

<b>WALTON COUNTY</b>
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**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2019-2020, 2020-2021, 2021-2022**

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F. Ordinance: (If changed from the original creating ordinance)- N/A	
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**I. Program Details:**

**A. LG(s)**

Name of Local Government	Walton
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

**B. Purpose of the program:**

- To meet 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 specific to affordable housing.

**C. Fiscal years covered by the Plan: 2019-2020, 2020-2021, 2021-2022**

**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. The SHIP Program does further the housing element of the local government comprehensive plan.

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

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

**G. Public Input:** Public input was solicited through 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 applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding described/listed here apply to all strategies unless otherwise stated:

Once there is a list of eligible applicants, they will be ranked giving first priority to households qualifying as Special Needs and/or elderly in the Substantial Rehabilitation and Replacement.





- 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, handicap, or familial status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	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](http://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. The city/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."*

Walton County Will receive two percent (2%) of the administrative fee and Emerald Coast Regional Council will receive the remaining eight percent (8%).

**Walton county has adopted the above findings in the resolution attached as Exhibit E.**

- Q. Program Administration:** A third party entity or consultant will be contracted for all or part of the administration of the program. The name of the entity is Emerald Coast Regional Council. The administrative services shall include, but are not limited to the following:

Entity	Duties	Percentage
Local Government		2%
Emerald Coast Regional Council	<ol style="list-style-type: none"> <li>1. Assistance to clients and those organizations/contractors providing services to SHIP</li> <li>2. Preparation of all required reports and advertisements</li> <li>3. Coordination with the Florida Housing Finance Corporation (FHFC) to ensure compliance with the program requirements</li> <li>4. Provision of staff services to the local affordable housing Advisory Committee</li> <li>5. Monitoring of the program's success and providing advice and recommendations for the program improvements</li> <li>6. Other services as may be required to ensure successful implementation of the program</li> </ol>	8%

- R. Project Delivery Costs:** Project delivery costs will be provided to sub recipient agencies.. No project delivery costs will be paid to salaried Walton County staff. Project delivery costs are to be paid to sub recipient agencies only and are included in the maximum subsidies established in each strategy. Project delivery costs will be limited to a cap of \$2,000 for each Substantial Rehabilitation project. The fee will cover all project delivery costs including the initial inspection, work write ups, cost estimates, construction inspections, and project oversight. There will be a total of four on-site visits to each property, including a minimum of two inspections during the construction phase. This fee also covers all travel expenses for project delivery.





- S. Essential Service Personnel Definition:** Persons whose household incomes do not exceed 140% of AMI for the purposes of SHIP, as determined annually by the FHFC and adjusted for family size, including: First Responders, Educators in K-12, Nurses, Active Military, skilled building trades and National Guard stationed in the county
- T. Describe efforts to incorporate Green Building and Energy Saving products and processes:** In order to encourage innovative design, green building principles, storm resistant construction, and other elements that reduce long-term cost relating to maintenance, utilities, or insurance, the Walton County LHAP requires that Substantial Rehabilitation, Emergency Repair, and Replacement Housing Strategies must include the following features, when applicable:
1. Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint);
  2. Low-flow water fixtures in bathrooms and/or kitchen-WaterSense labeled products or the following specifications:
    - a. Toilets: 1.6 gallons/flush or less, with dual flush option
    - b. Faucets: 2 gallons/minute or less,
    - c. Showerheads: 2.5 gallons/minute or less;
  3. Energy Star qualified refrigerator;
  4. Energy Star qualified dishwasher, if provided;
  5. Energy Star qualified washing machine, if provided in units;
  6. Energy Star qualified exhaust fans in all bathrooms;
  7. Energy Star qualified for all windows
  8. Programmable thermostats
  9. Carpet and Rug Institute Green Label certified carpet and pad for all carpeting provided
  10. Air conditioning: Minimum SEER of 14. Packaged units are allowed in studios and one-bedroom units with minimum of 11.7 EER
- U. Describe efforts to meet the 20% Special Needs set-aside:** The goals will be met through the owner-occupied rehabilitation, emergency repair and rental assistance strategies.
- V. Describe efforts to reduce homelessness:** The sub recipient will connect with local shelters to obtain information regarding the homeless population to access their needs and provide assistance in finding affordable housing.

