



Lee County
Southwest Florida

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2023-2024, 2024-2025, 2025-2026

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I. Program Details:

A. LG(s)

Name of Local Government	Lee County
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2023-2024, 2024-2025, 2025-2026

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code and Lee County Ordinance 08-11 as amended by Ordinance 16-21. Lee County’s SHIP program must be in compliance with these statutes and 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 SHIP program 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 face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach: 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 completed applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all

strategies unless otherwise stated in an individual strategy in Section II:

Special Needs applicants receive priority in all strategies, followed by very low and low- income households.

- J. Discrimination:** 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 the administration and implementation of the SHIP program, its strategies and incentives, Lee County is pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation.
- K. Support Services and Counseling:** Support services are available from non-profits. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation and Technical Assistance.
- 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 average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- 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 is attached as Exhibit A. Lee County finds that the moneys deposited in the local housing assistance trust fund are necessary 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(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 applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

- Q. Program Administration:** Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Lee County	Administer and Maintain	10%
Third Party Entity or Sub-Recipients	N/A	0%

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *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. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home 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 in accordance with applicable regulations. 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.*

- S. Project Delivery Costs:**

Strategy	Delivery Cost*
Foreclosure Prevention	\$800 per household for negotiation with the 1st mortgage holder of all legal fees, special assessments, late fees, processing fees and other customary fees associated with the defaulted mortgage.
Rental Assistance	Up to 4% of the total contract amount for locating and securing rental housing, maintaining client files, and

	providing quarterly reports on the agreement, including a closeout report at the end of the grant year.
*The project delivery cost will be included in the award amount.	

T. Essential Service Personnel Definition (ESP): **ESP includes** teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: Lee County is committed to making the County’s housing stock more energy efficient. The County will require the use of the following features when economically feasible in the rehabilitation or construction of homes:

- a. Water-Conserving Appliances and Fixtures (toilets, shower heads, faucets)
- b. Energy Star Appliances (refrigerator and stove)
- c. Efficient Lighting Interior / Exterior
- d. Upgrading of Insulation (attics, walls and new roofing materials)
- e. Tankless Water Heaters
- f. Water –Permeable Walkways
- g. Air Conditioning Units with a Seer Rating of 15 or higher
- h. Construction Waste Management
- i. Impact Resistant Windows

W. Describe efforts to meet the 20% Special Needs set-aside: The 20% Special Needs set-aside will be accomplished by giving priority in all strategies. During the application ranking process, sponsor(s) that provide assistance to Special Needs households as defined in F.S. 420.0004 (13) and F.S. 420.0004 (7) are given first priority for funding. Advertisement of funds will state this priority and give preference to Sponsors and Sub-recipients that assist Special Needs households.

X. Describe efforts to reduce homelessness: The County will serve the homeless populations primarily by providing funding to IRS approved non-profit affordable housing providers (Sponsors) for rental assistance to place individuals or families in rental or transitional housing to provide a stable housing situation.

Section II. LHAP Strategies:

A. New Construction & Acquisition/Rehabilitation	Code 9, 10
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a. Summary: For the construction of homes and for the acquisition, rehabilitation and resale of existing homes.

Sponsors will leverage SHIP dollars with private funds from lenders as well as sweat equity from the homebuyers. The subsidy is passed through to eligible households through a SHIP mortgage at time of sale. All components of the program will be monitored to ensure that the benefits accrue directly to the home buyer/owner.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

c. Income Categories to be served: Very low, low and moderate

d. Maximum award:

Very Low:	\$85,000*
Low:	\$65,000*
Moderate:	\$25,000*

* Note: Includes maximum 10% Developer Fee

e. SHIP Mortgage Terms:

Sponsor:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage
2. Interest Rate: 0%
3. Years in loan term: Up to 24 months
4. Forgiveness: When the Sponsor has successfully completed construction and sells the property to an income eligible homebuyer in the form of a permanent mortgage loan. Sponsor's expenses must be completed 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.
5. Repayment: Not required as long as there is no default.
6. Default: If the property does not get built and transferred to an income eligible homebuyer within the 24 month contract timeframe, the Sponsor must repay the funds to the Lee County SHIP program. Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds, within 24 months.

Recipient:

1. Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0%
3. Years in loan term: 15 Years
4. Forgiveness: The loan is forgiven after 15 years.
5. Repayment: Not required as long as the SHIP loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

- f. Recipient/Tenant Selection Criteria: Special Needs households will be given priority followed by very-low income and low income households with a front-end debt to income ratio of no more than 30% and back end ratio of no more than 41% on a first-qualified, first served basis.

Exceptions to this policy may be granted in the case of assistance to home buyers also receiving a first mortgage from a private lender concurrent with the County's SHIP assistance when, through the credit underwriting process, the lender determines that the household can afford the monthly payment. In those instances, the monthly housing payment including taxes and insurance may increase above 30% of the household's gross income and the household's total debt including the monthly housing payment, may increase to 41% of the household's gross income. Assistance for special needs households are not restricted as to geographic location and may be located anywhere within Lee County - including the cities of Fort Myers and Cape Coral.

- g. Sponsor Selection Criteria: Lee County's public-private affordable housing partnership relies on IRS recognized non-profit organizations to carry out the majority of affordable housing production. In selecting nonprofit sponsors, Lee County considers an organization's mission, capacity, experience, financial stability, type of program, and the ability to meet SHIP requirements and other qualifications. SHIP awards are provided to Sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. The funds are used to pay costs of land acquisition, site preparation, infrastructure, permitting fees, construction, down payment assistance and other construction related costs.

The Sponsor will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have the files available for inspection by county staff. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.

h. Additional Information:

- Efforts will be made to leverage public dollars to the maximum extent possible in the program.
- The home ownership new construction strategy encourages the use of CDBG, HOME, HOPE, and other available programs.
- Private capital, donations and sweat equity are also important in the homeownership construction strategy.
- New Construction includes units that have obtained a certificate of occupancy and have never been occupied.

