

NAME OF LOCAL GOVERNMENT

ESCAMBIA/PENSACOLA

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

2013/2014, 2014/2015 AND 2015/2016

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I. PROGRAM DESCRIPTION:

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

Escambia County and City of Pensacola

Interlocal : Yes XXX No _____

Name of participating local government(s) in the Interlocal Agreement;

Escambia County and City of Pensacola

A copy of the Interlocal Agreement is attached as **Exhibit H.**

B. Purpose of the program:

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

C. Fiscal years covered by the Plan:

2013/2014

2014/2015

2015/2016

D. Governance:

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

The SHIP Program does further the housing element of the local government Comprehensive Plan. Cities and Counties must be in compliance with these applicable statutes and rules.

E. Local Housing Partnership

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 Plans are 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

The county or eligible municipality or its administrative representative shall advertise the notice of funding availability 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, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

J. Support Services and Counseling:

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

Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling (as applicable)

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:

Independent Study (copy attached)

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 from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. 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, the city/county has developed a qualification system and selection criteria for Awards to eligible sponsors, which includes a description that

demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

N. Monitoring and First Right of Refusal:

In the case of rental housing, the staff or 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 at least annually for 15 years or the term of assistance which ever 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 detailed listing including line-item budget of proposed Administrative Expenditures is attached as **Exhibit A**. These are presented on an annual basis for each State fiscal year submitted.

Escambia County and the City of Pensacola find 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% 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 attached resolution, **Exhibit E**.

P. PROGRAM ADMINISTRATION:

Administration of the local housing assistance plan is the responsibility of **Escambia County and the City of Pensacola**. Should a third party entity or consultant contract for all or part of the administrative or other functions of the program, provide in detail the duties, qualification and selection criteria.

- Q. **Essential Service Personnel:** Counties and eligible municipalities are required to include a definition of Essential Services Personnel as noted in Rule Chapter 67-37.002(8) F.A.C., Chapter 67-37.005(10), F.A.C. and Section 420.9075(3), F.S.

Implementation of the 2014-2016 SHIP Local Housing Assistance Plan is anticipated to impact “essential service personnel” as defined in the governing regulations. For purposes of this Plan, Escambia County and the City of Pensacola have determined that “*essential service personnel*” shall include persons in need of affordable housing who meet all of the following requirements:

- (1) are permanently employed by a company or organization located within Escambia County, the City of Pensacola or the Town of Century, all lying within Escambia County, Florida; in one of the following categories:
 - Local or State Law Enforcement, Fire, Rescue, and Emergency Services, Public Safety and Emergency Management
 - Teachers, Educators, and School District personnel in the public, private and university systems
 - Health Care Professionals and support personnel
 - Tourism Industry professionals and employees
 - Judicial/Court System management and support personnel
 - Service Industry personnel (including child care, hospitality, and food service)
- (2) have maximum annual income at or below 120% of the Pensacola MSA median income as defined in the SHIP Rule 67-37.

- R. **Section 420.9075(3)(d), F.S.: Requires counties and eligible municipalities to describe initiatives in their local housing assistance plans that encourage or require innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities or insurance. Provide a brief description as required:**

Brief Description: The County and City shall, through implementation of the various SHIP housing strategies, encourage and support green, storm resistant, and low maintenance construction, including energy efficient features that are economically sound with respect to the goals and beneficiaries of each strategy.

Section II. LHAP HOUSING STRATEGIES:

A. STRATEGY 1. Purchase Assistance

a. **Summary of the Strategy:**

Brief Description:

SHIP funds will be made available to support down payment and closing costs for the purchase of an existing or newly constructed affordable housing unit on a one-time basis to income eligible homebuyers including very low, low and moderate income families. Assistance shall be tailored to the individual affordability and financing needs of the participating homebuyer to enable the purchase of an existing or newly constructed home which does not exceed the maximum total cost as identified below. Permanent first mortgage financing (exceeding the SHIP Purchase Assistance) will be provided through financial institutions, homebuyer programs and/or private developers/contractors without local guarantee, thereby leveraging a significant volume of private sector financing. However, this strategy is primarily focused upon assisting families with incomes below 80% of area median income.

b. **Fiscal Years Covered:** 2013/2014, 2014/2015, 2015/2016

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

No families shall be assisted with incomes exceeding 120% of median income.

d. **Maximum award:**

The maximum award level for this strategy is stipulated in the HDGC.

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

Deferred Payment Loan (DPL) at 0% interest secured by mortgage and note. The term is currently set at five (5) years and the loan is forgiven in annual increments over the term of the mortgage assuming compliance with all requirements. The sale, rental, refinancing or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid (repayment in full required for defaults within one year of purchase, and repayment of the balance is required for default after the initial year).

f. **Recipient Selection Criteria:**

Assistance provided on a first qualified /first served basis following annual advertisement of the availability of SHIP resources.

g. **Sponsor Selection Criteria:**

Not applicable to this strategy.

h. **Additional Information:** NONE

B. STRATEGY 2. Replacement Housing (Substantial Rehabilitation/ Reconstruction)

a. **Summary of the Strategy:**

Brief Description:

The City of Pensacola and Escambia County formed a local Consortium for purposes of receiving Federal, State, and/or other funds that support the local mission of enhancing housing affordability. Such resources often require a cash match or local leverage to receive the funds. Examples of such programs include, but are not limited to: HOME, Florida Housing Finance Corporation (FHFC) Programs, U. S. Department of Housing and Urban Development (HUD), Rural Development/USDA, Federal Home Loan Bank, and other Federal, State and local affordable housing initiatives. The local cash matching is unavailable except through the resources provided by the SHIP Program. These very limited funds will be committed at the time of award of the various non-SHIP funding allocations to the County or City. The local cash leveraging and matching requirements are estimated for each Program Year in the HDGC, however, funds expended for leveraging or matching will ultimately reflect the actual amount required to effectively participate in the various programs and initiatives.

b. **Fiscal Years Covered:** 2013/2014, 2014/2015, 2015/2016

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

All homes assisted through this activity must be occupied by Low and Very Low Income families (i.e., with incomes below 80% of the median income).

d. **Maximum award:**

The maximum award for this strategy is \$100,000.

