

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

Exhibit B
Timeline for SHIP Expenditures

The City of Tallahassee affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	1 st Year AR	2 nd Year AR	Closeout AR
2016-2017	6/30/2018	6/30/2019	9/15/2017	9/15/2018	9/15/2019
2017-2018	6/30/2019	6/30/2020	9/15/2018	9/15/2019	9/15/2020
2018-2019	6/30/2020	6/30/2021	9/15/2019	9/15/2020	9/15/2021

If funds allocated for these fiscal years is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1 st Year AR Not Submitted	2 nd Year AR Not Submitted	Closeout AR Not Submitted
2016-2017	3/30/2018	3/30/2019	6/15/2017	6/15/2018	6/15/2019
2017-2018	3/30/2019	3/30/2020	6/15/2018	6/15/2019	6/15/2020
2018-2019	3/30/2020	3/30/2021	6/15/2019	6/15/2020	6/15/2021

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terry.auringer@floridahousing.org and include:

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year _____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email terry.auringer@floridahousing.org when you are ready to "submit" the AR.

Other Key Deadlines:

AHAC reports are due for each local government by **December 31** of the year prior to the local government's LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

FLORIDA HOUSING FINANCE CORPORATION							Please check applicable box, & if Amendment, enter number						
HOUSING DELIVERY GOALS CHART#2002							New Plan:						
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2016-2017							Amendment: <input checked="" type="checkbox"/>						
Name of Local Government: CITY OF TALLAHASSEE							Fiscal Yr. Closeout: 2018-2019						
							Available Funds: \$1,756,871.00						
							A	B	C	D	E	F	
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	\$15,000	0	\$15,000	0	\$0		\$27,090.00		\$27,090.00	1.54%	0	
Employee Purchase Assistance	0	\$5,000	0	\$5,000	0	\$5,000				\$0.00	0.00%	0	
Owner Occupied Home Rehab.	-	\$75,000	-	\$75,000	-	\$0				\$0.00	0.00%	0	
Emergency Repair	55	\$10,000	0	\$10,000	0	\$0		\$450,000.00		\$450,000.00	25.61%	55	
Handicap Accessibility	5	\$15,000	5	\$15,000	0	\$0		\$100,000.00		\$100,000.00	5.69%	10	
Water-Sewer Expansion	0	\$7,500	0	\$7,500	0	\$0				\$0.00	0.00%	0	
Code Enforcement Rehab	3	\$2,500	2	\$2,500	0	\$0		\$12,500.00		\$12,500.00	0.71%	5	
Major Rehabilitation	1	\$40,000	1	\$40,000	0	\$0		\$300,000.00		\$300,000.00	17.08%	2	
Storm Damage Mitigation	3	\$10,000	2	\$10,000	1	\$0		\$69,330.79		\$69,330.79	3.95%	6	
Acquisition-Rehabilitation	0	\$40,000	0	\$40,000	0	\$0		\$150,000.00		\$150,000.00	8.54%	0	
Acquisition-New Construction	0	\$40,000	0	\$40,000	0	\$0	\$242,715.76			\$242,715.76	13.82%	0	
Disaster Relief and Preparedness	5	\$125,000	5	\$125,000	3	\$125,000		\$170,000.00		\$170,000.00	9.68%	0	
									\$0.00	\$0.00	0.00%	0	
Subtotal 1 (Home Ownership)	72		15		4		\$242,715.76	\$1,278,920.79	\$0.00	\$1,521,636.55	86.61%	78	
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	
Multi-family Const. & Rehab.	0	\$20,000	0	\$20,000	0	\$0				\$0.00	0.00%	0	
Housing for Persons/Homeless	0	\$200,000	0	\$200,000	0	\$0				\$0.00	0.00%	0	
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0	
Administration Fees										\$142,234.60	8.10%		
Admin. From Program Income											0.00%		
Home Ownership Counseling										\$110,000.00	6.26%		
GRAND TOTAL													
Add Subtotals 1 & 2, plus all Ad	72		15		4		\$242,715.76	\$1,278,920.79	\$0.00	\$1,773,871.15	100.97%	78	
Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										87%		
Maximum Allowable Purchase Price:								New	\$224,000	Existing	\$147,000		

Allocation Breakdown	Amount	%
Very-Low Income	\$1,089,260.02	62.0%
Low Income	\$662,340.37	37.7%
Moderate Income	\$0.00	0.0%
TOTAL	\$1,751,600.39	99.7%