B. Purchase Assistance without Rehab	Code 2
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a. Summary: Funds are provided to first-time homebuyers for purchase assistance of new construction without rehabilitation. The SHIP subsidy may be used for closing costs and/or principal reduction.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

c. Income Categories to be served: Very low, low and moderate

d. Maximum award per unit:

Very Low:	\$85,000
Low:	\$65,000
Moderate:	\$25,000

e. SHIP Mortgage Terms:

1. Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 15 years
4. Forgiveness: The loan is forgiven after 15 years.
5. Repayment: Not required as long as SHIP loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed

by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable as defined in the Mortgage and Note or Land Use Restriction Agreement.

If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

- f. Recipient/Tenant Selection Criteria: Funds are made available directly under the waiting list on a first-qualified, first-served basis to households with front-end debt to income ratio of no more than 30% and back end ratio of no more than 41%. Special Needs households will be given priority followed by very low and low income households. Assistance for special needs households are not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - Efforts will be made to leverage public dollars to the maximum extent possible in the program.
 - New construction includes units that have obtained a certificate of occupancy and have never been occupied.

C. Owner-Occupied Rehabilitation	Code 3
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a. Summary: The Owner-Occupied Rehabilitation strategy is designed to assist owner-occupied residential properties. The strategy will provide funds to address repairs/construction items that compromise the life, health, and/or safety of the household including rehabilitation of homes in order to make them barrier free and accessible to persons defined as Special Needs in 420.0004 (13). Eligible properties include: single family, condos, townhouses, duplex, and villas.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award per unit:

Very Low:	\$85,000*
Low:	\$65,000*
Moderate:	\$25,000*

*Note: Includes maximum 10% Developer Fee

- e. SHIP Mortgage Terms:

Recipient:

- 1. Funds will be awarded as deferred loan and secured by a recorded subordinate

Mortgage and note.

2. Interest Rate: 0%
3. Years in loan term: 10 Years
4. Forgiveness: The loan is forgiven after 10 years if the owner maintains the home as a principal residence.
5. Repayment: Not required as long as the SHIP loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

- f. Recipient/Tenant Selection Criteria: SHIP funds for rehabilitation are made available on a first-qualified, first-served bases. Special Need households will be given priority followed by very-low and low income households. Assistance for special needs households are not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral.
- g. Sub-Recipient Selection Criteria: Lee County’s public-private affordable housing partnership relies on IRS recognized non-profit organizations to carry out the majority of affordable housing production. Non-profit sub-recipients must specialize in housing, community development, or supported housing. Priority is given to sponsors that specialize and work with special needs households. SHIP awards are provided to sub-recipients through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule.

The sub-recipient will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sub-recipient will be responsible for maintaining client files and will have the files available for inspection by county staff. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.

- h. Additional Information: Efforts will be made to leverage public dollars to the maximum extent possible in the program. The home ownership rehabilitation strategy encourages the use of private capital, CDBG, HOME, HOPE, and other available programs.

a. Summary: This strategy will be implemented only in the event of a disaster legally declared by Executive Order by the President of the United States or the Governor of the State of Florida. Only unencumbered SHIP funds will be used to fund this strategy. In addition to the eligible activities listed below, this strategy also includes all strategies listed within the approved LHAP that benefit applicants directly affected by the Executive Order and other activities proposed to and approved by Florida Housing.

- Emergency Repairs for homeowners;
- Down Payment Assistance for re-sale and new construction homes;
- Payment of Homeowner Insurance deductibles for homes covered under homeowner’s insurance policies;
- Payment of Homeowner Insurance Policy premium for one (1) year (in conjunction with New Construction and Owner-Occupied Rehab if homeowner does not have insurance);
- Purchase of emergency supplies to weatherproof damaged homes;
- Interim repairs to avoid further damage;
- Tree and debris removal required to make the home habitable;
- Construction of wells or repair of existing wells where public water is not available;
- Post disaster assistance with non-insured repairs and rehabilitation; and
- Mortgage payments not to exceed twelve (12) months, or until maximum allocation has been expended, whichever comes first.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

c. Income Categories to be served: Very low, low, moderate and workforce housing

d. Maximum award:

1. Award per residential unit:

Very Low	\$150,000*
Low:	\$100,000*
Moderate:	\$75,000*
Workforce:	\$75,000*

*Note: Includes maximum 10% Developer Fee

2. Mortgage assistance award per household: \$10,000

e. SHIP Mortgage Terms:

Homeownership Sponsor:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage.

2. Interest Rate: 0%
3. Years in loan terms: up to 5 years
4. Forgiveness: When the Sponsor has successfully completed all work on the property and the funds are transferred to an income eligible homeowner in the form of a secured mortgage and note.
5. Repayment: Not required as long as there is no default.
6. Default: If the property does not get rehabbed and the funds are not transferred to an income eligible homeowner within the contract timeframe, the Sponsor must repay the funds to the Lee County SHIP program. Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds within 24 months.

Homeowner Recipient:

1. Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan terms: 5 years
4. Forgiveness: The loan is forgiven after 5 years.
5. Repayment: Not required as long as the SHIP loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

- f. Recipient/Tenant Selection Criteria: All applicants must complete an application and submit documentation of income and program eligibility. Funds will be made available to income eligible households by establishing a waiting list on a first-qualified, first-served basis. Special Needs households will be given priority followed by very-low income and low income households. Assistance for special needs households are not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral.

g. Sub-recipient Selection Criteria: SHIP awards are provided to non-profit Sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Disaster Mitigation and Recovery funds will be made available to eligible Sponsors based on the following criteria:

- The Sub-recipient, if applicable, with prior history of successfully working with the County as it relates to timely performance, cost of construction, adherence to contractual, regulatory and statutory requirements;
- Number of households in targeted population to be served (preference will be Sponsors serving the highest number of households in the targeted population);
- Presentation of a specific plan and details (including budgets and timelines) for successful administration and implementation of the proposed project;
- Inclusion of a logistical schedule from beginning to completion to accomplish the proposed activity;
- Demonstration of the organization's ability to withstand periods of time without dependence on immediate receipt of SHIP funds (County disbursement of SHIP may not be immediate; however, any organization that can proceed immediately – while waiting for funds to be disbursed by the County – will be given preference).

