



Putnam County

Administrative Agency: Northeast Florida Regional Planning Council
6850 Belfort Oaks Place
Jacksonville, FL 32216

State Housing Initiatives Partnership

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MEMORANDUM

DATE: April 9, 2014

TO: Putnam County Board of County Commissioners

THRU: Mr. Rick Leary, County Administrator

FROM: Lindsay Haga, AICP, Planning Programs Director *(Lt)*

RE: Local Housing Assistance Plan required update
Fiscal Years 2015-2016, 2016-2017 and 2017-2018

The Local Housing Assistance Plan is required to be updated every three years to be consistent with the State Housing Initiatives Program (SHIP). The Local Housing Assistance Plan includes state requirements such as housing strategies, green initiatives, and income priorities. The plan also includes exhibits forecasting the housing goals for the targeted fiscal years.

To meet statutory deadlines and maintain compliance with the program, the updated plan must be submitted prior to May 2, 2015, including all signed exhibits and resolutions. The Affordable Housing Advisory Committee convened yesterday, April 8th, to consider revisions to the plan. Their recommended changes have been incorporated into the attached draft.

Again, the main purpose of the plan update to reflect the general home ownership strategies as well as refresh the three upcoming fiscal year budget exhibits. If there are refinements or additional changes we need to incorporate as we implement the program, we can modify our plan at any time during the year.

Recommendation: The Putnam County Affordable Housing Committee recommends approval of the proposed **2015-2018 Local Housing Assistance Plan** to Putnam County Board of County Commissioners.

Putnam County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2015-2016, 2016-2017, and 2017-2018



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B. Timeline for Estimated Encumbrance and Expenditure	
C. Housing Delivery Goals Chart (HDGC)	
D. Signed Certification	
E. Signed, dated, witnessed or attested adopting resolution	
F. Program Information Sheet	
G. Ordinance: Not Applicable remains unchanged	
H. Interlocal Agreement: Not Applicable.	

I. General Program Description:

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

Putnam County

Interlocal: Yes No

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

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

B. Purpose of the program:

Creation of the Plan is for the purpose of meeting the housing needs of the very-low, low and moderate income households; to expand production of and preserve affordable housing; and to further the housing element of the local government comprehensive plan to affordable housing.

Very-low income persons are defined as households whose annual gross income does not exceed 50% of the Area Median Income (AMI). Low income persons are defined as household whose income does not exceed 80% of the AMI, and moderate income is defined as households whose incomes does not exceed 120 percent (120%) of the AMI.

At least 30% of these funds will be utilized to assist very low income households and at least 30% will be utilized to assist low income households. The remaining funds, if any, within all strategies will be used for income eligible families. SHIP funds in Putnam County cannot be used for the purchase or rehabilitation of trailers, and mobile or manufactured homes.

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

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, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

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 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. 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.

J. Support Services and Counseling:

Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling and Transportation.

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

L. Income Limits, Rent Limits and Affordability:

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

Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household

can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

M. Welfare Transition Program:

Should an eligible sponsor be used, 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.

N. Monitoring and First Right of Refusal:

In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above.

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

O. Administrative Budget:

A line-item budget of proposed Administrative Expenditures is attached as Exhibit A.

Putnam County 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 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs."

The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

P. Program Administration:

A third party entity or consultant will be contracted for all or part of the administrative responsibilities of the program. The name of the entity is the Northeast Florida Regional Council. The administrative duties they will provide are: program operation and

implementation, application management, client assistance, qualification process; generally all aspects of the program excluding financial aspects and storing of original client files.

Q. Essential Service Personnel Definition and Special Needs Households:

Priority is given to Essential Service Personnel (teachers, educators, other school district employees, community college employees, police, sheriff, fire personnel, health care personnel, skilled building trades personnel, government employees and all other full time employees whose income is between 80% and 120% of the Area median income (AMI) for Putnam County, pursuant to Chapter 67-37.005, FAC.

Special need households (persons who have special housing needs, including, but not limited to, homeless people, the elderly (age 62+), migrant farm workers, persons with disabilities) as defined in F.A.C 67-37.002(13) and/or persons with special needs, as defined in 67-37.002(21) F.A.C. will have priority status for project funding.