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

Substantial Rehabilitation/Reconstruction: Deferred Payment Loan (forgivable after five years); Deferred Payment Loan at 0% interest due and payable upon sale, transfer or rental of the subject unit; or Low Interest Loan at 5% interest with a maximum 30 year repayment period, or a combination thereof based upon level of family income (maximum household income cannot exceed 80% of median). A written description of the current CDBG and HOME Program sliding scale that is utilized by Neighborhood Enterprise Foundation, Inc. (NEFI)/Escambia County and Pensacola Housing to determine the level and type of assistance to be provided to eligible clients is by contacting Escambia County via wrwilker@myescambia.com or the City of Pensacola via MWhitaker@cityofpensacola.com Loans secured by mortgage and note. The sale, rental, refinancing or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. Full repayment is required if the default occurs within one year of purchase.

- f. **Recipient Selection Criteria:**
Assistance provided on a first qualified/first served basis following advertisement of the availability of SHIP resources. When an extensive waiting list exists for the strategy, applicants are added to the list in first come/first served order. Priority may be given to special needs households or applicants with open local government code enforcement citations, or survivors of a disaster as declared by local, state, or federal officials.
- g. **Sponsor Selection Criteria:**
This strategy will be implemented directly by Escambia County and City of Pensacola Housing staff and/or committed directly to eligible homeowners participating in this or similar programs.

If not implemented directly by County or City staff, selection will be based upon responses to an advertised request for proposal.
- h. **Additional Information:** Green, storm resistant, and low maintenance construction, including energy efficient features will be included in the design of these homes and may include the following: high density insulation, exterior thermal barriers; windows that exceed "Energy Star" requirements; water conserving toilets and faucets and Energy Star appliances.

C. STRATEGY 3. Housing Repair

- a. **Summary of the Strategy:**
Brief Description:
SHIP funds will be used to provide moderate rehabilitation or emergency repair assistance grants for very low and low income owner occupied homes to address roofing, electrical, plumbing, sanitary disposal, life/safety conditions, structural code deficiencies, code citations, energy efficiency and other related repairs.
- b. **Fiscal Years Covered:** 2013/2014, 2014/2015, 2015/2016
- c. **Income Categories to be served:**
All of the homes repaired through this activity will be owned by families with incomes below 80% of the median income. Priority may be given to families with incomes below 50% of the median income and/or cases which involve local government code enforcement citations.
- d. **Maximum award:**
The maximum award level for this strategy is \$30,000.
- e. **Terms, Recapture and Default:**
Deferred Payment Loan at 0% Homeowner. Secured by officially recorded lien that is fully forgivable at the end of 5 years. In the event of default, the loan is forgivable at the rate of 20% per year over the 5 year lien period, with

the unforgiven balance to be repaid by the homeowner upon default. Default is defined as the sale, rental or transfer of ownership of the property during the five year period.

f. **Recipient Selection Criteria:**

Assistance provided on a first qualified/first served basis following annual advertisement of the availability of SHIP resources. Priority may be given to special needs households or applicants with open local government code enforcement citations, or survivors of a disaster as declared by local, state, or federal officials.

g. **Sponsor Selection Criteria:**

Unless implemented directly by City or County/NEFI staff, selection will be based upon responses to an advertised request for proposal. Selection criteria will include:

- a) past experience of agency in managing emergency or moderate housing repair assistance activities;
- b) projected SHIP cost per housing unit;
- c) commitment of non-SHIP funds as leverage for SHIP dollars
- d) unit production goals for housing repair in relation to SHIP funds requested
- e) commitment to use green building technologies, energy efficiency measures, and/or use of recycled building materials or components in the repair or preservation of housing units;
- f) commitment to limit assistance to very low income families; and
- g) documentation of the agency's employment or planned employment of personnel from the Welfare Transition Program shall result in a priority for award of SHIP funds assuming the agency demonstrates capacity to implement the subject activity.

Proposals meeting the RFP requirements will be evaluated by the County and City Housing staff, or a committee comprised of County and City representatives, to determine the agency or organization that will implement the strategy. Final selection and contract approval will be provided by the County Commission and/or City Council. The RFP may solicit participation for the full three year HAP period.

- h. **Additional Information:** Depending on the type and extent of repair, the City and County will encourage the use of green, storm resistant, and low maintenance construction, including energy efficient features in the completion of repairs to homes assisted through this strategy.

D. STRATEGY 4. New Construction

a. **Summary of the Strategy:**

Brief Description:

SHIP funds will be made available to area non-profit housing agencies, non-profit housing developers and/or for-profit developers to partially underwrite the costs of constructing affordable homes for families that cannot otherwise qualify for a mortgage through normal lending channels. These

funds will enhance affordability and enable the non-profit housing sector to increase the number of affordable housing units produced for SHIP eligible homebuyers within the local area. The focus of this strategy is upon unit production primarily targeting very low income families. All or a portion of the SHIP funds invested into the unit will be converted to principal mortgage reduction assistance upon sale of the home to a SHIP eligible buyer (amount based on individual buyer financing needs).

b. **Fiscal Years Covered:** 2013/2014, 2014/2015, 2015/2016

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

A minimum of 50% of the families purchasing homes through this activity must have incomes below 50% of the median income. All remaining families must have incomes that do not exceed 80% of median income.

d. **Maximum award:**

The maximum award level for this strategy is stipulated in the HDGC.