Projected Program Income:	\$0.00	Max Amount Program Income For A	\$0.00
Projected Recaptured Funds:			
Distribution:	\$0.00		2016-2017
Total Available Funds:	\$0.00		

FLORIDA HOUSING FINANCE CORPORATION										Please check applicable box, & if Amendment, enter number					
HOUSING DELIVERY GOALS CHART#2002										New Plan:					
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2017-2018										Amendment: X					
Name of Local Government: CITY OF TALLAHASSEE										Available Fund: \$825,065.00					
										A	B	C	D	E	F
HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Constructi SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units			
Purchase Assistance	5	\$15,000	0	\$15,000	0	\$0		\$83,287.20		\$83,287.20	10.09%	5			
Employee Purchase Assistance	0	\$5,000	0	\$5,000	0	\$5,000				\$0.00	0.00%	0			
Owner Occupied Home Rehab.	-	\$75,000	-	\$75,000	-	\$0				\$0.00	0.00%	0			
Emergency Repair	55	\$12,500	0	\$12,500	0	\$0		\$350,000.00		\$350,000.00	42.42%	55			
Handicap Accessibility	5	\$15,000	0	\$15,000	0	\$0		\$90,000.00		\$90,000.00	10.91%	5			
Water-Sewer Expansion	0	\$7,500	0	\$7,500	0	\$0				\$0.00	0.00%	0			
Code Enforcement Rehab	0	\$2,500	0	\$2,500	0	\$0				\$0.00	0.00%	0			
Major Rehabilitation	5	\$40,000	0	\$40,000	0	\$0		\$109,271.30		\$109,271.30	13.24%	5			
Storm Damage Mitigation	0	\$10,000	0	\$10,000	0	\$0				\$0.00	0.00%	0			
Acquisition-Rehabilitation	0	\$40,000	0	\$40,000	0	\$0				\$0.00	0.00%	0			
Acquisition-New Construction	0	\$40,000	0	\$40,000	0	\$0				\$0.00	0.00%	0			
Disaster Relief and Preparedness	0	\$125,000	0	\$125,000	0	\$125,000			\$0.00	\$0.00	0.00%	0			
Subtotal 1 (Home Ownership)	70		0		0		\$0.00	\$632,558.50	\$0.00	\$632,558.50	76.67%	70			
RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Constructi SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units			
Multi-family Const. & Rehab.	0	\$20,000	0	\$20,000	0	0				\$0.00	0.00%	0			
Housing for Persons/Homeless	0	\$50,000	0	\$50,000	0	0				\$0.00	0.00%	0			
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0			
Administration Fees										\$82,506.50	10.00%				
Admin. From Program Income											0.00%				
Home Ownership Counseling										\$110,000.00	13.33%				
GRAND TOTAL															
Add Subtotals 1 & 2, plus all Adm	70		0		0		\$0.00	\$632,558.50	\$0.00	\$825,065.00	100.00%	70			
Percentage Construction/Rehab										Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.		77%			
Maximum Allowable Purchase Price:							New	\$147,000	Existing	\$224,000					

Allocation Breakdown	Amount	%
Very-Low Income	\$511,540.30	62.0%
Low Income	\$311,049.51	37.7%
Moderate Income	\$0.00	0.0%
TOTAL	\$822,589.81	99.7%

Projected Program Income:	\$0.00	Max Amount Program Income For A:	\$0.00
Projected Recaptured Funds:			
Distribution:	\$0.00		
Total Available Funds:	\$0.00		