The Sub-recipient will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for income certifying clients, maintaining client files and will have the files available for inspections by county staff. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.

h. Additional Information:

- SHIP funds will be used to leverage available federal and state funds to provide assistance to income eligible households.
- To qualify for assistance the household must do the following:
 1. Demonstrate that their hardship is due to a disaster legally declared by Executive Order by the President of the United States or the Governor of the State of Florida.
 2. Submit an application and the required documents to a sponsor with an active contract with Lee County for a disaster activity.

E. Foreclosure Prevention	Code 7
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a. Summary: To bring a household current with their existing first mortgage. Assistance will only be approved for the amount required to bring the mortgage current. The household will be required to demonstrate the steps they are taking to resolve their situation.

Eligible expenses include:

- Delinquent mortgage payments (principal, interest, taxes and insurance); and
- The Sub-recipient will negotiate with the 1st mortgage holder all legal fees, special assessments, late fees, processing fees and other customary fees associated with the defaulted mortgage. These fees will be paid depending on the availability of funding.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

c. Income Categories to be served: Very low, low and moderate

d. Maximum award per unit: \$8,000

e. SHIP Mortgage Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant.

2. Interest Rate: 0%

3. Years in loan term: N/A

4. Forgiveness: N/A

5. Repayment: N/A

6. Default: N/A

f. Recipient/Tenant Selection Criteria: Households will be assisted on a first-qualified, first-served basis, provided funding is available regardless of need or location. Assistance will be provided if the participating household has a fixed interest mortgage or agrees to modify or refinance their variable interest rate mortgage to a fixed rate mortgage. Assistance for special needs households are not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral.

To qualify for assistance households must demonstrate:

- That they have overcome their hardship (for instance – if they were unemployed, they must now have a job) and that they can make their monthly mortgage payments which should be no more than 30% of their income,
- Complete a credit counseling/budgeting course offered by a HUD approved counseling agency.

g. Sponsor/Sub-recipient Selection Criteria: Lee County’s public-private affordable housing partnership relies on IRS recognized non-profit organizations to carry out the majority of affordable housing programs. In selecting nonprofit sub- recipients, Lee County considers an organization’s mission, capacity, experience, financial stability, type of program, and the ability to meet SHIP requirements and other qualifications. SHIP awards are provided to sub- recipient, through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. To participate in this strategy an organization must be a certified foreclosure intervention counseling agency through an organization such as Neighborhood Works America or a HUD approved affordable housing counseling agency. To receive funding the organization must provide for each participating household a written verification of the household’s hardship, the resolution of the problem, and information on each household’s income, employment and benefits in accordance with the SHIP income certification process. The Sub-Recipient will be limited to an administrative fee of \$800 per client.

The Sub-recipient will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have the files available for inspection by county staff. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.

h. Additional Information:
 Assistance will be provided where an extraordinary hardship exists, as demonstrated through adequate documentation, that is cause for the delinquency on the first mortgage payments. Extraordinary hardship is defined as situations such as:

- Loss of employment
- Substantial decrease in household income, through no fault of the borrower(s)
- Temporary or permanent disability that reduces income
- Changes in household composition that reduces income
- Demonstrated medical hardship
- Events such as fire, hurricane, or other disaster
- Substantial increase in mortgage payments due participation in an adjustable rate mortgage or “ramp up” mortgage
- Substantial increase in payments due to escrow shortages

F. Rental - New Construction, Rehabilitation & Special Needs	<i>Code 12, 14, 21</i>
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a. Summary: For construction and rehabilitation of rental housing for availability to eligible tenants including Special Needs households. The funds are used to pay costs of land acquisition, site preparation, infrastructure, permitting fees, construction, down payment assistance and other construction related costs.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low, and moderate

- d. Maximum award per unit:
- | | |
|-----------|-----------|
| Very low: | \$85,000* |
| Low: | \$65,000* |
| Moderate: | \$25,000* |

*Note: Includes maximum 10% Developer fee

e. SHIP Mortgage Terms for Sponsor:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 15 Years
4. Forgiveness: The loan is forgiven after 15 years.
5. Repayment: Not required as long as the SHIP loan is in good standing.
6. Default: If the SHIP mortgagee vacates, transfers, assigns, sells, refinances, mortgages, or in any manner encumbers or disposes of all or a portion of, or any interest in the premises without the approval of the Lee County SHIP Program before the maturity date of the mortgage, the outstanding balance secured by the Mortgage and any applicable penalty shall become immediately due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

All SHIP assisted rental properties offered for sale prior to 15 years or the term of assistance, which-ever is longer, must be subject to a right of first refusal for purchase at the current market value less the amount of the SHIP subsidy, by eligible non-profit organizations who would provide continued occupancy by eligible persons. An annual reporting of tenants and income certification is required for the 15 years period.

Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds within 24 months.

- f. Recipient/Tenant Selection Criteria: Applicants, through the non-profit housing provider, for rental housing are assisted on a first-qualified, first-served basis. Special Needs will be given priority followed by very-low income and low income households. Assistance for special needs households are not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral.
- g. Sponsor Selection Criteria: Lee County’s public-private affordable housing partnership relies on IRS recognized non-profit organizations to carry out the majority of affordable housing production. Sponsors will be selected according to their qualifications determined by mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP requirements. Sponsors will be selected based on the criteria shown in the Exhibit F.

The Sponsor will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. Expenses made in accordance with the agreement must be completed 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. The sponsor will be responsible for maintaining client files and will have the files available for inspection by county staff. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.

h. Additional Information:

- All sources of public and private funds may be combined with SHIP funds for rental projects.
- Efforts will be made to leverage public dollars to the maximum extent possible in the program.
- A unit that has obtained a certificate of occupancy and has never been occupied will be considered new construction. All new construction projects must provide at least one entrance, which will be a ramp or no-step entrance unless the proposed construction of a no-step entrance will require the installation of an elevator.
- Preference will be given to projects that guarantee ongoing affordability of each unit and have a mechanism to monitor and implement ongoing affordability of the units.
- There is no maximum award per development.