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

Deferred Payment Loan at 0% interest secured by mortgage and note due and payable upon default. Typical SHIP mortgage term is 5 years. For non-profit sponsored housing programs assisted through this Strategy that require sweat equity or other demonstrated commitment by the homebuyer prior to receiving ownership, it is allowable for the buyer to enter a short-term lease-purchase option upon initial occupancy of the SHIP assisted housing unit, however, in all instances, the conversion to permanent homeownership status shall occur within the applicable SHIP expenditure deadlines. The lease-purchase agreement shall stipulate compliance requirements of the prospective homebuyer during the maximum two year lease period. Compliance shall be monitored by the recipient agency an/or the County/NEFI. Upon successful completion of the lease period, the homebuyer shall receive title to the property upon recording of a first (primary lender) mortgage and soft second (SHIP) mortgage. Repayment shall be required upon sale, transfer or rental of the housing unit, however, due to the fact that this activity targets very low income families, a provision is included which gives the homeowner the option to release the unit back to the Sponsor agency so that it can be subsequently resold to another SHIP eligible family (documented) in lieu of repayment (whereupon the mortgage is reassigned).

- f. **Recipient Selection Criteria:**
Assistance provided on a first qualified/first served basis following annual advertisement of the availability of SHIP resources. A waiting list exists for this strategy from prior year activities, and new applicants will be added to the existing list.
- g. **Sponsor Selection Criteria:**
Selection will be based upon responses to an advertised request for proposal. Selection criteria will include:
- a) non-profit agency's locally based expertise in affordable single family housing construction and marketing;
 - b) amount of non-SHIP funds or value of in-kind services committed as SHIP leverage;
 - c) unit production goals in relation to SHIP funding request;
 - d) documented use of green building technologies, energy efficiency measures, and/or use of recycled building materials or components in the production or preservation of housing units;
 - e) SHIP repayment terms requested (i.e., loan guarantee, deferred loan, or grant);
 - f) percentage of units targeted to very low income families; and
 - g) documentation of the agency's employment or planned employment of personnel from the Welfare Transition Program shall result in a priority for award of SHIP funds assuming the agency demonstrates capacity to implement the subject SHIP activity.

Proposals meeting the RFP requirements will be evaluated by the County and City Housing staff, or a committee comprised of County and City representatives, to determine the agency or organization that will implement the strategy. Final selection and contract approval will be provided by the County Commission and City Council. The RFP may solicit participation for the full three year HAP period.

- h. **Additional Information:** This strategy shall encourage green, storm resistant, and low maintenance construction, including energy efficient features.

E. STRATEGY 5. Rental Preservation/Development

- a. **Summary of the Strategy:**
Brief Description:
SHIP funds expended through this strategy will be primarily expended to support the preservation or development of affordable *workforce rental housing* or *special needs housing* (as defined in FAC 67-37.002 (21)). for eligible persons through new construction, acquisition of property or existing

rental units, and/or rehabilitation/redevelopment of existing substandard rental units. Special needs groups shall generally include, but not be solely limited to: homeless persons, mentally or physically disabled persons, veterans, children aging out of foster care, the elderly, or victims of domestic violence. These rental development project(s) will be undertaken with a local Community Housing Development Organization (CHDO) or a 501(c)(3) non-profit

affordable housing sponsor selected through an open proposal submission process; **OR** with a non-profit or private for profit developer in conjunction with the annual FHFC Universal Cycles, annual HUD Section 202/Section 811 cycles, Rural Development/ USDA (RD) rental development cycles, or other publicly announced funding cycles as offered by FHFC, HUD, RD or other Federal/State agencies for the preservation or development of rental housing.

b. **Fiscal Years Covered:** 2013/2014, 2014/2015, 2015/2016

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

At least 80% of the rental units preserved or developed through this strategy must be occupied by Low income families (below 80% of median income) and at least 10% of the families must be Very Low income (below 50% of median income). Not more than 20% of the aggregate units preserved or produced may be occupied by families with incomes between 80% and 120% of median income.

d. **Maximum award:**

The maximum award levels for this strategy are stipulated in the HDGC.

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

Rental Preservation and/or Development: A Deferred Payment Loan at 0% with a 20 year term, forgivable in annual increments over the full term of the mortgage assuming compliance with all SHIP and HOME or other requirements (as applicable) by the Sponsor Agency, will be the typical form of assistance. On a case-by-case basis, if underwriting confirms that the Sponsor has adequate repayment capacity, the County and City reserve the option of providing a below market interest rate loan to the Sponsor. The loan shall be secured by mortgage and note. Maximum term is 25 years, unless a longer term is specifically required by HUD, FHFC, RD or other primary lender as a condition for project financing. As defined in the applicable mortgage and note, full recapture of SHIP funds invested is required upon default, unless a forgiveness provision (depreciating balance) is incorporated into the mortgage and note in which case the undepreciated portion shall be due and payable upon default.

Special Needs Housing: Direct Grant to provider agency to provide special needs housing. Mortgage term is not applicable to this Strategy. Units will be Deed Restricted for a defined affordability term of not less than fifteen (15) years.

Compliance monitoring shall be performed annually by NEFI, as agent for Escambia County, and/or Pensacola Housing for a minimum of 15 years through monitoring Section 8 rental/lease documents or by direct review of Sponsor agency documentation to establish compliance with Program affordability requirements with respect to tenant occupancy, income levels,

and rent rates. *For FHFC financed projects that also receive SHIP local support, occupancy, rent and housing quality compliance documentation secured by FHFC or its contract monitor shall be deemed acceptable in meeting this requirement.* The sale of properties assisted with SHIP/HOME funds shall require approval of the Board of County Commissioners and/or Pensacola City Council, 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.

f. **Recipient Selection Criteria:**

Assistance provided on a first qualified/first served basis following advertisement of the availability of SHIP resources. When an extensive waiting list exists for the strategy, applicants are added to the list in first come/first served order.

g. **Sponsor Selection Criteria:**

CHDO sponsored “set-aside” rental project(s) will be undertaken in partnership with an eligible, locally designated CHDO. Selection will be based upon response(s) to a request for proposal issued to all eligible CHDO's (for HOME CHDO set-aside activities). CHDO project selection criteria shall include the following, as applicable:

- a) agency must be a locally designated CHDO (HOME set-aside funds) and a 501(c)(3) non-profit;
- b) agency's previous rental development experience (agency staff);
- c) conformity with Escambia Consortium Consolidated Plan goal(s) for mixed income rental housing;
- d) total (aggregate) cost per unit-all funding sources;
- e) subsidy level per unit and SHIP cost per unit;
- f) ratio of private funds to public funds;
- g) ratio of other funds to SHIP funds;
- h) compliance with preservation or new construction preference;
- i) rental development bedroom size mix (3 bedrooms preferred);
- j) percentage of units targeted to families below 30% of median;
- k) commitment to use green building technologies, energy efficiency measures, and/or use of recycled building materials or components in the construction, repair or preservation of housing units
- l) proposed development site located in a designated Community Redevelopment Area (CRA) or Enterprise Zone (EZ);

- m) target date for Project commitment and completion;
- n) form of assistance requested (i.e., loan vs. grant);
- o) documentation of the agency's employment or planned employment of individuals through the Welfare Transition Program shall result in a priority for award of SHIP funds assuming the agency demonstrates capacity to implement the subject SHIP activity.

Non-CHDO “set-aside” (non-profit and/or for profit) projects will be accepted continually, and will be evaluated at the time of submission to maximize the potential for integration of resources (FHFC, HUD, RD, etc.).

As applicable, proposals from CHDO's, non-profit sponsors or for-profit sponsors will be evaluated by the County and City Housing staff, or a committee comprised of County and City representatives, to determine the agency or organization that will implement the strategy. Final selection and contract approval will be provided by the County Commission and City Council.

- h. **Additional Information:** This strategy shall encourage green, storm resistant, and low maintenance construction, including energy efficient features

F. STRATEGY 6. Disaster/Mitigation Assistance

- a. **Summary of the Strategy:**

Brief Description:

SHIP funds may be used in all areas of Escambia County and the City of Pensacola to provide emergency repairs to homes owned by SHIP very low, low and moderate income families in the aftermath of a "disaster as declared by presidential or state issued Executive Order(s)" to address emergency housing repair needs. Generally, such needs shall include, such items as: purchase of emergency supplies for eligible homeowners to weatherproof damaged homes; interim repairs to avoid further damage to the homes of eligible families; tree and debris removal required to make individual housing units inhabitable by the eligible family; and post-disaster assistance with non-insured repairs to homes; and/or other disaster strategies permitted under the SHIP program rule. *This optional strategy will be implemented only in the event Executive Order(s) are issued confirming that a "presidentially or state declared disaster" has directly impacted the Escambia County area.*

- b. **Fiscal Years Covered:** 2013/2014, 2014/2015, 2015/2016

- c. **Income Categories to be served:**

Assistance to be provided to households with incomes below 120% of the median income.

- d. **Maximum award:**
The maximum award level for this strategy is stipulated in the HDGC.
- e. **Terms, Recapture and Default:**
Direct Grant to Homeowner. Mortgage term is not applicable to this Strategy.
- f. **Recipient Selection Criteria:**
Assistance provided on a first qualified/first served basis following the declaration of the natural disaster. The strategy will be advertised annually along with notice of all SHIP resources; *however, the strategy will be implemented only in the event of a natural disaster.* In the event the strategy is not implemented during a given SHIP Program Year, any funding reserved for the Strategy will be reallocated to one or more of the approved SHIP strategies by SHIP budget transfer notification to the Florida Housing Finance Corporation.
- g. **Sponsor Selection Criteria:**
Not applicable to this strategy.
- h. **Additional Information:** NONE

III. LHAP INCENTIVE STRATEGIES

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

- A. Name of the Strategy: **Expedited Permitting**
 - 1. Provide a description of the procedures used to implement this strategy:

Escambia County: The County is continually reassessing the permitting function to improve permit processing efficiency and reduce the time required for issuing residential permits. This process incorporates specific actions that will enhance expedited processing for documented affordable housing developments/projects within the County. The Development Services Bureau will take actions necessary to expedite and/or avoid delay of affordable housing developments which incorporate financing via Federal, State or designated local affordable housing programs or initiatives. Such developments will be given review priority in accordance with provisions of the Housing Element of the Escambia County Comprehensive Plan. The current permitting review process for single family homes or duplexes in established/platted, properly zoned subdivisions shall be generally retained as this process provides a permit turnaround time of less than 4 days. Affordable housing permit applications will be given priority in the event the permit approval time should reach a level in excess of 7 days in the future.

City of Pensacola: Expedited processing of permits includes development orders and development permits including building permits, zoning permits, subdivision approval, rezoning, certification, special exception or variance approvals. The City land use, building, and planning functions have been examined at the staff level to identify areas for improving the permitting procedures and process. The City's process is already centralized with an average process of three days for a building permit. The present system provides excellent expedited central "one-stop" process for affordable housing projects located within the City. The City will provide for priority processing of affordable housing permit applications in the event a backlog

is experienced which increases the routine permit approval period to 7 days. Generally affordable housing development applications are processed first.

- B. Name of the Strategy: **Ongoing Review Process**
1. Provide a description of the procedures used to implement this strategy:
Escambia County: The County Comprehensive Plan Housing Element stipulates the County's commitment to review all policies, rules, procedures, regulations, ordinances, and similar provisions to ensure that potential impacts upon housing affordability are identified prior to adoption, and that the adopting entity is advised of the potential impacts upon housing affordability for consideration during the review and adoption process. The Affordable Housing Impact Review Policy is officially approved by the County. Reviews are completed as required based upon ordinances and policies that are presented for consideration by the Board of County Commissioners. Such review and commentary are administratively handled through the Escambia County Community & Environment Department and the Development Services Bureau, which incorporates input as needed by local housing and community development professionals.
City of Pensacola: The City of Pensacola has developed and adopted an Affordable Housing Impact Review Policy providing procedures for review of local policies, procedures, ordinances, regulations and plan provisions that significantly impact upon the cost of housing prior to their adoption. The Land Development Code will be reviewed and revised in a manner that will make affordable housing development more viable. These periodic reviews will examine eliminating excessive requirements that limit affordable housing development. Such review and commentary are administratively handled through the City's Planning Services and Office of Sustainability with input as needed by local housing and community development professionals.
- C. Adopted Incentive Strategies for Escambia County and City of Pensacola
A complete copy of both Escambia County and the City of Pensacola's **Affordable Housing Incentive Plans** and updated to said Plan are on record with Florida Housing Finance Corporation. Copies of the Escambia and Pensacola plans and reports are available electronically upon request submitted to either: wrwilker@myescambia.com or mwhitaker@cityofpensacola.com