**Section II. LHAP Strategies:**

<b>A. Substantial Rehabilitation</b>	<b>Code 3</b>
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<p>a. Summary: SHIP funds will be awarded to homeowner occupied households in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows, or to create additional living space as per SHIP Rule 67-37.002(26), F.A.C. Other items may be included on rehabilitation projects if funds are available after completing all required repairs listed above.</p> <p><u>Special Design Features (as determined by ECRC staff during the initial inspection):</u></p> <ol style="list-style-type: none"> <li>1. Widen doorways to allow passage of wheelchairs</li> <li>2. Build ramps for the disabled/handicapped</li> <li>3. Install handrails and grab bars for disabled/elderly</li> </ol>
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|---|
| <ul style="list-style-type: none"><li>4. Remove architectural barriers for the elderly and disabled/handicapped</li><li>5. Install green building design features to enhance storm-resistant construction and/or provide energy-efficiency to reduce long-term costs relating to maintenance, utilities, or insurance</li></ul> |
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b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022

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

d. Maximum award: \$50,000

e. Terms:

1. Deferred Payment Loan: Funds will be awarded as a deferred payment loan secured by a recorded subordinate lien.
2. Interest Rate: 0 %
3. Years in loan term: Five (5) years; 62 years or older, or special needs:  
Twelve (12) years; Other applicants not meeting the criteria above:
4. Forgiveness: The five (5) year lien is forgiven at a rate of twenty percent (20%) per year.  
The twelve (12) lien is forgiven at the end of the twelve (12) year period.
5. Repayment: None required as long as the 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.

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.

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 repayment.

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs and elderly. The homeowner must provide proof of property ownership. (Life estates are recognized as proof of ownership). If a waiting list exists for this strategy, new applicants will be added to the existing list.

g. Sponsor Selection Criteria: N/A



- h. Additional Information: An applicant assisted under this strategy is ineligible to receive additional funding for Owner Occupied Rehabilitation if they have an active SHIP lien. A homeowner is eligible to reapply for further assistance after the current/existing lien period has expired.

<b>B. First-Time Homebuyer</b>	<b>Code 2</b>
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a. Summary: To support down payment and closing costs for the purchase of an existing or new affordable housing unit to income eligible homebuyers. Permanent first mortgage financing (exceeding the SHIP Homebuyer Assistance) is provided through financial institutions.
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- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000
- e. Terms :
1. Deferred Payment Loan: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.
  2. Interest Rate: 0%
  3. Years in loan term: Twelve (12) Years
  4. Forgiveness: At the end of the twelve (12) year term, the loan is forgiven.
  5. Repayment: None required as long as the 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.
- 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.
- 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 Selection Criteria: Applicants must meet the definition of a first-time homebuyer. A first-time homebuyer is a family who has not owned a home within the past three (3) years immediately preceding the SHIP assisted purchase. An applicant who has lost their home as a result of a divorce within the last three (3) years meets the first-time homebuyer definition.





The applicant must provide at least \$500.00 in closing costs.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants must secure a first mortgage by an approved lender. An applicant assisted under this strategy is ineligible to receive additional funding for Owner Occupied Rehabilitation during the twelve (12) year lien period. A homeowner is eligible to reapply for further assistance after the current/existing lien period has expired.

<b>C. Replacement Housing</b>	Code 4
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<p>a. Summary: To provide for the demolition of dilapidated houses and the construction of a replacement house for families living in unsafe conditions. This strategy will be implemented in partnership with area non-profit housing agencies, non-profit housing developers, or government agencies to partially underwrite the costs of constructing affordable replacement homes. Homes will be determined eligible for this strategy through the partnership agency.</p>
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- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$50,000
- e. Terms:
  - 1. Deferred Payment Loan: Funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
  - 2. Interest Rate: 0%
  - 3. Year in loan term: Fifteen (15) Years
  - 4. Forgiveness: The loan will be forgiven at the end of the fifteen (15) year term.
  - 5. Repayment: None required as long as the 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.

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.