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

Section 420.9075(3)(d), FS, provides in part that in effort to reduce utilities costs for SHIP clients and to preserve resources, all participating SHIP households will be required to take part in the Putnam County SHIP program's "Green Initiative". Requirements of the Green Initiative are:

- **Low flow plumbing fixtures** (these recommendations are from the St. Johns River Water Management District. Please refer to the link below for more information about water conservation): www.sjrwmd.com/waterconservation/
 - Toilet – a 1.6 gallon per flush or less toilet will be installed if toilet needs replacing
 - Showerheads – a 2.5 gallon per minute or less showerhead will be installed if it needs replacing
 - Bathroom faucets - a 1.5 gallon per minute or less bathroom faucet will be installed if it needs replacing.
 - Kitchen faucets- a 2.2 gallon per minute kitchen faucet will be installed if it needs replacing.
- **Home Heating and Air Conditioning**
 - i. HVAC – if HVAC unit needs replacement, an Energy Star unit will be installed.
 - ii. Thermostat – Programmable thermostats will be installed in all SHIP households that do not already have one in place.

Section II. LHAP Strategies:

<i>A. Name of Strategy: Disaster Relief</i>	<i>Code 5</i>
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a. **Summary of the Strategy:** Putnam County realizes that at any moment an act of nature can wreak havoc upon a community. Those that are usually affected to the greatest degree, households in the very-low, low, and moderate income categories, are those which are the least able to recover. For this reason, the County has chosen to stand ready to meet the repair needs of these families in times of crises. SHIP program funds may be used to provide disaster recovery assistance to homeowner-occupied dwelling units in the event of a Federal or State declared "natural disaster" or "state of emergency". Generally, disaster recovery assistance may include but is not limited to weatherproofing damaged homes; interim repairs to avoid further damage; tree and debris removal required to make individual housing units habitable; building permits; payment of insurance deductibles once the need for repairs has been determined; and post-disaster assistance with non-insured repairs.

Funds, up to a maximum of \$15,000 per unit, may be allocated directly by the SHIP program under the Disaster Recover Strategy where a new construction or emergency repair need is found.

- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served: Very Low, Low and Moderate
- d. Maximum award: \$15,000
- e. Terms of the award: Interest Rate, Recapture and Default.

The funds will be a grant or deferred loan and forgiven after 5 years. Participating household's obligation will be held through the use of a 2nd Mortgage and Promissory Note. These documents will be recorded with the Putnam County Clerk of the Courts.

Grants will be made to households in the very-low income category, elderly applicants (age 62+), and/or persons with special needs, as defined in 67-37.002 (21) F.A.C.

Deferred Loans will be made for households in the low and moderate income categories. These loans will be due in full if the home is sold or deed transfers ownership within 5 years of the loan. The interest rate on this deferred loan is 0%. In the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership) the loan will be due at the time of foreclosure.

There will be a one-time service limit with applicants. Only under special circumstances could a SHIP applicant be served more than once with funds from the SHIP program. The Affordable Housing Advisory Committee and the Putnam County Board of County Commissioners will make the final determination on applicants requesting additional SHIP assistance.

- f. Recipient Selection Criteria: first ready, first serve (applicants who complete the application and submit the required documents will be served first)
- g. Sponsor Selection Criteria and duties, if applicable: First ready, first served (applicants who complete the application and submit the required documents will be served first). Income eligible heirs also have the ability to assume the deferred loan.

Special needs households (persons who have special housing needs, including, but not limited to, homeless people, the elder (age 62+), migrant farm works, persons with disabilities) as defined in FAC 67-32.002(13) and/or persons with special needs, as defined in 67-37.002(21) F.A.C. will have priority status for project funding.

Priority is given to Essential Service Personnel (teachers, educators, other school district employees, community college employees, police, sheriff, fire personnel, health care personnel, skilled building trades personnel, government employees and all other full-time employees whose income is between 80% and 120% of the Area Median Income (AMI) for that jurisdiction), pursuant to Chapter 67-37.005, FAC.

- h. Additional Information:

- SHIP funds must be used for eligible applicants and eligible housing. SHIP Disaster Relief funds may not be used for the purchase or rehabilitation of mobile or manufactured homes.
- Property taxes must be current to participate in the SHIP program.
- Applicants cannot possess more than \$10,000 in assets excluding real and personal property. Elderly applicants (age 62+) and/or persons with special needs, as defined in 67-37.002 (21) F.A.C. are exempt from this requirement.

<i>B. Strategy Name: Home Purchase Assistance</i>	<i>Code 1</i>
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a. **Summary of the Strategy:** Putnam County recognizes that one of the most significant barriers to the development of affordable housing is the lack of low cost funding available to stimulate affordable housing development. SHIP funds may be used to promote homeownership. Additionally, when used in conjunction with closing cost assistance for borrowers as a way of promoting homeownership, participating local lenders are encouraged to offer more favorable financing terms to those eligible for participation because at least a 20% down payment can be made.