EXHIBIT C HOUSING DELIVERY GOALS CHART STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2018-2019										Please check applicable box, & if Amendment, enter number						
Name of Local Government: CITY OF TALLAHASSEE										Available Funds: \$825,065.00		New Plan: <input type="checkbox"/>		Amendment: <input checked="" type="checkbox"/>		
										Fiscal Yr. Closeout: 2020-2021						
Strategy # from Plan Text	Code	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		
A	2	Purchase Assistance	5	\$15,000	0	\$15,000	0	\$0		\$83,287.20		\$83,287.20	10.09%	5		
B	2	Employee Purchase Assistance	0	\$5,000	0	\$5,000	0	\$5,000				\$0.00	0.00%	0		
C	3	Owner Occupied Home Rehab.	-	\$75,000	-	\$75,000	-	\$0				\$0.00	0.00%			
C	3	Emergency Repair	55	\$12,500	0	\$12,500	0	\$0		\$350,000.00		\$350,000.00	42.42%	55		
C	3	Handicap Accessibility	5	\$15,000	5	\$15,000	0	\$0		\$90,000.00		\$90,000.00	10.91%	10		
C	3	Water-Sewer Expansion	0	\$7,500	0	\$7,500	0	\$0				\$0.00	0.00%	0		
C	3	Code Enforcement Rehab	0	\$2,500	2	\$2,500	0	\$0				\$0.00	0.00%	2		
C	3	Major Rehabilitation	5	\$40,000	2	\$40,000	0	\$0		\$109,271.30		\$109,271.30	13.24%	7		
C	3	Disaster Mit./Prevention	0	\$10,000	0	\$10,000	0	\$0				\$0.00	0.00%	0		
F	3	Acquisition-Rehabilitation	0	\$40,000	0	\$40,000	0	\$0				\$0.00	0.00%	0		
G	3	Acquisition-New Construction	0	\$40,000	0	\$40,000	0	\$0				\$0.00	0.00%	0		
H		Storm Damage Mitigation	0	\$125,000	0	\$125,000	0	\$125,000			\$0.00	\$0.00	0.00%	0		
Subtotal 1 (Home Ownership)			70		9		0		\$0.00	\$632,558.50	\$0.00	\$632,558.50	76.67%	79		
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		
Multi-family Const. & Rehab.			0	\$20,000	0	\$20,000	0	0				\$0.00	0.00%	0		
Housing for Persons/Homeless			0	\$50,000	0	\$50,000	0	0				\$0.00	0.00%	0		
Subtotal 2 (Non-Home Ownership)			0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0		
Administration Fees												\$82,506.50	10.00%			
Admin. from Program Income													0.00%			
Home Ownership Counseling												\$110,000.00	13.33%			
GRAND TOTAL																
Add Subtotals 1 & 2, plus all Adm			70		9		0		\$0.00	\$632,558.50	\$0.00	\$825,065.00	100.00%	79		
Percentage Construction/Rehab												Calculate Constr./Rehab Percent, by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.				
Maximum Allowable Purchase Price:												77%				
										New		Existing				
										\$224,000		\$147,000				
Allocation Breakdown			Amount		%											
Very-Low Income			\$511,540.30		62.0%											
Low Income			\$311,049.51		37.7%											
Moderate Income			\$0.00		0.0%											
TOTAL			\$822,589.81		99.7%											
Projected Program Income:										\$0.00		Max Amount Program Income For Adm				\$0.00
Projected Recaptured Funds:																
Distribution:										\$0.00						
Total Available Funds:										\$0.00						

EXHIBIT D

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: CITY OF TALLAHASSEE

- (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 City of Tallahassee 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 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 within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.
- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.

- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements. Similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (16) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Sections 420.907 through 9079, F.S., and Rule Chapter 67-37 F.A.C., 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.

Date: April 27, 2016

CITY OF TALLAHASSEE

By: Andrew D. Gillum
 Andrew D. Gillum
 Mayor

ATTEST:

APPROVED AS TO FORM:

By: James O. Cooke, IV
 James O. Cooke, IV
 City Treasurer-Clerk

By: Lewis E. Shelley
 Lewis E. Shelley
 City Attorney

APR 28 PM 12: 28
 TREASURER-CLERK

EXHIBIT E

Resolution No. 16-R-11

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF TALLAHASSEE, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES, AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR 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 Section 420.9073 (7), F.S., it is found that 5% of the local housing distribution plus 5% 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% 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% of program income for administrative costs; and

WHEREAS, the Community Housing and Human Services Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

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

NOW THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF TALLAHASSEE, FLORIDA that:

Section 1: The CITY COMMISSION of the CITY OF TALLAHASSEE 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 through 420.9079, Florida Statutes, for fiscal years FY 2016/2017, 2017/2018, 2018/2019.

Section 2: The Mayor 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.

ADOPTED by the City Commission of the City of Tallahassee this 27th day of April, 2016.

CITY OF TALLAHASSEE

By: Andrew D. Gillam
Andrew D. Gillam
Mayor

ATTEST:

APPROVED AS TO FORM:

By: James O. Cooke, IV
James O. Cooke, IV
City Treasurer-Clerk

By: Lewis E. Shelley
Lewis E. Shelley
City Attorney

RECORDED
APR 27 2016 12:27