G. Rental Assistance & Security and/or Utility Deposit (Tenants)	Code 13, 23
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a. Summary: Provide rental security and utility deposits as well as ongoing monthly payments.

- Security and utility deposit; and
- Rent subsidy not to exceed six months, or until the maximum allocation per unit has been expended, whichever occurs first.

To ensure maximum effectiveness and integrity, this program will be coordinated with rental assistance provided by other programs.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award per household: \$25,000
- e. Terms:
 - 1.Repayment loan/deferred loan/grant: Funds will be award as a grant
 - 2.Interest Rate: N/A
 - 3.Years in loan term: N/A

4. Forgiveness: N/A

5. Repayment: N/A

6. Default: N/A

- f. Recipient/Tenant Selection Criteria: Eligible applicants are on a first-qualified, first- served basis. Funding of qualified applicants is limited to and contingent upon SHIP funds availability.
- g. Sponsor Selection Criteria: SHIP awards are provided to IRS approved non-profit Sub-Recipient through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule.

The Sponsor will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have the files available for inspection by county staff. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.

- h. Additional Information:
 - The lease must be at least twelve months.
 - Applicants may only receive assistance under this strategy for a period not to exceed twelve (12) months, or until the maximum allocation has been expended, whichever comes first.

H. Disaster Assistance - Rental	Code 16
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- a. Summary: This strategy will be implemented only in the event of a disaster legally declared by Executive Order by the President of the United States or the Governor of the State of Florida. Only unencumbered SHIP funds will be used to fund this strategy. In addition to the eligible activities listed below, this strategy also includes all strategies listed within the approved LHAP that benefit applicants directly affected by the Executive Order and other activities proposed to, and approved by Florida Housing.

Rental Development Assistance:

- Emergency Repairs for rental development units that meet SHIP criteria.

Rental Tenant Assistance:

- Security and Utility deposits for households that have entered into a new lease; and
- Rent payments not to exceed twelve (12) months, or until maximum allocation has been expended, whichever comes first.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

c. Income Categories to be served: Very low, low, moderate and workforce housing

d. Maximum award:

1. Rental development award per unit:

Very Low	\$150,000*
Low:	\$100,000*
Moderate:	\$75,000*
Workforce:	\$75,000*

*Includes maximum 10% Developer Fee

2. Rental assistance award per household: \$25,000

e. SHIP Mortgage Terms:

Rental Development Sponsor:

1. Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: The loan is forgiven after 5 years.
5. Repayment: Not required as long as the SHIP loan is in good standing.
6. Default: If the property owner vacates, transfers, assigns, sells, refinances, mortgages, or in any manner encumbers or disposes of all or a portion of, or any interest in the premises without the approval of the Lee County SHIP Program before the maturity date of the mortgage, the outstanding balance secured by the Mortgage and any applicable penalty shall become immediately due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

All SHIP assisted rental properties offered for sale prior to 5 years or the term of assistance, which-ever is longer, must be subject to a right of first refusal for purchase at the current market value less the amount of the SHIP subsidy, by eligible non-profit organizations who would provide continued occupancy by eligible persons. An annual reporting of tenants and income certification is required for the 5 years period. Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds within 24 months.

Terms for Renter:

1. Funds will be awarded as a grant over the course of twelve (12) months, or until the maximum allocation has been expended, whichever comes first.
2. Interest Rate: N/A
3. Years in loan term: N/A

- 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: All applicants must complete an application and submit documentation of income and program eligibility. Funds will be made available to income eligible households by establishing a waiting list on a first-qualified, first-served basis. Special Needs households will be given priority followed by very-low income and low income households. Assistance for special needs households are not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral.
- g. Sub-recipient Selection Criteria: SHIP awards are provided to non-profit Sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Disaster Mitigation and Recovery funds will be made available to eligible Sponsors based on the following criteria:
- The Sub-recipient, if applicable, with prior history of successfully working with the County as it relates to timely performance, cost of construction, adherence to contractual, regulatory and statutory requirements;
 - Number of households in targeted population to be served (preference will be Sponsors serving the highest number of households in the targeted population);
 - Presentation of a specific plan and details (including budgets and timelines) for successful administration and implementation of the proposed project;
 - Inclusion of a logistical schedule from beginning to completion to accomplish the proposed activity;
 - Demonstration of the organization’s ability to withstand periods of time without dependence on immediate receipt of SHIP funds (County disbursement of SHIP may not be immediate; however, any organization that can proceed immediately – while waiting for funds to be disbursed by the County – will be given preference).
 - The Sub-recipient will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have the files available for inspections by county staff upon request. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.
- h. Additional Information:
- SHIP funds will be used to leverage available federal and state funds to provide assistance to income eligible households.
 - Lee County will work directly with eligible providers that already participate in Tenant Based Assistance Rental programs and have demonstrated capacity to manage the strategy.
 - To qualify for assistance the household must do the following:
 1. Demonstrate that their hardship is due to a disaster legally declared by Executive Order by the President of the United States or the Governor of the State of Florida.
 2. Submit an application and the required documents to a Sponsor with an active contract with Lee County for a disaster activity.

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

- A.** Name of the Strategy: **Expedited Permitting; 420.9076(4)(a)**
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy:

The Planning Section of the Lee County Department of Community Development provides procedural and technical assistance to developers of Affordable Housing Developments (AHDs). Developers of AHDs in unincorporated Lee County may request from the Planning Section expedited permit processing. The approval for expedited processing is routed with each county permit for the AHD to assure that the processing of approvals for construction of the AHD will be expedited to a greater degree than other projects.

- B.** Name of the Strategy: **Ongoing Review Process; 420.90746(4)(i)**
An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy:

Lee County created an Executive Regulatory Oversight Committee with the responsibility to review and consider the impact of development regulations being considered for adoption on the cost of development.

The Lee Plan's (Lee County's Comprehensive Plan) Economic Element provides for the review of regulations that will create a cost to the public. On October 6, 1993, the Board of County Commissioners created the Executive Regulatory Oversight Committee (EROC) to consider all such regulations or amendments.