Given that 65% of the SHIP program funding must go towards homeownership activities, establishing a Down Payment Assistance deferred loan allows the program to leverage the development and purchase of new homes or existing homes. Such a supposition is based on up to an 80% maximum financing exposure provided for financial institutions. **Applicant shall not receive cash back at closing.** In addition, the maximum amount of \$3,500 shall be rolled into the second mortgage for closing costs. Should the applicant purchase a home in foreclosure, \$10,000 would be allowed for rehabilitation. The \$10,000 shall be rolled into the note and mortgage.

The maximum amount available to eligible applicants will be based on the household income level. Because the down payment and closing cost assistance portion of the strategy is a deferred loan, no repayment of funds is necessary provided the house is not sold or the title transferred until the deferral period has expired. The assistance will be a deferred loan and will be amortized without interest over a period based upon the obligation reduction schedule in the Loan Recapture Provision presented in paragraph e.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

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

d. Maximum award: The home purchased **cannot exceed \$135,000 and**

- Very Low Income – up to 30% of the purchase price of the home.
- Low Income – up to 25% of the purchase price of the home.
- Moderate Income – up to 20% of the purchase price of the home

All income groups – up to \$3,500 in closing costs
All income groups – up to \$10,000 in rehabilitation if foreclosed home is purchased

e. Terms of the award: Interest Rate, Recapture and Default.

Because the down payment and closing costs assistance portion of the strategy is a deferred loan, no repayment of funds is necessary provided the house is not sold or the title transferred until the deferral period has expired. In the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership) the loan will be due at the

time of foreclosure.

Participating household's obligation will be held through the use of a 2nd Mortgage and Promissory Note. These documents will be recorded with the Putnam County Clerk of the Courts.

The funds will be a deferred loan and forgiven over a **20 year period**. The deferred loan will amortize without interest over a period based upon the obligation reduction schedule presented in the table below.

If Property is Sold or Transferred within 20 Years	Financial Assistance to be Repaid
Year 1	100%
Year 1-2	100%
Year 2-3	100%
Year 3-4	100%
Year 4-5	100%
Year 5-6	100%
Year 6-7	100%
Year 7-8	70%
Year 8-9	65%
Year 9-10	60%
Year 10-11	55%
Year 11-12	50%
Year 12-13	45%
Year 13-14	40%
Year 14-15	35%
Year 15-16	30%
Year 16-17	25%
Year 17-18	20%
Year 18-19	15%
Year 19-20	10%
After 20 Years	0%

There will be a onetime service limit with applicants. Only under special circumstances could a SHIP applicant be served more than once with funds from the SHIP program. The Affordable Housing Advisory Committee and the Putnam County Board of County Commissioners will make the final determination on applicants request additional SHIP assistance.

f. Recipient Selection Criteria: Home purchase assistance is designed as a countywide activity limited to eligible families under SHIP income guidelines. The program requires that at least one member of each household to attend a homeownership counseling and training course, either taught by an established lending institution or this program, and graduate from that training program with a Certificate of Completion to be eligible to participate in this program. Income eligible heirs also

have the ability to assume the loan.

Special needs households (persons who have special housing needs, including, but not limited to, homeless people, the elder (age 62+), migrant farm works, persons with disabilities) as defined in FAC 67-32.002(13) and/or persons with special needs, as defined in 67-37.002(21) F.A.C. will have priority status for project funding.

Priority is given to Essential Service Personnel (teachers, educators, other school district employees, community college employees, police, sheriff, fire personnel, health care personnel, skilled building trades personnel, government employees and all other full-time employees whose income is between 80% and 120% of Area Median Income (AMI) for that jurisdiction), pursuant to Chapter 67-37.005, F.A.C.

All other applications are first ready, first served (applicants who complete the application and submit the required documents will be served first).

- g. Sponsor Selection Criteria and duties, if applicable: None.
- h. Additional Information:
 - SHIP funds must be used for eligible applicants and eligible housing. SHIP Home Purchase funds may not be used for the purchase or rehabilitation of mobile or manufactured homes.
 - The first mortgage obtained from a primary lender must be at a fixed rate; no ARM's, prepayment penalty, negative amortization, balloon loan, owner financing or other non-affordable loan terms are allowed.

C. Strategy Name: *Housing Rehabilitation***Code 3**

a. **Summary of the Strategy:** Putnam County has many existing owner-occupied homes that may be rehabilitated under this strategy, where the homeowner qualifies as very-low, low, or moderate income under program guidelines. **Deferred loan funds of up to \$30,000 may be used for this strategy.** Repair projects are normally authorized near the maximum allowable dollar amount to provide the greatest assistance for each client's need.

When unforeseen problems occur, a 15% buffer to the awarded amount will be allowed. This will assist the program administrative staff to approve unforeseen repair costs without stopping the project to apply for additional funds. The total cost of repair including the 15% buffer shall not exceed the maximum amount of \$34,500.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: Very-Low, Low and Moderate

d. Maximum award:

- Very-low and Low Income – up to \$30,000
- Moderate Income – up to \$20,000

e. Terms of the award: Interest Rate, Recapture and Default.