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan. **Exhibit A.**
- B. Timeline for Encumbrance and Expenditure: *Chapter 67-37.005, F.A.C.*
A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B.** Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:
Completed HDGC for each fiscal year is attached as **Exhibit C.**
- D. Certification Page:
Signed Certification is attached as **Exhibit D.**

- E. Adopting Resolution:
Original signed, dated, witnessed or attested adopting resolution is attached as **Exhibit E.**

- F. Program Information Sheet:
Completed program information sheet is attached as **Exhibit F.**

- G. Ordinance:
If changed from the original ordinance, a copy is attached as **Exhibit G.** **(Note: there were no changes to the existing ordinances)**

- H. Interlocal Agreement:
A copy of the Interlocal Agreement if applicable is attached as **Exhibit H.**

Note: Administration will be increased to 10% for any SHIP fund distributions.

Exhibit A
67-37.005(1), F.A.C.
Effective Date: 11/09

Escambia/Pensacola

Estimated Allocation for Calculating:		\$ 100,000.00
Fiscal Year: 2013/2014		
<i>Program Management:</i>		
A. City of Pensacola (Staffing/Administration)	\$	1,500.00
B. Escambia County/NEFI (Staffing/Administration)	\$	2,700.00
The aggregate SHIP administrative cost shall not exceed (10%) of the total SHIP allocation, plus applicable program income. These costs are required to comply with the array of SHIP Program administrative, oversight, liaison/coordination, and monitoring requirements		
<i>Fiscal Management:</i>		
A. Escambia County Indirect Cost (Fiscal Management)	\$	500.00
<i>Program Support costs:</i>		
Property research/title work, recording and miscellaneous costs	\$	300.00
Total (2013/2014)		\$ 5,000.00
Estimated Allocation for Calculating:		\$ 100,000.00
Fiscal Year: 2014/2015		
<i>Program Management:</i>		
A. City of Pensacola (Staffing/Administration)	\$	1,500.00
B. Escambia County/NEFI (Staffing/Administration)	\$	2,700.00
The aggregate SHIP administrative cost shall not exceed (10%) of the total SHIP allocation, plus applicable program income. These costs are required to comply with the array of SHIP Program administrative, oversight, liaison/coordination, and monitoring requirements		
<i>Fiscal Management:</i>		
A. Escambia County Indirect Cost (Fiscal Management)	\$	500.00
<i>Program Support costs:</i>		
Property research/title work, recording and miscellaneous costs	\$	300.00
Total (2014/2015)		\$ 5,000.00
Estimated Allocation for Calculating:		\$ 100,000.00
Fiscal Year: 2015/2016		
<i>Program Management:</i>		
A. City of Pensacola (Staffing/Administration)	\$	1,500.00
B. Escambia County/NEFI (Staffing/Administration)	\$	2,700.00
The aggregate SHIP administrative cost shall not exceed (10%) of the total SHIP allocation, plus applicable program income. These costs are required to comply with the array of SHIP Program administrative, oversight, liaison/coordination, and monitoring requirements		
<i>Fiscal Management:</i>		
A. Escambia County Indirect Cost (Fiscal Management)	\$	500.00
<i>Program Support costs:</i>		
Property research/title work, recording and miscellaneous costs	\$	300.00
Total (2015/2016)		\$ 5,000.00

5.00%

5.00%

5.00%

Exhibit B

SHIP PROGRAM IMPLEMENTATION TIMELINES

FOR

2013/14; 2014/15 AND 2015/16

(INSERTED ON THE FOLLOWING THREE PAGES)

Exhibit C

HOUSING DELIVERY GOALS CHARTS

FOR

2013/14; 2014/15 AND 2015/16

(INSERTED ON THE FOLLOWING THREE PAGES)

FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box					
HOUSING DELIVERY GOALS CHART											New Plan:		XX			
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2013/2014											Amendment:					
Name of Local Government: Escambia/Pensacola											Estimated Funds:	\$100,000.00				
											A	B	C	D	E	F
Strategy #	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total			
From Plan Text	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			
											\$0.00	0.00%	0			
1	Purchase Assistance	0	\$7,500	4	\$7,500	4	\$7,500	\$7,500.00	\$45,000.00	\$7,500.00	\$60,000.00	60.00%	8			
2	Replacement Housing	0	\$15,000	0	\$15,000						\$0.00	0.00%	0			
3	Housing Repair	5	\$7,500	0	\$7,500				\$35,000.00		\$35,000.00	35.00%	5			
4	New Construction	0	\$20,000	0	\$20,000						\$0.00	0.00%	0			
6	Disaster/Mitigation Assistance	0	\$7,500	0	\$7,500		\$7,500				\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
	Subtotal 1 (Home Ownership)	5		4		4		\$7,500.00	\$80,000.00	\$7,500.00	\$95,000.00	95.00%	13			
	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			
5	Rental Preservation/Development	0	\$80,000	0	\$45,000						\$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										\$5,000.00	5.00%				
	Admin. From Program Income											0.00%				
	Home Ownership Counseling											0.00%				
	GRAND TOTAL															
	Add Subtotals 1 & 2, plus all Admin. & HO Counseling	5		4		4		\$7,500.00	\$80,000.00	\$7,500.00	\$100,000.00	100.00%	13			
	Percentage Constr./Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										88%				
	Maximum Allowable Purchase Price:							New		Existing						
	Allocation Breakdown	Amount		%				Projected Program Income:	\$100,000.00	Max Amount Program Income For Admin:		\$5,000.00				
	Very-Low Income		\$35,000.00		35.0%			Projected Recaptured Funds:								
	Low Income		\$30,000.00		30.0%			Distribution:								
	Moderate Income		\$30,000.00		30.0%			Total Available Funds:	\$100,000.00							
	TOTAL		\$95,000.00		95.0%								08-Mar-13			

FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box					
HOUSING DELIVERY GOALS CHART											New Plan:					
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2014/2015											Amendment:	Revision	9/30/2015			
Name of Local Government: Escambia/Pensacola											Estimated Funds:	\$1,582,025.00				
											A	B	C	D	E	F
Strategy #	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total			
From Plan Text	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			
											\$0.00	0.00%	0			
1	Purchase Assistance	2	\$7,500	15	\$7,500	59	\$7,500	\$50,000.00	\$420,000.00	\$100,000.00	\$570,000.00	36.03%	76			
2	Replacement Housing	3	\$15,000	1	\$15,000				\$60,000.00		\$60,000.00	3.79%	4			
3	Housing Repair	14	\$15,000	16	\$15,000				\$459,886.00		\$459,886.00	29.07%	30			
4	New Construction	0	\$20,000	0	\$20,000	0	\$20,000				\$0.00	0.00%	0			
6	Disaster/Mitigation Assistance	0	\$15,000	0	\$15,000		\$15,000				\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
	Subtotal 1 (Home Ownership)	19		32		59		\$50,000.00	\$939,886.00	\$100,000.00	\$1,089,886.00	68.89%	110			
	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			
5	Rental Preservation/Development	3	\$80,000	2	\$45,000			\$364,339.00			\$364,339.00	23.03%	5			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
	Subtotal 2 (Non-Home Ownership)	3		2		0		\$364,339.00	\$0.00	\$0.00	\$364,339.00	23.03%	5			
	Administration Fees										\$127,800.00	8.08%				
	Admin. From Program Income											0.00%				
	Home Ownership Counseling											0.00%				
	GRAND TOTAL															
		22		34		59		\$414,339.00	\$939,886.00	\$100,000.00	\$1,582,025.00	100.00%	115			
	Percentage Construction/Reh	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										86%				
	Maximum Allowable Purchase Price:							New		Existing						
	Allocation Breakdown	Amount		%				Projected Program Income:		\$100,000.00	Max Amount Program Income For Admin:		\$5,000.00			
	Very-Low Income	\$544,339.00		34.4%				Projected Recaptured Funds:								
	Low Income	\$467,386.00		29.5%				Distribution:		\$1,482,025.00						
	Moderate Income	\$442,500.00		28.0%				Total Available Funds:		\$1,582,025.00						
	TOTAL	\$1,454,225.00		91.9%									13-Mar-16			

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: **Escambia County, Florida**

- (1) The local government will advertise the availability of SHIP funds, if available, 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 assistance.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if, at any time, the local government (or interlocal entity) will be unable to comply with the provisions in 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 and Technical Revisions to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities as program income.
- (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 by June 30 of each calendar year.

- 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 by June 30.
- 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 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 *have not* been implemented.
(except for Miami Dade County)



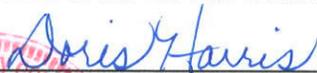
Chief Elected Official
**Gene M. Valentino, Chairman, Escambia
County Board of County Commissioners**
Type Name and Title

BCC Approved: April 2, 2013

Date Executed

April 2, 2013

ATTEST: Pam Childers
Clerk of the Circuit Court

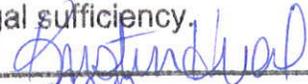
By: 

Deputy Clerk



Approval by County Legal Department:

This document approved as to form
and legal sufficiency.

By: 

Title: FOA

Date: 3/11/13

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Name of Local Government: **City of Pensacola, Florida**

- (1) The local government will advertise the availability of SHIP funds, if available, 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 assistance.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if, at any time, the local government (or interlocal entity) will be unable to comply with the provisions in 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 and Technical Revisions to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities as program income.
- (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 by June 30 of each calendar year.

- 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 by June 30.
- 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 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 *have not* been implemented.
(except for Miami Dade County)

CITY OF PENSACOLA, FLORIDA

ATTEST:


Ericka L. Burnett, City Clerk

By: 
Ashton J. Hayward, III, Mayor

(SEAL)

DUPLICATE ORIGINAL
RESOLUTION NUMBER R2013-42

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF ESCAMBIA 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 CHAIRMAN AND/OR COUNTY ADMINISTRATOR 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 420.9025, 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; and

WHEREAS, Neighborhood Enterprise Foundation, Inc, an operating division of the Escambia County Community & Environment Department, and City of Pensacola Housing have jointly 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 **Escambia County** to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds;

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ESCAMBIA COUNTY, FLORIDA, AS FOLLOWS:

SECTION 1. The Board of County Commissioners of Escambia County, Florida the hereby approves the Escambia/Pensacola 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: 2013/2014, 2014/2015 and 2015/2016.

SECTION 2. The Chairman of the Board of County Commissioners and/or the County Administrator (or his designee) are 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. In the event of a "presidentially, state or locally declared natural disaster", up to 25% of the available Escambia/Pensacola SHIP Program funds may be immediately utilized to meet emergency housing repair and recovery needs of SHIP eligible families. In the event of such an occurrence, the County shall notify the Florida Housing Finance Corporation (FHFC) of such action by written letter, facsimile or e-mail within 15 days of the date of the disaster declaration.

SECTION 4. This Resolution shall take effect immediately upon its adoption by the Board of County Commissioners.