OBJECTIVE 158.6: *Lee County will maintain a system of development regulations that will promote the accomplishment of the goals, objectives, and policies of this element and will expedite the development review process for projects identified by the Economic Development Office as "economic projects."*

POLICY 158.6.1: *Before adopting any new regulation which potentially imposes new costs to taxpayers and private business, Lee County first will generally assess the impact of that regulation upon the local economy and will adopt such regulations only in cases of compelling public need.*

POLICY 158.6.2: *Lee County will continue to utilize Lee County staff and private citizen committees to recommend revisions that will streamline development regulations.*

The EROC reviews all regulations that have a potential impact on the cost of housing (both

affordable and otherwise) prior to adoption. The Committee is comprised of 15 members from the community that are appointed by the Board of County Commissioners. The committee meetings are held in a public hearing format, with public notice and minutes taken of proceedings. The findings and recommendations of the committee are presented to the Lee County Board of County Commissioners prior to adoption of the regulation. The committee is staffed by the Lee County Department of Community Development, who maintains the records, agenda, and findings of the committee. The committee asks the following questions when reviewing proposals:

- a. What is the public interest that the ordinance is designated to protect?
- b. Can the identified public interest be protected by means other than the legislation (e.g. better enforcement, education programs, administrative code in lieu of ordinance, etc.)? If so, would other means be more cost effective?
- c. Is the regulation required by State or Federal law? If so, to what extent does the County have the authority to solve the problem in a different manner?
- d. Does the regulation duplicate State or Federal programs? If so, why?
- e. Does the regulation contain market-based incentives? If not, could that be used effectively?
- f. Is the regulation narrowly drafted to avoid imposing a burden on persons or activities that are not affecting the public interest?
- g. Does the regulation impose a burden on few property owners for the benefit of the public as a whole? If so, does it provide any form of compensation?
- h. Does the regulation impact vested rights?
- i. Does the regulation provide prompt and efficient relief mechanisms for exceptional cases?
- j. Even though there is an interest to be protected, is it really worth another regulation?
- k. Has this approach been tried in other jurisdictions? If so, what was the result? If not, what were the reasons?
- l. If this regulation is enacted, how much will it cost on an annual basis, both public and private? If this regulation is not enacted, what will be the public and private cost?

C. 420.9076(4)(b) - All allowable fee waivers provided for the development or construction of affordable housing.

1. Incentive Description: MODIFICATION OF IMPACT FEES

- a. **Impact Fee Reimbursement Program** - Reimbursement of up to half (50%) of the amount paid for school impact fees for new construction of affordable residential single-family or multi-family homes to be occupied by income eligible households. These funds are available above and beyond any other assistance awarded.

This program is available for housing units built anywhere in Lee County where school impact fees have been paid within the past calendar year. The maximum purchase price of a home is the maximum established for the SHIP Program. Income limits apply to families purchasing the unit.

To encourage broad participation, there is a ceiling on the cumulative total of reimbursement distributed to any single builder per County fiscal year (10/1 – 9/30).

- b. **Impact Fee Exemption Program** - Exemptions for payment of Road, Regional Park, Community Park, Fire Protection and Emergency Medical Services Impact Fees are provided for residential building permits in Harlem Heights, Charleston Park, and the Fort Myers/Lee County Enterprise Zone.

Dwellings in subdivisions, mobile home or manufactured housing parks, and multi-family dwellings that are operated as a community for older persons that also prohibit persons under the age of 18 from residing within the dwellings as a permanent resident are exempt from payment of School Impact Fees.

- c. **Utility Connection Fees Deferral Program** - Deferral of Lee County Utilities connection fees for Very-Low and Low Income housing developed by non-profit organizations until the time of building permit application. Without the deferral, regulations require that 50% of the connection fees be paid at the time the County is asked to commit to the capacity availability and the remaining 50% at final acceptance of infrastructure. The program provides non-profits more cash flow as an incentive to constructing housing for the most needy.
- d. **Building Permit Fee Waivers** - The FHFC's State Apartment Incentive Loan Program (SAIL) provides low-interest loans on a competitive basis as gap financing to leverage mortgage revenue bonds and Low-Income Housing Tax Credit resources. This allows developers to obtain the full financing needed to construct or rehabilitate affordable rental units. The application for this program allows Lee County to make commitments to multiple projects, and the minimum commitment amount is \$50,000. The local government contribution for projects awarded SAIL financing are provided as building permit fee waivers.

D. 420.9076(4)(C) – The allowance of flexibility in densities for affordable housing.

1. Incentive Description: FLEXIBLE DENSITIES

The Lee County Comprehensive Plan provides increased densities for housing that is affordable to very low, low moderate and workforce-income families. The program provides both a construction option (affordable units must be constructed) and a cash option (market priced units may be constructed in exchange for a cash contribution to the Affordable Housing Trust fund).

E. 420.9076(4)(d) – The reservation of infrastructure capacity for housing for very low income persons, low income persons and moderate income persons.

1. Incentive Description: RESERVATION OF INFRASTRUCTURE CAPACITY

There are currently no restrictions on the availability of infrastructure capacity. Therefore, the reservation of capacity for very low, low and moderate-income households is not necessary.

F. 420.9076(4)(e) – Affordable accessory residential units.

1. Incentive Description: AFFORDABLE ACCESSORY RESIDENTIAL UNITS

The Lee County Land Development Code allows accessory apartments by right in certain areas, regardless of density provisions, which provide opportunities for additional affordable housing units. The purpose of allowing accessory residential units is to facilitate the provision of affordable housing, to strengthen the family units, and to provide increased opportunities for housing the elderly and persons with special needs.

G. 420.9076(4)(f) - The reduction of parking and setback requirements for affordable housing.

1. Incentive Description – PARKING AND SETBACK REQUIREMENTS

The Land Development code provides several avenues for relief in parking and setbacks:

- Developments within the Mixed Use Overlay (MOU) are subject to reduced parking, setbacks, open space and landscaping standards.
- Parking and setback requirements may be reduced through the planned development rezoning process by requesting deviations from the property development regulations.
- Similar to the deviation process, variances may be requested in conventional zoning districts to reduce parking and setback requirements.
- Reduced parking requirements are provided for Assisted Living Facilities, Continuing Care Facilities, Independent Living Facilities, including group quarters, health care, social services and similar uses.