Because the housing rehabilitation strategy is a deferred loan, no repayment of funds is necessary provided the house is not sold or the title transferred until the deferral period has expired. In the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership) the loan will be due at the time of foreclosure.

Participating household's obligation will be held through the use of a 2nd Mortgage and Promissory Note. These documents will be recorded with the Putnam County Clerk of the Courts.

The funds will be a deferred loan and forgiven over a **20 year period**. The deferred loan will amortize without interest over a period based upon the obligation reduction schedule presented in the table below.

Table follows on next page.

If Property is Sold or Transferred within 20 Years	Financial Assistance to be Repaid
Year 1	100%
Year 1-2	100%
Year 2-3	100%
Year 3-4	100%
Year 4-5	100%
Year 5-6	100%
Year 6-7	100%
Year 7-8	70%
Year 8-9	65%
Year 9-10	60%
Year 10-11	55%
Year 11-12	50%
Year 12-13	45%
Year 13-14	40%
Year 14-15	35%
Year 15-16	30%
Year 16-17	25%
Year 17-18	20%
Year 18-19	15%
Year 19-20	10%
After 20 Years	0%

There will be a onetime service limit with applicants. Only under special circumstances could a SHIP applicant be served more than once with funds from the SHIP program. The Affordable Housing Advisory Committee and the Putnam County Board of County Commissioners will make the final determination on applicants request additional SHIP assistance.

f. Recipient Selection Criteria: First ready, first served (applicants who complete the application and submit the required documents will be served first). Applicants in the very-low income group will be given the highest priority, followed by those households in the low income group, then the moderate income group. Income eligible heirs also have the ability to assume the loan.

Special need households (persons who have special housing needs, including, but not limited to, homeless people, the elderly (age 62+), migrant farm workers, persons with disabilities) as defined in FAC 67-37.002 (13) and/or persons with special needs, as defined in 67-37.002 (21) F.A.C. will have priority status for project funding.

Priority is given to Essential Service Personnel (teachers, educators, other school district employees, community college employees, police, sheriff, fire personnel, health care personnel, skilled building trades personnel, government employees and

all other full-time employees whose income is between 80% and 120% of Area Median Income (AMI) for that jurisdiction), pursuant to Chapter 67-37.005, F.A.C.

- g. Sponsor Selection Criteria and duties, if applicable: None.
- h. Additional Information:
 - SHIP funds must be used for eligible applicants and eligible housing. SHIP Housing Rehabilitation funds may not be used for the purchase or rehabilitation of mobile or manufactured homes.
 - Property taxes must be current to participate in the SHIP program.
 - Applicants cannot possess more than \$10,000 in assets excluding real and personal property. Elderly applicants (age 62+) and/or persons with special needs, as defined in 67-37.002 (21) F.A.C. are exempt from this requirement.
 - The applicant must occupy the property as their primary residence.
 - **Homeowners must have current homeowner's insurance to participate in this strategy.** A copy of the policy will be required to remain on file with the SHIP program through the remainder of the 20-year obligation to the SHIP program.
 - In an effort to reduce utilities costs for SHIP clients and to preserve resources, all participating SHIP households will be required to take part in the Putnam County SHIP programs "Green Initiative." Requirements of the Green Initiative are:
 - **Low Flow Plumbing Fixtures** (these recommendations are from the St. Johns River Water Management District. Please refer to the link for more information about water conservation.) www.sjrwmd.com/waterconservation/
 - Toilet – a 1.6 gallon per flush or less toilet will be installed if toilet needs replacing.
 - Showerheads – a 2.5 gallon per minute or less showerhead will be installed if it needs replacing.
 - Bathroom Faucets – a 1.5 gallon per minute or less bathroom faucet will be installed if it needs replacing.
 - Kitchen Faucet – a 2.2 gallon per minute kitchen faucet will be installed if it needs replacing.
 - **Home Heating and Air Conditioning**
 - HVAC – If the HVAC unit needs replacement, an Energy Star unit will be installed.
 - Thermostat – Programmable thermostats will be installed in all SHIP households that do not already have one in place.

D. Strategy Name: Emergency Repair

Code 6

a. ***Summary of the Strategy:*** Funds of up to \$10,000 may be used to address emergency repairs or minor repairs to owner-occupied housing in Putnam County. Repairs can include minor work necessary to provide general renovation of the housing stock and to correct code violations. In an effort to mitigate for health and safety concerns, SHIP funds may be used but not limited to: construction of wheelchair ramps and handicap accessibility, septic tank repair, roof and structural repair, electrical repair, plumbing repair, and heating and air conditioning repair.