PASSED AND ADOPTED THIS 2nd **DAY OF** April 2, **2013.**

ESCAMBIA COUNTY, FLORIDA, acting
by and through its BOARD OF COUNTY
COMMISSIONERS

BY: *Gene M. Valentino*
Gene M. Valentino, Chairman

BCC Approved: April 2, 2013

Attest: Pam Childers
Clerk of the Circuit Court

By: *Doris Harris*
Deputy Clerk



Approval by County Legal Department:

This document approved as to form
and legal sufficiency.
By: *Kristin Auel*
Title: *AEL*
Date: *3/11/13*

**RESOLUTION
NO. 09-13**

**A RESOLUTION
TO BE ENTITLED:**

A RESOLUTION 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; PROVIDING FOR 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, and the methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by *section 420.9025, F.S.*, it is found that five percent (5%) of the local housing distribution plus five percent (5%) of program income is insufficient to adequately pay the necessary costs of administering the Local Housing Assistance Plan; the cost of administering the program may not exceed ten percent (10%) of the local housing distribution plus five percent (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 ten percent (10%) of program income for administrative costs; and

WHEREAS, City of Pensacola Housing and Neighborhood Enterprise Foundation, Inc., an operating division of the Escambia County Community and Environmental Department, have jointly prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

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

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PENSACOLA, FLORIDA:

SECTION 1: The City Council of the City of Pensacola, Florida hereby approves the Escambia/Pensacola 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: 2013/2014, 2014/2015 and 2015/2016.

SECTION 2: The Mayor of the City of Pensacola, or his designee, is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan and to do all things necessary and proper to carry out the terms and conditions of said program.

SECTION 3: In the event of a "presidentially, state or locally declared natural disaster," up to twenty-five percent (25%) of the available Escambia/Pensacola SHIP Program funds may be immediately utilized to meet emergency housing repair and recovery needs of SHIP eligible families. In the event of such an occurrence, the County shall notify the Florida Housing Finance Corporation (FHFC) of such action by written letter, facsimile, or email within 15 days of the date of the disaster declaration.

SECTION 4: This resolution shall become effective on the fifth business day after adoption, unless otherwise provided pursuant to Section 4.30(d) of the City Charter of the City of Pensacola.

Adopted: April 11, 2013

Approved: P.C. Wu
President of City Council

Attest:

Carole L. Burnett
City Clerk

Legal in form and valid as drawn:

[Signature]
City Attorney

I, DO HEREBY CERTIFY THAT THE ABOVE AND FOREGOING IS A TRUE AND CORRECT COPY OF THE ORIGINAL THEREOF ON FILE IN MY OFFICE. WITNESS MY HAND AND THE CORPORATE SEAL OF THE CITY OF PENSACOLA, FLORIDA THIS THE 15th DAY OF April, 2013
Carole L. Burnett
CITY CLERK
CITY OF PENSACOLA, FLORIDA

**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	Escambia County
Chief Elected Official	Gene M. Valentino, Chairman
Address	221 Palafox Place, Suite 400, Pensacola, Florida 32502
SHIP Administrator	Randy Wilkerson
Address	P. O. Box 18178, Pensacola, Florida 32523
Telephone	(850) 458-0466
EMAIL	rwilker@myescambia.com or randy_wilkerson@co.escambia.fl.us
Alternate SHIP Contact	Denise Manna
Telephone	(850) 458-0466
EMAIL	Denise#nefi.gccoxmail.com
Interlocal Agreement (list other local governments in interlocal)	Yes. City of Pensacola, Florida
Local Government Employer Federal ID #	59-6000-598
Disbursement (list bank account information if changed from previous)	No Change from previous electronic funds form completed by Escambia County.
Other Information	

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

**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	City of Pensacola
Chief Elected Official	Ashton J. Hayward, III, Mayor
Address	P. O. Box 12910, Pensacola, Florida 32521
SHIP Administrator	Jimmie McFall
Address	P. O. Box 12910, Pensacola, Florida 32521
Telephone	(850) 858-0318
EMAIL	JMcfall@cityofpensacola.com
Alternate SHIP Contact	Marcie Whitaker
Telephone	(850) 858-0323
EMAIL	MWhitaker@cityofpensacola.com
Interlocal Agreement (list other local governments in interlocal)	Yes. Escambia County, Florida
Local Government Employer Federal ID #	N/A (See Escambia County for applicable Federal ID)
Disbursement (list bank account information if changed from previous)	NOT APPLICABLE. All disbursements are made to the Housing Trust Fund maintained by Escambia County.
Other Information	

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

Exhibit G

PREVIOUSLY SUBMITTED:

The Escambia County and City of Pensacola Ordinances are on file with Florida Housing Finance Corporation and there have been no changes to the ordinances.

**ESCAMBIA/PENSACOLA INTERLOCAL AGREEMENT
STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM**

THIS INTERLOCAL AGREEMENT made and entered into this 2nd day of April, 2013, by and between **ESCAMBIA COUNTY**, a political subdivision of the State of Florida, acting by and through its Board of County Commissioners (the "County"), and the **CITY OF PENSACOLA**, a municipal corporation created and existing under the laws of the State of Florida, acting by and through its City Council (the "City"):

WITNESSETH:

WHEREAS, the County and City have legal authority to perform general government services within their respective jurisdiction; and,

WHEREAS, the County and City are authorized by Florida Statutes Chapter 163.01 et seq., to enter into Interlocal Agreements and thereby cooperatively utilize their powers and resources in the most efficient manner possible; and

WHEREAS, the William E. Sadowski Affordable Housing Act (Chapter 92-317, Laws of Florida, incorporated herein by reference) created Section 420.9072, et seq. Florida Statutes, the "State Housing Initiatives Partnership Program" ("SHIP"), which authorizes moneys in the Local Government Housing Trust Fund (the "Fund") to be distributed to approved counties and eligible municipalities within the County pursuant to an Interlocal Agreement; and

WHEREAS, Escambia County is an approved County and the City of Pensacola is an eligible municipality within the County; and

WHEREAS, the County and City desire to jointly utilize SHIP allocations pursuant to this Interlocal Agreement; and

WHEREAS, the County and the City have determined that SHIP Program funds can be more effectively and efficiently utilized and managed through an Interlocal Agreement.