I. 420.9076(4)(g) – The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

1. Incentive Description: FLEXIBLE LOT CONFIGURATIONS

The Land Development Code provides options for allowing flexible lot configurations, including zero-lot-line configurations.

- Developments within the Mixed Use Overlay (MUO) are subject to reduced parking, setbacks, open space and landscaping standards which allow for flexible lot configurations, including zero-lot-line configurations for affordable housing.
- The planned development rezoning process allows for flexible lot configurations with approval of deviations from development design standards. Similar to the deviation process, variance may be requested in conventional zoning districts.

J. 420.9076(4)(h) – The modification of street requirements for affordable housing.

1. Incentive Description: MODIFICATION OF STREET REQUIREMENTS

The Land Development Code allows for the modification of street requirements through the planned development rezoning process. Through this process, an applicant can design their own property development regulations for lot configuration and setbacks and seek deviations in roadway designs and parking. Variances are available for conventional districts.

K. 420.9076(4)(j) – The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

1. Incentive Description: PUBLIC LAND INVENTORY

The Department of County Lands reviews County owned surplus real estate for possible disposal either by donation or sale, as the case may be, for disposition of governmentally owned real estate. The Department of County Lands regularly makes available its inventory of public lands for evaluation by government agencies and non-profit and for-profit affordable housing providers for the construction and development of affordable housing.

L. 420.9076(4)(k) – The support of development near transportation hubs and major employment Centers and mixed-use development.

1. Incentive Description: SUPPORT OF DEVELOPMENT NEAR TRANSPORTATION HUBS

Contiguous and compact growth patterns are promoted through the rezoning process to contain urban sprawl, minimize energy costs, conserve land, water, and natural resources, minimize the cost of services, and prevents development patterns where large tracts of land are by-passed in favor of development more distant from services and existing communities.

The Mixed Use Overlay (MUO) incentivizes redevelopment located within areas that have existing services and infrastructure. The MUO allows properties within the designated areas to develop under the conventional zoning districts with reduced regulations. The required open space is reduced by 50%, buffer widths and setbacks are reduced, up to 60% of the parking space requirement is reduced, allows for increased heights, and there are no maximum lot size or coverage requirements.

Lee County

Fiscal Year: 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 4,689,680.00
Salaries and Benefits	\$ 399,968.00
Office Supplies and Equipment	\$ 30,000.00
Travel Per diem Workshops, etc.	\$ 30,000.00
Advertising	\$ 9,000.00
Other*	\$
Total	\$ 468,968.00
Admin %	10.00%
	OK

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 4,689,680.00
Salaries and Benefits	\$ 399,968.00
Office Supplies and Equipment	\$ 30,000.00
Travel Per diem Workshops, etc.	\$ 30,000.00
Advertising	\$ 9,000.00
Other*	\$
Total	\$ 468,968.00
Admin %	10.00%
	OK

Fiscal Year 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 4,689,680.00
Salaries and Benefits	\$ 399,968.00
Office Supplies and Equipment	\$ 30,000.00
Travel Per diem Workshops, etc.	\$ 30,000.00
Advertising	\$ 9,000.00
Other*	\$
Total	\$ 468,968.00
Admin %	10.00%
	OK

*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:

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2023

**Exhibit B
Timeline for SHIP Expenditures**

Lee County affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2023-2024	6/30/2025	6/30/2026	9/15/2025	9/15/2026
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027
2025-2026	6/30/2027	6/30/2028	9/15/2027	9/15/2028

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027
2025-2026	3/30/2028	6/15/2028

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 cameka.gardner@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 cameka.gardner@floridahousing.org when you are ready to “submit” the AR.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2023-2024