When unforeseen problems occur, a 15% buffer to the awarded amount will be allowed. This will assist the program administrative staff to approve unforeseen repair costs without stopping the project to apply for additional funds. The total cost of repair including the 15% buffer shall not exceed the maximum amount of \$11,500.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
c. Income Categories to be served: Very-low and Low Income
d. Maximum award is noted on the Housing Delivery Goals Charts: \$10,000
e. Terms of the award; Recapture and Default.

The funds will be a deferred loan and forgiven **after 5 years**. Participating household's obligation will be held through the use of a 2nd Mortgage and Promissory Note. These documents will be recorded with the Putnam County Clerk of the Courts.

These loans will be due in full if the home is sold or deed transfers ownership within 5 years of the loan. The interest rate on this deferred loan is 0%. In the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership) the loan will be due at the time of foreclosure.

There will be a one-time service limit with applicants. Only under special circumstances could a SHIP applicant be served more than once with funds from the SHIP program. The Affordable Housing Advisory Committee and the Putnam County Board of County Commissioners will make the final determination on applicants requesting additional SHIP assistance.

f. Recipient Selection Criteria:

First ready, first served (applicants who complete the application and submit the required documents will be served first). Income eligible heirs also have the ability to assume the loan.

Special need households (persons who have special housing needs, including, but not limited to, homeless people, the elderly (age 62+), migrant farm workers, and persons with disabilities) as defined in FAC 67-37.002 (13) and/or persons with special needs, as defined in 67-37.002 (21) F.A.C. will have priority status for

project funding.

Priority is given to Essential Service Personnel (teachers, educators, other school district employees, community college employees, police, sheriff, fire personnel, health care personnel, skilled building trades personnel, government employees and all other full-time employees whose income is between 80% and 120% of Area Median Income (AMI) for that jurisdiction), pursuant to Chapter 67-37.005, F.A.C.

- g. Sponsor Selection Criteria and duties, if applicable: None
- h. Additional Information:
 - SHIP funds must be used for eligible applicants and eligible housing. SHIP Emergency Repair funds may not be used for the purchase or rehabilitation of mobile or manufactured homes.
 - Property taxes must be current to participate in the SHIP program.
 - Applicants cannot possess more than \$10,000 in assets excluding real and personal property. Elderly applicants (age 62+) and/or persons with special needs, as defined in 67-37.002 (21) F.A.C. are exempt from this requirement.
 - The applicant must occupy the property as their primary residence.
 - In an effort to reduce utilities costs for SHIP clients and to preserve resources, all participating SHIP households will be required to take part in the Putnam County SHIP programs "Green Initiative." Requirements of the Green Initiative are:
 - **Low Flow Plumbing Fixtures** (these recommendations are from the St. Johns River Water Management District. Please refer to the link for more information about water conservation.) www.sjrwmd.com/waterconservation/
 - Toilet – a 1.6 gallon per flush or less toilet will be installed if toilet needs replacing.
 - Showerheads – a 2.5 gallon per minute or less showerhead will be installed if it needs replacing.
 - Bathroom Faucets – a 1.5 gallon per minute or less bathroom faucet will be installed if it needs replacing.
 - Kitchen Faucet – a 2.2 gallon per minute kitchen faucet will be installed if it needs replacing.
 - **Home Heating and Air Conditioning**
 - HVAC – If the HVAC unit needs replacement, an Energy Star unit will be installed.
 - Thermostat – Programmable thermostats will be installed in all SHIP households that do not already have one in place.

E. Strategy Name: New Construction Partnership***Code 10***

a. ***Summary of the Strategy:*** SHIP funds of up to \$30,000 per unit may be used to finance the construction of homes for very-low, low, and moderate income households. Eligible expenses are considered to be those hard costs, which are typically treated as construction hard costs. This includes payment of impact fees and infrastructure expenses paid by the developer.

Assistance will be provided in the form of a grant, with a series of four draws of equal amounts to be paid to the sponsor entity at various stages of completion. The fourth and final payment will be dependent upon certification of SHIP compliance with applicant income, affordability, and other eligibility requirements.

The New Construction Partnership strategy may not be used in years where SHIP funds are not permitted for use in new construction.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: Very-low, Low, and Moderate Income

d. Maximum award: \$30,000

e. Terms of the award; Recapture and Default. Assistance will be provided in the form of a grant.

f. Recipient Selection Criteria:

First ready, first served (applicants who complete the application and submit the required documents will be served first).

Special need households (persons who have special housing needs, including, but not limited to, homeless people, the elderly (age 62+), migrant farm workers, and persons with disabilities) as defined in FAC 67-37.002 (13) and/or persons with special needs, as defined in 67-37.002 (21) F.A.C. will have priority status for project funding.