THEREFORE, FOR AND IN CONSIDERATION of the mutual covenants and agreements hereinafter set forth, the parties hereto agree as follows:

1. The County and the City do hereby agree that the SHIP Program funds which are to be distributed to the County as provided in 420.9073, Florida Statutes, shall be allocated jointly to the County and City for purposes identified in the mutually approved Escambia/Pensacola Local Housing Assistance Plan (LHAP). The implementation of various SHIP financed affordable housing activities shall be undertaken cooperatively by the County, acting through its agent, Neighborhood Enterprise Foundation, Inc., and the City, through its Housing Office.

2. Unless earlier terminated pursuant to other provisions of this Interlocal Agreement, the term of this Agreement shall run concurrent with the distribution of SHIP Program funds which are allocated jointly to the County and the City, and shall minimally continue for the duration of the 2014-2016 Housing Assistance Plan.

3. The County and the City direct the Florida Housing Finance Corporation (the "Corporation") to distribute and allocate the SHIP Program funds in accordance with this Interlocal Agreement and authorize the Corporation to rely on the County's and City's stated intent and their authority to execute this interlocal agreement.

4. The SHIP Program funds so distributed will be deposited in a single depository trust fund account created and managed by Escambia County, which shall be administered by the Finance Division of the Office of the Clerk of the Circuit Court. This account shall be known as the Escambia-Pensacola Local Government Housing Trust Fund (hereinafter referred to as "Local Fund"), to which SHIP funds are distributed by the State of Florida/Florida Housing Finance Corporation. The Corporation will be notified of any change in the Local Fund status and the parties agree to have such Local Fund audited annually as required by Chapter 420, Florida Statutes and Rule 67-37, Florida Administrative Code. Since all distributions from the Local Fund shall be processed by Escambia County, parties hereto agree that the Comprehensive Single Entity Audit of the accounts and records of the County with respect to SHIP revenues and expenditures shall constitute the audit for the Interlocal Entity as described in the SHIP Regulations. The parties hereto agree that the Local Fund may be allocated a pro-rata charge by the County based upon the cost of the independent audit.

5. Provided this Interlocal Agreement remains effective between the County and the City, both parties agree that they will not do anything to jeopardize the other party's right to receive its allocation from the Local Fund.

6. The parties to this Agreement have both adopted an Affordable Housing Incentive Plan and mutually understand that the relevant law requires the continuing monitoring and implementation of said Plan for the purpose of enhancing and providing affordable housing. Both parties agree to cooperate in ensuring that the requirements and spirit of applicable law are satisfied.

7. Neither party shall use any revenues distributed and allocated for purposes other than those authorized by 420.9072(7), Florida Statutes, or as stipulated in Florida Housing Finance Corporation Administrative Rule 67-37.

8. If at any time during the term of this Interlocal Agreement, the County or the City which are the parties to this Interlocal Agreement believe that the intent of the parties as set forth herein is not being accomplished, or that the terms of the Interlocal Agreement are not fair, such entity may, upon the giving of ninety days written notice, renegotiate the terms and provisions of this Interlocal Agreement to be effective on the first day of the next fiscal year. If the parties are unable to so renegotiate the terms and provisions of this Interlocal Agreement prior to the

commencement of the next fiscal year the noticing party shall cease to be a party to this Interlocal Agreement and this Interlocal Agreement shall terminate and be of no further force or effect as to such party and the funds shall be allocated as provided by law.

9. If either party shall cease to be eligible for allocation and distribution of Local Government Housing Trust Fund monies, such party's allocation of the funds shall remain in the Local Fund to be used by the Corporation.

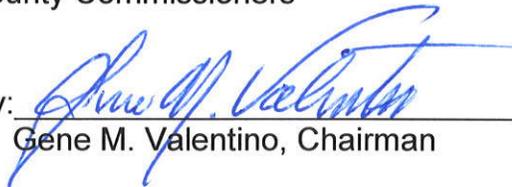
10. The parties to this Agreement shall cooperatively prepare and submit a single consolidated annual report incorporating all activities undertaken with SHIP funds in compliance with reporting provisions of Administrative Rule 67-37.

11. For all purposes herein, the term "Interlocal Agreement" shall mean this Interlocal Agreement, and the provisions thereof.

12. This Interlocal Agreement shall become effective when filed with the minutes of Escambia County as administered by the Clerk of the Circuit Court. The County shall be responsible for such filing as soon as this Agreement has been fully executed.

IN WITNESS WHEREOF, the said municipal corporation in pursuance of due and legal action of its City Council has executed these presents causing its name to be signed by its Mayor and its corporate seal to be affixed, and Escambia County, a political subdivision of the State of Florida has caused these presents to be executed in its name by its Board of County Commissioners, acting by its Chairman of said Board, the day and year first written above.

ESCAMBIA COUNTY,
acting by and through its Board of
County Commissioners

By: 
Gene M. Valentino, Chairman

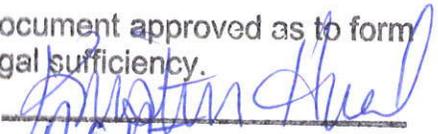
Attest: Pam Childers
Clerk of the Circuit Court

BCC Approved: April 2, 2013

By: 
Deputy Clerk

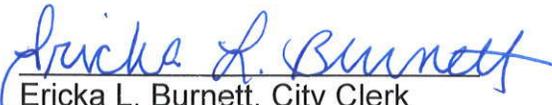


Approval by County Legal Department:

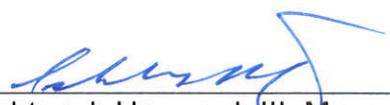
This document approved as to form and legal sufficiency.
By: 
Title: ACP
Date: 3/11/13

CITY OF PENSACOLA,
a municipal corporation chartered in the
State of Florida

ATTEST:


Ericka L. Burnett, City Clerk

(SEAL)

By: 
Ashton J. Hayward, III, Mayor

APPROVED AS TO CONTENT:


Marcie Whitaker, Pensacola Housing

LEGAL IN FORM AND VALID
AS DRAWN:


City Attorney