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 repayment.

f. Recipient Selection Criteria: Preference will be given to applicants with Special Needs and the elderly. The family must provide proof of property ownership (replacement housing will not include property held in life estates).

g. Sponsor Selection Criteria: Selection of a sponsor or developer will be based upon responses to an advertised Request for Proposal (RFP). Selection criteria will include:

1. Agency's locally based expertise in affordable single-family housing construction
2. Amount of non-SHIP funds or value of in-kind services committed as SHIP leverage
3. Unit production goals in relation to SHIP funding request
4. SHIP repayment terms requested (i.e. loan guarantee or deferred loan)
5. Percentage of units targeted to low income families

Proposals meeting the RFP requirements will be evaluated by the Housing Partnership to determine the agency or organization that will implement the strategy. Final selection and contract approval will be provided by the County Commission. The approved sponsor/developer will recommend applicants to the SHIP administrator for funding. The RFP will solicit participation for the full three-year LHAP period.

1. h. Additional Information: **Walton County partners with Habitat of Humanity to partially underwrite the costs of constructing affordable replacement homes. The SHIP client must qualify with both Habitat and SHIP to get assisted. The SHIP Administrator and Inspector will determine if the home is uninhabitable. If work that needs to be done exceeds our max rehab award (\$35,000), we will reevaluate the property for replacement.**

<b>D. Disaster Mitigation</b>	Code 5
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a. Summary: The Disaster Strategy aids households in the aftermath of a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. Applicants with existing SHIP liens are eligible for this strategy SHIP disaster funds may be used for items such as:

1. Purchase of emergency supplies for eligible households to weatherproof damaged homes;
2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
3. Construction of wells or repair of existing wells where public water is not available;
4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
5. Security deposit for eligible recipients that have been displaced from their homes due to disaster;
6. Rental assistance for eligible recipients that have been displaced from their homes due to disaster.

7. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster.
8. Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022

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

d. Maximum award: \$15,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate lien.
2. Interest Rate: 0%
3. Years in loan term: Five (5) years
4. Forgiveness: Loan will be forgiven at a rate of twenty percent (20%) per year.
5. Repayment: None required as long as the 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.

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.

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 repayment.

- f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis following the declaration of the natural disaster. Applicants must own and reside in the home as their primary residence. The applicant must provide proof of property ownership. Life estates are recognized as proof of ownership.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: This strategy will be implemented only in the event of a disaster or if used as a matching grant for a disaster mitigation program.



<b>E. Rental Development</b>	<b>Code 14,21</b>
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a. Summary: This strategy supports the development of quality, affordable, rental housing for eligible persons through new construction, acquisition of property, or existing rental units, and/or rehabilitation of existing substandard rental units.

b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022

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

d. Maximum award: \$50,000 per development

e. Terms:

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

2. Interest Rate: 0%

3. Years in loan term: The term of the loan is twenty-five (25) years or the term of the Land Use Restriction Agreement (LURA) if required by the FHFC or HUD as a condition for project financing, whichever is greater.

4. Forgiveness: Forgiven at the end of the term

5. Repayment: None required as long as loan is in good standing.

Compliance monitoring shall be performed annually by the County's housing agent for the minimum period as required by SHIP through a direct review of Sponsor agency documentation to establish compliance with Program affordability requirements with respect to tenant occupancy, income levels, and rental rates. For FHFC or HUD financed projects that also receive SHIP local support, occupancy, rent, and housing quality compliance documentation secured by FHFC, HUD, or their designated contract monitor shall be deemed acceptable in meeting this requirement.

6. Default: The sale of properties assisted with SHIP funds shall require approval of the Board of County Commissioners and shall be acceptable (without repayment) only if the subsequent owner(s) agree to meet any remaining rental occupancy and affordability obligations established in the development agreement, mortgage, and note. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must first give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

f. Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis. At least ten percent (10%) of families must be extremely low income at initial occupancy.

g. Demographic to be served: Units may be designated for elderly (including Assisted Living Facilities (ALF), homeless, or family populations. The developer must indicate the population to be served at the time of the application.