Priority is given to Essential Service Personnel (teachers, educators, other school district employees, community college employees, police, sheriff, fire personnel, health care personnel, skilled building trades personnel, government employees and all other full-time employees whose income is between 80% and 120% of the Area Median Income (AMI) for that jurisdiction), pursuant to Chapter 67-37.005, FAC.

g. Sponsor Selection Criteria and duties, if applicable:

- Available funds for the new construction partnership strategy will be advertised by the Putnam County SHIP program,
- Applications will be accepted from non-profit and quasi-governmental agencies for specific projects.
- Applications will be reviewed by Putnam County staff, which will make recommendations for funding of the projects that provide the most effective use of funds for affordable housing. The Putnam County Affordable Housing Advisory Committee as well as the Putnam County Board of County

Commissioners will give the final approval for projects.

h. Additional Information:

- SHIP funds must be used for eligible applicants and eligible housing. SHIP may not be used for the purchase or rehabilitation of mobile or manufactured homes.
- In an effort to reduce utilities costs for SHIP clients and to preserve resources, all participating SHIP households will be required to take part in the Putnam County SHIP programs “Green Initiative.” Requirements of the Green Initiative are:
 - **Low Flow Plumbing Fixtures** (these recommendations are from the St. Johns River Water Management District. Please refer to the link for more information about water conservation.) www.sjrwmd.com/waterconservation/
 - Toilet – a 1.6 gallon per flush or less toilet will be installed
 - Showerheads – a 2.5 gallon per minute or less showerhead will be installed
 - Bathroom Faucets – a 1.5 gallon per minute or less bathroom faucet will be installed
 - Kitchen Faucet – a 2.2 gallon per minute kitchen faucet will be installed
 - **Home Heating and Air Conditioning**
 - HVAC –An Energy Star unit will be installed.
 - Thermostat – Programmable thermostats will be installed

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

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: In the case when an application backlog for development approval occurs resulting in delays in processing applications within the regularly scheduled time frames, affordable housing projects shall be assigned priority for review and processing. This policy was implemented through an Administrative Memorandum.

B. Name of the Strategy: Ongoing Review Process

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

Provide a description of the procedures used to implement this strategy: Putnam County recently updated their Comprehensive Plan which includes a Housing Element. The current goals, objectives and policies include supporting language to provide safe and sanitary housing using affordable housing programs, such as SHIP, as well as to pursue partnerships that address housing for very low, low and moderate income households. Specifically, Policy C.1.2.1 of the Housing Element, mandates Putnam County to continue to use SHIP to rehabilitate substandard housing and eliminate blighted neighborhoods.

C. Name of the Strategy: Inventory of Locally Owned Public Lands

The Putnam County Comprehensive Plan currently encourages mixed use development. The Land Development Code also encourages mixed used by requiring specific land use techniques, and also has a Planned Unit Development (PUD) process for mixed use development near transportation and employment centers.

IV. EXHIBITS:

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

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A**LHAP 2015****Exhibit A****67-37.005(1), F.A.C.****Effective Date: 10/2014****Putnam County**

Fiscal Year: 2015-2016		
Estimated Allocation for Calculating:	\$	350,000.00
Salaries and Benefits	\$	29,200.00
Office Supplies and Equipment	\$	3,500.00
Travel Per diem Workshops, etc	\$	1,150.00
Advertising	\$	1,150.00
Other	\$	
Total	\$	35,000.00
Fiscal Year: 2016-2017		
Estimated Allocation for Calculating:	\$	350,000.00
Salaries and Benefits	\$	29,200.00
Office Supplies and Equipment	\$	3,500.00
Travel Per diem Workshops, etc	\$	1,150.00
Advertising	\$	1,150.00
Other	\$	
Total	\$	35,000.00
Fiscal Year 2017-2018		
Estimated Allocation for Calculating:	\$	350,000.00
Salaries and Benefits	\$	29,200.00
Office Supplies and Equipment	\$	3,500.00
Travel Per diem Workshops, etc	\$	1,150.00
Advertising	\$	1,150.00
Other	\$	
Total	\$	35,000.00

TIMETABLE FOR STATE FISCAL YEAR: FY2015-2016, FY2016-2017, FY2017-2018

Name of Local Government: Putnam County

Mark each box below that corresponds with each activity for that month

Program Activities	Month	Year 2015-2016						2016-2017						2017-2018												
		7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	
Advertise Availability of Funds		x											x								x					
Application Period(On-Going)		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
Annual Report													x								x					
Mid-Year Review/Adjustments																										
End-Year Review/Adjustments																										
Encumbrance Deadline								x							x											x
Expenditure Deadline																										x
Final Program Review																										
Other																										