Name of Local Government: _____

Estimated Funds (Anticipated allocation only):		\$ 4,689,680										
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
10	New Construction	Yes	9	\$85,000	11	\$65,000		\$25,000	\$1,480,000.00	\$0.00	\$1,480,000.00	20
2	Purchase Assistance without Rehab	Yes		\$85,000	6	\$65,000		\$25,000	\$390,000.00	\$0.00	\$390,000.00	6
9	Acquisition/Rehabilitation	Yes	1	\$85,000		\$65,000		\$25,000	\$85,000.00	\$0.00	\$85,000.00	1
3	Owner Occupied Rehabilitation	Yes	8	\$85,000		\$65,000		\$25,000	\$680,000.00	\$0.00	\$680,000.00	8
5	Disaster Assistance	Yes	3	\$150,000		\$100,000		\$75,000	\$450,000.00	\$0.00	\$450,000.00	3
4	Demolition/Reconstruction	Yes		\$250,000		\$250,000		\$250,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No	1	\$8,000		\$8,000		\$8,000	\$0.00	\$8,000.00	\$8,000.00	1
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		22		17		0		\$3,085,000.00	\$8,000.00	\$3,093,000.00	39
Purchase Price Limits:			New	\$ 349,526	Existing	\$ 349,526						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
21	New Construction	Yes		\$85,000		\$65,000		25000	\$0.00	\$0.00	\$0.00	0
14	Rehabilitation	Yes		\$85,000		\$65,000		25000	\$0.00	\$0.00	\$0.00	0
16	Disaster Assistance	Yes		\$150,000		\$100,000		75000	\$0.00	\$0.00	\$0.00	0
13	Rental Assistance (Tenant)	No		\$25,000		\$25,000		25000	\$0.00	\$0.00	\$0.00	0
12	Special Needs	yes	13	\$85,000		\$65,000		25000	\$1,105,000.00	\$0.00	\$1,105,000.00	13
									\$0.00	\$0.00	\$0.00	0
	Total Rental		13		0		0		\$1,105,000.00	\$0.00	\$1,105,000.00	13
	Administration Fees			\$ 468,968		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 4,666,968		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		89.3%	OK
Homeownership % (65% requirement)		66.0%	OK
Rental Restriction (25%)		23.6%	OK
Very-Low Income (30% requirement)	\$ 1,988,000	42.4%	OK
Low Income (30% requirement)	\$ 1,105,000	23.6%	OK
Moderate Income	\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2024-2025												
Name of Local Government:												
Estimated Funds (Anticipated allocation only):			\$ 4,689,680									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
10	New Construction	Yes	9	\$85,000	11	\$65,000		\$25,000	\$1,480,000.00	\$0.00	\$1,480,000.00	20
2	Purchase Assistance without Rehab	Yes		\$85,000	6	\$65,000		\$25,000	\$390,000.00	\$0.00	\$390,000.00	6
9	Acquisition/Rehabilitation	Yes	1	\$85,000		\$65,000		\$25,000	\$85,000.00	\$0.00	\$85,000.00	1
3	Owner Occupied Rehabilitation	Yes	8	\$85,000		\$65,000		\$25,000	\$680,000.00	\$0.00	\$680,000.00	8
5	Disaster Assistance	Yes	3	\$150,000		\$100,000		\$75,000	\$450,000.00	\$0.00	\$450,000.00	3
4	Demolition/Reconstruction	Yes	0	\$250,000		\$250,000		\$250,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No	1	\$8,000		\$8,000		\$8,000	\$0.00	\$8,000.00	\$8,000.00	1
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		22		17		0		\$3,085,000.00	\$8,000.00	\$3,093,000.00	39
Purchase Price Limits:			New	\$ 349,526	Existing	\$ 349,526						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
21	New Construction	Yes		\$85,000		\$65,000		25000	\$0.00	\$0.00	\$0.00	0
14	Rehabilitation	Yes		\$85,000		\$65,000		25000	\$0.00	\$0.00	\$0.00	0
16	Disaster Assistance	Yes		\$150,000		\$100,000		75000	\$0.00	\$0.00	\$0.00	0
13	Rental Assistance (Tenant)	No		\$25,000		\$25,000		25000	\$0.00	\$0.00	\$0.00	0
12	Special Needs	Yes	13	\$85,000		\$65,000		25000	\$1,105,000.00	\$0.00	\$1,105,000.00	13
									\$0.00	\$0.00	\$0.00	0
	Total Rental		13		0		0		\$1,105,000.00	\$0.00	\$1,105,000.00	13
	Administration Fees			\$ 468,968		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 4,666,968		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		89.3%	OK
Homeownership % (65% requirement)		66.0%	OK
Rental Restriction (25%)		23.6%	OK
Very-Low Income (30% requirement)	\$ 1,988,000	42.4%	OK
Low Income (30% requirement)	\$ 1,105,000	23.6%	OK
Moderate Income	\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2025-2026												
Name of Local Government:												
Estimated Funds (Anticipated allocation only):			\$ 4,689,680									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
10	New Construction	Yes	9	\$85,000	11	\$65,000		\$25,000	\$1,480,000.00	\$0.00	\$1,480,000.00	20
2	Purchase Assistance without Rehab	Yes		\$85,000	6	\$65,000		\$25,000	\$390,000.00	\$0.00	\$390,000.00	6
9	Purchase Assistance with Rehab	Yes	1	\$85,000		\$65,000		\$25,000	\$85,000.00	\$0.00	\$85,000.00	1
3	Owner Occupied Rehabilitation	Yes	8	\$85,000		\$65,000		\$25,000	\$680,000.00	\$0.00	\$680,000.00	8
5	Disaster Assistance	Yes	3	\$150,000		\$100,000		\$75,000	\$450,000.00	\$0.00	\$450,000.00	3
4	Demolition/Reconstruction	Yes		\$250,000		\$250,000		\$250,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No	1	\$8,000		\$8,000		\$8,000	\$0.00	\$8,000.00	\$8,000.00	1
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		22		17		0		\$3,085,000.00	\$8,000.00	\$3,093,000.00	39
Purchase Price Limits:			New	\$ 349,526	Existing	\$ 349,526						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
21	New Construction	Yes		\$85,000		\$65,000		25000	\$0.00	\$0.00	\$0.00	0
14	Rehabilitation	Yes		\$85,000		\$65,000		25000	\$0.00	\$0.00	\$0.00	0
16	Disaster Assistance	Yes		\$150,000		\$100,000		75000	\$0.00	\$0.00	\$0.00	0
13	Rental Assistance (Tenant)	No		\$25,000		\$25,000		25000	\$0.00	\$0.00	\$0.00	0
12	Special Needs	Yes	13	\$85,000		\$25,000		25000	\$1,105,000.00	\$0.00	\$1,105,000.00	13
									\$0.00	\$0.00	\$0.00	0
	Total Rental		13		0		0		\$1,105,000.00	\$0.00	\$1,105,000.00	13
	Administration Fees			\$ 468,968		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 4,666,968		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		89.3%	OK
Homeownership % (65% requirement)		66.0%	OK
Rental Restriction (25%)		23.6%	OK
Very-Low Income (30% requirement)	\$ 1,988,000	42.4%	OK
Low Income (30% requirement)	\$ 1,105,000	23.6%	OK
Moderate Income	\$ -	0.0%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

Lee County

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP 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 LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.

- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) 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.
- (15) 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 serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). 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.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

 Witness



 Chair or designee


 Witness

BRIAN HAMMAN, CHAIR

 Type Name and Title

6/8/2023

 Date

OR CLERK OF CIRCUIT COURT


 Attest:

CHRIS JAGODZINSKI
 DEPUTY CLERK



RESOLUTION #: 23-06-15

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF LEE COUNTY FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN 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 CHAIR 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 420.9075, F.S.* 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(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.

WHEREAS, Lee County has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public for Lee 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 LEE COUNTY FLORIDA that:

Section 1: The Board of County Commissioners of Lee 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 2023-2024, 2024-2025, 2025-2026.

Section 2: The County Manager or designee, 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.