- h. Sponsor Selection Criteria: For CHDO, PHA, and/or Non-Profit Sponsored Developments, project(s) will be selected for funding through a competitive process; and if funded, will be completed in accordance to a contract between the eligible CHDO, PHA, or 501(c) (3) non-profit agency and the Walton County Local Housing Partnership. Selection will be based upon the applicant's response to a Request for Proposal (RFP) issued to all eligible CHDO's, PHA, or non-profit developers of affordable rental housing. Project selection criteria shall include the following, as applicable:
1. Agency must be locally designated CHDO, PHA, or a 501(c)(3) non-profit;
  2. Agency's rental portfolio;
  3. Agency's previous rental development experience;
  4. Compliance with 67-37.005 Local Housing Assistance Plan;
  5. Percentage of units targeted to very low income persons;
  6. Subsidy level per unit
  7. SHIP cost per unit
  8. Ratio of private funds to public funds
  9. Ratio of other funds to SHIP funds;
  10. Compliance with new construction preference;
  11. Target date for project commitment and completion, if selected; and
  12. Form of assistance requested.

For-Profit Sponsored Developments: The selection criteria will consist of the above referenced criteria but will require disclosure of financial data in order to determine the level of local commitment required from SHIP funds, the contribution of the proposed project to SHIP Delivery Goals as established by the County, and unit production scheduling.

These rental development project(s) will be undertaken by experienced and qualified developers as defined by Florida Housing Finance Corporation (FHFC) or another funding agency such as the U.S. Department of Housing and Urban Development (HUD). Preference will be given to developers who are or who engage in partnership agreements with a local Community Housing Development Organization (CHDO), Public Housing Authority (PHA), a 501 (c) (3) non-profit affordable housing sponsor, and/or private for-profit developers selected through one or more open proposal submission(s). SHIP funds will support non-profit and private for-profit sponsored affordable rental housing developments typically in conjunction with financing provided by the FHFC, HUD, the U.S. Department of Agriculture (USDA), local bonding authorities, public housing authorities, or other similar rental development sponsoring agencies.

- i. Additional Information: Designated county planning and housing staff and/or a Project Review Team will evaluate proposals. Final selection and contract approval will be provided by the County Commission. Multiple proposals may be reviewed for funding, however, only one proposal per fiscal year will be funded. Final selection and ranking will be based upon the final scoring and ranking by FHFC or other primary funding entities.

<b>F. Rental Assistance</b>	<b>Code 13</b>
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a. Summary: Funds will be awarded to renters that are in need of a one-time payment to assist with in obtaining a lease on a rental unit and qualify under 420.9072 (7)(b). This may include utility deposits, security deposits and rent equal to no more than twelve months' rent.
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- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022



- c. Income Categories to be served: Very low, and low
- d. Maximum award: \$5,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: 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 Selection Criteria: Applicants will be referred by a lead or social service agency and be assisted on a first-qualified, first-served basis
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: The lease must be at least 12 months

<b>G. New Construction</b>	<b>Code 10</b>
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a. Summary: On new constructions projects, SHIP funds may be used to reduce the amount of the constructions loan as well as providing down payment/closing cost assistance toward the purchase of a lot. Construction financing must be in place prior to lot acquisition assistance. Assistance shall be tailored to the individual affordability and financing needs of the participating homebuyer, however, each homebuyer shall only receive the minimum level of assistance required to enable the purchase of an existing or newly constructed home.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment; subordinate loan secured by a recorded subordinate mortgage and note.
  - 2. Interest Rate: 0%
  - 3. Years in loan term: 2 years (Developer), Twelve (12) years (recipient)
  - 4. Forgiveness: Applicant: At the end of the twelve (12) year term, the loan will be forgiven
  - 5. Repayment: Applicant: None required as long as the loan is in good standing. Developer: Due upon completion/sale of the home.





6. Default: The loan will be determined to be in default if any of the following occurs: 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.

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.

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 Selection Criteria: N/A
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants must secure a first mortgage by an approved lender. An applicant assisted under this strategy is ineligible to receive additional funding for Substantial Rehabilitation strategy during the twelve (12) year lien period. A homeowner is eligible to reapply for further assistance after the current lien period has expired.