FLORIDA HOUSING FINANCE CORPORATION HOUSING DELIVERY GOALS CHART 2015-2016												Please check applicable box			
												New Plan:	<input checked="" type="checkbox"/>		
												Amendment:			
												Fiscal Yr. Closeout:			
Name of Local Government:		Putnam County						Allocation:	\$350,000.00						
Strategy #	HOME OWNERSHIP		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total	
	From Plan Text	Code	STRATEGIES (strategy title must be same as the title used in plan text.)		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
A	5	Disaster Relief	0	\$15,000	0	\$15,000	0	\$15,000				\$0.00	0.00%	0	
B	1	Home purchase	0	\$40,500	1	\$40,500	1	\$40,500		\$90,000.00	\$0.00	\$90,000.00	25.71%	2	
C	3	Rehabilitation	2	\$30,000	2	\$30,000	1	\$30,000		\$150,000.00		\$150,000.00	42.86%	5	
D	6	Emergency Repair	4	\$10,000	3	\$10,000	3	\$10,000		\$100,000.00		\$100,000.00	28.57%	10	
E	10	New construction	0	\$30,000	0	\$30,000	0	\$30,000		\$0.00		\$0.00	0.00%	0	
												\$0.00	0.00%	0	
												\$0.00	0.00%	0	
		Subtotal 1 (Home Ownership)	6	\$ 125,500.00	6	\$ 125,500.00	5	\$ 125,500.00	\$0.00	\$340,000.00	\$0.00	\$340,000.00	97.14%	17	
RENTAL STRATEGIES		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total		
		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units		
												\$0.00	0.00%	0	
												\$0.00	0.00%	0	
												\$0.00	0.00%	0	
												\$0.00	0.00%	0	
												\$0.00	0.00%	0	
		Subtotal 2 (Non-Home Ownership)	0	0	0			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0	
		Administration Fees											0.00%		
		Admin. From Program Income											\$35,000.00	10.00%	
		Home Ownership Counseling												0.00%	
		GRAND TOTAL													
		Add Subtotals 1 & 2, plus all Adm	6	6	5			\$0.00	\$340,000.00	\$0.00	\$375,000.00	\$0.00	107.14%	17	
		Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										97%		
		Maximum Allowable													
		Purchase Price:						New	\$135,000	Existing	\$135,000				
		Allocation Breakdown	Amount	%				Projected Program Income:	\$50,000.00	Max Amount Program Income For Adm	\$2,500.00				
		Very-Low Income	\$125,500.00	35.9%				Projected Recaptured Funds:	\$10,000.00						
		Low Income	\$125,500.00	35.9%				Distribution:	\$350,000.00						
		Moderate Income	\$125,500.00	35.9%				Total Available Funds:	\$410,000.00						
		TOTAL		107.6%											

FLORIDA HOUSING FINANCE CORPORATION HOUSING DELIVERY GOALS CHART 2016-2017											Please check applicable box			
											New Plan:	<input checked="" type="checkbox"/>		
											Amendment:			
Name of Local Government:											Fiscal Yr. Closeout:			
Putnam County														
											A	B	C	
											Total	Total	Total	
HOME OWNERSHIP		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total	
STRATEGIES (strategy title must be same as the title used in plan text.)		Code	Units	Award	Units	Award	Units	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units	
5	Disaster Relief		0	\$15,000	0	\$15,000	0	\$15,000			\$0.00	0.00%	0	
1	Home purchase		0	\$40,500	1	\$40,500	1	\$40,500		\$90,000.00	\$0.00	\$90,000.00	25.71% 2	
3	Rehabilitation		2	\$30,000	2	\$30,000	1	\$30,000		\$150,000.00		\$150,000.00	42.86% 5	
6	Emergency Repair		4	\$10,000	3	\$10,000	3	\$10,000		\$100,000.00		\$100,000.00	28.57% 10	
10	New construction		0	\$30,000		\$30,000		\$30,000		\$0.00		\$0.00	0.00% 0	
												\$0.00	0.00% 0	
												\$0.00	0.00% 0	
Subtotal 1 (Home Ownership)			6	\$ 125,500.00	6	\$ 125,500.00	5	\$125,500.00	\$0.00	\$340,000.00	\$0.00	\$340,000.00	97.14% 17	
RENTAL		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total	
STRATEGIES		Code	Units	Award	Units	Award	Units	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units	
											\$0.00	0.00%	0	
											\$0.00	0.00%	0	
											\$0.00	0.00%	0	
											\$0.00	0.00%	0	
											\$0.00	0.00%	0	
											\$0.00	0.00%	0	
Subtotal 2 (Non-Home Ownersh)			0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00% 0	
Administration Fees														
Admin. From Program Income														
Home Ownership Counseling														
GRAND TOTAL														
Add Subtotals 1 & 2, plus all Ad			6		6		5		\$0.00	\$340,000.00	\$0.00	\$375,000.00	107.14% 17	
Percentage Construction/Re														
Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.												97%		
Maximum Allowable														
Purchase Price:											New	\$135,000	Existing	\$135,000
Allocation Breakdown			Amount		%			Projected Program Income:	\$50,000.00	Max Amount Program Income For Adm	\$2,500.00			
Very-Low Income			\$125,500.00		35.9%			Projected Recaptured Funds:	\$10,000.00					
Low Income			\$125,500.00		35.9%			Distribution:	\$350,000.00					
Moderate Income			\$125,500.00		35.9%			Total Available Funds:	\$410,000.00					
TOTAL					107.6%									