The foregoing Resolution was offered by Commissioner Pendergrass, who moved its adoption. The motion was seconded by Commissioner Greenwell and, upon being put to the vote the vote was as follows:

BRIAN HAMMAN	<u>Aye</u>
MIKE GREENWELL	<u>Aye</u>
KEVIN RUANE	<u>Aye</u>
RAY SANDELLI	<u>Aye</u>
CECIL PENDERGRASS	<u>Aye</u>

PASSED AND ADOPTED THIS 6th DAY OF June, 2023.




Chair or designee

(SEAL)

ATTEST:
KEVIN C. KARNES, CLERK


Clerk

CHRIS JAGODZINSKI
DEPUTY CLERK

Approved as to Form for the
Reliance of Lee County Only

By: 
Office of the County Attorney

Selection Criteria For Non-Profit Sub-Recipients and Sponsors

The applications submitted must meet the following five criteria in order to be ranked. Applications that do not meet these five criteria will be disqualified.

1. Applicants must have their application signed by the designated party.
2. Applicants must include in the application proof that the organization is recognized as a non-profit agency by the State of Florida.
3. Applicants must include in the application proof that the U.S. Internal Revenue Service has approved the organization as a non-profit organization (i.e. 501.c.3); existing non-profits that have been in existence long enough to file federal taxes must also include a copy of their latest federal tax return (IRS Form 990).
4. Projects that are not in the appropriate Lee Plan land use classification will be disqualified.
5. Minimum design criteria: All new home ownership and new rental projects must provide at least one entrance, which will be a ramp or no-step entrance, unless the proposed construction of a no-step entrance will require the installation of an elevator.

All applicants will be given the maximum number of points for having an audit and for prior contract compliance unless there is evidence that the applicant had a poor audit report or contract experience with Lee County and the situation has not been rectified. For each uncertified finding, points will be subtracted from the total score. New organizations that do not have an audit will receive no points.

If staff believes a project is not viable, staff reserves the right to recommend no funding for that project and state the reason for such a recommendation. This is to avoid a situation where the county would end up funding an unfeasible project just because it met the minimum requirements and there was money available to fund it.

The applications will be scored so that they can be compared and that comparison will be used for making funding recommendations. An application scoring the most points in a funding category does not guarantee full funding for the request. It is the goal of the Lee County SHIP Program to provide funding for a variety of housing units and projects in many locations and to ensure that all projects can be completed in a timely manner.

In considering requests for funding assistance, Lee County encourages the incorporation of storm resistant construction, energy efficient features, green building and innovative design techniques into construction and rehabilitation projects for ongoing sustainability and affordability (especially as related to maintenance, utilities and insurance). Green building initiatives include but are not limited to the areas of heating, cooling, water heating, insulation, windows and appliances.

Special Needs Strategy Income Certification Plan

It is recognized that special needs housing projects face unique situations that render some standard procedures, such as income certification, difficult or impossible. For example, an emergency shelter does not have the time to gather the essential documentation, such as third party verifications, to verify that an individual meets program income requirements. For this reason, this plan provides alternative guidelines for determining income eligibility for special needs strategies.

The following criteria shall be utilized for income certification for the Special Needs Strategy.

Eligible Persons shall include one or more natural persons, or a family, which are determined by the county to be very-low, low, moderate or workforce income according to the income limits adjusted to family size published annually by the United States Department of Housing and Urban Development based upon the annual gross income of the household.

Annual gross income of the household. Annual gross income shall be defined under one of the following methods: 1) the section 8 housing assistance payments programs in 24 C.F.R. part 5; 2) annual income as reported under the census long form; or 3) adjusted gross income as defined for purposes of reporting under Internal Revenue Service's Form 1040 for individual federal annual income tax purposes.

Rental units constructed, rehabilitated, or otherwise assisted with SHIP funds must be monitored at least annually for 15 years for compliance with tenant income and affordability requirements. Annual monitoring shall be submitted to the county on a form provided by the county and shall include income level, race, age, amount of assistance provided, and other information. Maximum rents allowed are based on the number of bedrooms. Rents are provided annually by HUD and distributed by the Florida Housing Finance Corporation.

Special needs projects and income certification procedures will be defined as one of the following:

Stage One Housing. Projects include those intended to serve those at risk of becoming homeless, economic homeless, situational homeless, or chronic homeless. The housing serves as an entry shelter that functions on an emergency basis to provide immediate shelter, stabilization, treatment, and case management. A checklist shall be provided by the sponsors containing all income information gathered for each resident.

Income Certification. Upon intake, gross family income will be determined through the use of information that is available including pay stubs, tax returns, verification from employers and financial institutions. Persons considered homeless according to HUD definitions would be considered eligible. The intake checklist shall request income information and make verification as available. A determining of income eligibility shall be made upon provision of housing services.

Stage Two Housing. Projects which provide temporary housing, such as transitional shelters that function to provide family or personal accommodation for extended periods of time until the resident can move to permanent housing. Supportive services are coordinated and provided to the resident based on need.

Income Certification. A determination of income eligibility will be made upon provision of housing services. If the applicant has an income, the anticipated annual income shall be certified according to standard SHIP rules, including the Section 8 housing assistance payments program in 24 CFR, part 5 methodology.

If an applicant does not have an income or is transitioning from Stage One Housing upon intake, gross family income will be determined through the use of information that is available including pay stubs, tax returns, verification from employers and financial institutions. Persons considered homeless according to HUD definitions would be considered eligible. The intake checklist shall request income information and make verification available. Once the person has found employment and has stayed employed for a period of 180 days anticipated annual gross income shall be certified according to standard SHIP rules, including the Section 8 housing assistance payments program in 24 CFR, part 5 methodology.

Stage Three Housing. Permanent housing that will be affordable to persons with special needs. Supportive services and environmental modifications are provided as needed. The goal of the housing is to provide the greatest independence possible in the least restrictive setting with the purpose of enhancing the quality of life as well as functional abilities.

Income Certification. Anticipated annual gross income shall be certified according to standard SHIP rules, including the Section 8 housing assistance payments programs in 24 CFR, part 5 methodology.