<b>H. Emergency Repair</b>	<b>Code 6</b>
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<p>a. Summary: Funds will be awarded to applicants in need of rehabilitation of their home related to a dire situation that needs to be mitigated immediately. This includes: damaged windows causing exposure to the elements and electrical that could cause damage (fire) or plumbing problems to the home or is an immediate health hazard to the occupants. This strategy will only be used for an applicant who has applied for but will not receive assistance through the rehabilitation strategy within the next four months. When an applicant is assisted with emergency repairs, they will not lose their place on the rehabilitation waiting list. However, the amount of funds expended for the emergency repairs will be counted towards the maximum award if the applicant receives subsequent assistance through the rehabilitation strategy.</p>
--

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, and low
- d. Maximum award: \$ 10,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and note.
  - 2. Interest Rate: 0%



3. Years in loan term: Five (5) Years
4. Forgiveness: The loan is forgiven at a rate of twenty percent (20%) per year.
5. Repayment: None required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs: 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.

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.

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 Selection Criteria: Applicants will be selected on a first-qualified, first-served basis. In addition, the applicant must be on the rehabilitation waiting list and have the need for an immediate repair.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A

### III. LHAP Incentive Strategies

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.

On June 9, 1998, Walton County adopted Resolution 98-34 adopting an expedited processing procedure, which states that affordable housing permit applications will be given a priority in the event the permit approval time should exceed seven (7) days. NOTE: At this time, the County has not experienced any delays in their permitting process.

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.

Established policy and procedures:

1.The Walton County Planning and Development Services Division will have the responsibility of performing the review procedure, with precise procedures and applications. The emphasis will be upon limiting cost impact upon housing affordability. The division shall provide written comments on proposed developments which may impact the cost of housing.

2.Establish a procedure in the next revision of the LDC by which proposed policies, procedures, ordinances, regulations, or plan provisions are reviewed for potential impacts on the cost of housing by the Affordable Housing Advisory Committee (AHAC), with written recommendations provided to the Division.

C. Name of the Strategy: **Allowance of Flexibility in Densities for Affordable Housing**

Areas where flexible densities for affordable housing projects can be located are outlined in the County's Land Development Code.

D. Name of the Strategy: **The Preparation of a Printed Inventory of Locally Owned Public Lands Suitable for Affordable Housing**

The County and local municipalities will prepare an annual list of locally owned public lands suitable for affordable housing. Each list will be presented to the Affordable Housing Advisory Committee (AHAC) for review on an annual basis





**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 LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Ordinance: (If changed from the original creating ordinance). – N/A
- G. Interlocal Agreement. – N/A
- H. Other Documents Incorporated by Reference. –N/A

## Walton County

Fiscal Year: 2019-2020	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 28,000.00
Office Supplies and Equipment	\$ 3,000.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2020-2021	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 28,000.00
Office Supplies and Equipment	\$ 3,000.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 28,000.00
Office Supplies and Equipment	\$ 3,000.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 35,000.00
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:	

Administrative costs are not to be included here, but must be detailed in the LHAP main documents

**Exhibit B**  
**Timeline for SHIP Expenditures**

Walton County affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	1 <sup>st</sup> Year AR	2 <sup>nd</sup> Year AR	Closeout AR
<b>2019-2020</b>	6/30/2021	6/30/2022	9/15/2020	9/15/2021	9/15/2022
<b>2020-2021</b>	6/30/2022	6/30/2023	9/15/2021	9/15/2022	9/15/2023
<b>2021-2022</b>	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024

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

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1 <sup>st</sup> Year AR Not Submitted	2 <sup>nd</sup> Year AR Not Submitted	Closeout AR Not Submitted
<b>2019-2020</b>	3/30/2021	3/30/2022	6/15/2020	6/15/2021	6/15/2022
<b>2020-2021</b>	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023
<b>2021-2022</b>	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024

**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](mailto:robert.dearduff@floridahousing.org) and [terry.auringer@floridahousing.org](mailto:terry.auringer@floridahousing.org) and include:**

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

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

**Other Key Deadlines:**

AHAC reports are due for each local government the same year as the local government's LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.



FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2019-2020												
Name of Local Government:		Walton County										
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set- aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Substantial Rehabilitation	Yes	2	\$50,000	3	\$50,000			\$250,000.00	\$0.00	\$250,000.00	5
2	First-Time Homebuyer	Yes	2	\$10,000	2	\$10,000	1	\$10,000	\$50,000.00	\$0.00	\$50,000.00	5
4	Replacement Housing	Yes			1	\$50,000			\$50,000.00	\$0.00	\$50,000.00	1
5	Disaster Mitigation								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		4	\$ 120,000	\$ 6	\$ 220,000	\$ 1	\$ 10,000	\$350,000.00	\$ -	\$350,000.00	11
Purchase Price Limits:			New	\$ 448,124	Existing	\$ 448,124						

OK

OK

Code	Rental	Qualifies for 75% set- aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,21	Rental Development (Optional)								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0	\$0.00	0	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 35,000		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 350,000		OK							

## Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%	OK
Homeownership % (65% requirement)		90.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 120,000	36.3%	OK
Low Income (30% requirement)	\$ 220,000	54.5%	OK
Moderate Income	\$ 10,000	9.1%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2020-2021												
Name of Local Government:			Walton County									
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Substantial Rehabilitation	Yes	2	\$50,000	3	\$50,000			\$250,000.00	\$0.00	\$250,000.00	5
2	First-Time Homebuyer	Yes	2	\$10,000	2	\$10,000	1	\$10,000	\$50,000.00	\$0.00	\$50,000.00	5
4	Replacement Housing	Yes			1	\$50,000			\$50,000.00	\$0.00	\$50,000.00	1
5	Disaster Mitigation								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		4	\$ 120,000	\$ 6	\$ 220,000	\$ 1	\$ 10,000	\$350,000.00	\$ -	\$350,000.00	11
Purchase Price Limits:			New	\$ 448,124	Existing	\$ 448,124						
			OK	OK								
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,21	Rental Development (Optional)								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0	\$0.00	0	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 35,000			10%		OK				
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 350,000 OK									
Set-Asides												
Percentage Construction/Rehab (75% requirement)			90.0%		OK							
Homeownership % (65% requirement)			90.0%		OK							
Rental Restriction (25%)			0.0%		OK							
Very-Low Income (30% requirement)			\$ 120,000	36.3%	OK							
Low Income (30% requirement)			\$ 220,000	54.5%	OK							
Moderate Income			\$ 10,000	9.1%								

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2021-2022												
Name of Local Government:			Walton County									
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set- aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Substantial Rehabilitation	Yes	2	\$50,000	3	\$50,000			\$250,000.00	\$0.00	\$250,000.00	5
2	First-Time Homebuyer	Yes	2	\$10,000	2	\$10,000	1	\$10,000	\$50,000.00	\$0.00	\$50,000.00	5
4	Replacement Housing	Yes			1	\$50,000			\$50,000.00	\$0.00	\$50,000.00	1
5	Disaster Mitigation								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		4	\$ 120,000	\$ 6	\$ 220,000	\$ 1	\$ 10,000	\$350,000.00	\$ -	\$350,000.00	11
Purchase Price Limits:			New	\$ 448,124	Existing	\$ 448,124						

OK

OK

Code	Rental	Qualifies for 75% set- aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,21	Rental Development (Optional)								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0	\$0.00	0	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 35,000	10%		OK						
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 350,000	OK								

## Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%	OK
Homeownership % (65% requirement)		90.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 120,000	36.3%	OK
Low Income (30% requirement)	\$ 220,000	54.5%	OK
Moderate Income	\$ 10,000	9.1%	



## **CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: Walton 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 insure 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 to the document 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).

Mary Coop  
Witness

[Signature]  
Witness

Tony Anderson  
Chief Elected Official or designee

TONY ANDERSON, CHAIRMAN

Type Name and Title

7/23/2019  
Date

OR

Dori Cordle  
Attest:  
(Seal)



Board Approved

JUL 23 2019

Walton County  
Board of County Commissioners

RESOLUTION #: 2019-58

A RESOLUTION OF THE BOARD OF COUNTY COMMISSION OF THE WALTON 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 MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

\* \* \* \* \*

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

**WHEREAS**, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

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

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

**WHEREAS**, as required by *section 420.9075, 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.

**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 City Commission finds that it is in the best interest of the public for the Walton 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 THE WALTON COUNTY, FLORIDA**  
**that:**

Section 1: The Board of County Commission of Walton 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 2019-2020, 2020-2021, 2021-2022.

Section 2: The Board of County 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 23<sup>rd</sup> DAY OF July, 2019.

(SEAL)



Tony Anderson  
Chairman or Mayor or designee

Don Corde  
City or County Clerk