FLORIDA HOUSING FINANCE CORPORATION HOUSING DELIVERY GOALS CHART 2017-2018											Please check applicable box		
											New Plan:	<input checked="" type="checkbox"/>	
											Amendment:	<input type="checkbox"/>	
											Fiscal Yr. Closeout:	<input type="checkbox"/>	
Name of Local Government:	Putnam County					Estimated Funds:	\$350,000.00						
							A	B	C	D	E	F	
	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
Code	STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
5	Disaster Relief	0	\$15,000	0	\$15,000	0	\$15,000				\$0.00	0.00%	0
1	Home purchase	0	\$40,500	1	\$40,500	1	\$40,500		\$90,000.00	\$0.00	\$90,000.00	25.71%	2
3	Rehabilitation	2	\$30,000	2	\$30,000	1	\$30,000		\$150,000.00		\$150,000.00	42.86%	5
6	Emergency Repair	4	\$10,000	3	\$10,000	3	\$10,000		\$100,000.00		\$100,000.00	28.57%	10
10	New construction	0	\$30,000		\$30,000		\$30,000		\$0.00		\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	6	\$ 125,500.00	6	\$ 125,500.00	5	\$125,500.00	\$0.00	\$340,000.00	\$0.00	\$340,000.00	97.14%	17
	RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
	STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	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											0.00%	
	Admin. From Program Income											\$35,000.00	10.00%
	Home Ownership Counseling												0.00%
	GRAND TOTAL												
	Add Subtotals 1 & 2, plus all Adm	6		6		5		\$0.00	\$340,000.00	\$0.00	\$375,000.00	107.14%	17
	Percentage Construction/Reh:	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										97%	
	Maximum Allowable												
	Purchase Price:							New		Existing			
	Allocation Breakdown	Amount	%					Projected Program Income:	\$50,000.00	Max Amount Program Income For Adm:	\$2,500.00		
	Very-Low Income	\$125,500.00	35.9%					Projected Recaptured Funds:	\$10,000.00				
	Low Income	\$125,500.00	35.9%					Distribution:	\$350,000.00				
	Moderate Income	\$125,500.00	35.9%					Total Available Funds:	\$410,000.00				
	TOTAL				107.6%								

CERTIFICATION TO **FLORIDA HOUSING FINANCE CORPORATION**

Local Government: **Putnam County**

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

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

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest:
(Seal)

RESOLUTION #: _____

A RESOLUTION OF THE PUTNAM COUNTY BOARD OF COUNTY COMMISSIONERS OF PUTNAM 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 CHAIRPERSON OF THE COMMISSION 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(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

**2015 Exhibit E
67-37.005(1), F.A.C.**

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

WHEREAS, the County Commission finds that it is in the best interest of the public for the Putnam 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 _____ OF THE _____, FLORIDA that:

Section 1: The Board of County Commissioners of Putnam County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2015-2016;2016-2017;2017-2018

Section 2: The Chairperson of the Commission 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.

PASSED AND ADOPTED THIS _____ DAY OF _____, _____.

Chairperson

(SEAL)

ATTEST:

County Clerk

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

The following information must be furnished to the Corporation before any funds can be disbursed.

Local Government	Putnam County
Chief Elected Official	Chairman Karl Flagg, Putnam County Board of County Commissioners
Address	2509 Crill Avenue, Palatka, Florida 32177
SHIP Administrator	Lindsay Haga, AICP
Address	6850 Belfort Oaks Place, Jacksonville, Florida 32216
Telephone	904-279-0885 x 151
EMAIL	lhaga@nefrc.org
Alternate SHIP Contact	
Telephone	
EMAIL	
Local Government Employer Federal ID #	59-6000816
Other Information	
Mail Disbursement to:	Teju Adkisson – Putnam County Finance Department PO Box 758, Palatka, Florida 32178-0758

Please attach this form as Exhibit F and submit along with your completed LHAP.