ESCAMBIA COUNTY / CITY OF PENSACOLA

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2016-2017, 2017-2018 and 2018-2019

Table of Contents

	Page #
Section I: Program Details	**3**
Section II: Housing Strategies	
A. Purchase Assistance	**8**
B. Replacement Housing	**9**
C. Housing Repair	**10**
D. New Construction	**12**
E. Rental Preservation/Development	**14**
F. Disaster/Mitigation Assistance	**16**
Section III: Incentive Strategies	
A. Expedited Permitting	**17**
B. Ongoing Review Process	**18**
Section IV: Exhibits	**19**
A. Administrative Budget for each fiscal year covered in the Plan	**20**
B. Timeline for Estimated Encumbrance and Expenditure	**21**
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan	**22**
D. Signed LHAP Certification	**25**
E. Signed, dated, witnessed or attested adopting resolution	**29**
F. Ordinance: (If changed from the original creating ordinance)	**33**
G. Interlocal Agreement	**34**

I. Program Details:

A. Name of the participating local government:

Escambia County and the City of Pensacola

Is there an Interlocal Agreement: Yes ___X____ No _____

If "Yes", name local government(s) in the Interlocal Agreement:

__Escambia County and the City of Pensacola_____

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

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

D. Governance:
The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code.
Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership:
The SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

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

G. Public Input:
Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan on March 7, 2016 in the *Pensacola News Journal*, publication of information on the Escambia County and City of Pensacola websites, and the Notice of Funding Availability which will be published annually upon receipt of annual allocations.

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 or at the time SHIP funding availability is advertised annually.

J. Discrimination:
In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.

K. Support Services and Counseling:
Support services are available from various sources. Available support services may include but are not limited to: Legal Services, Fair Housing Service, Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling (as applicable), and Foreclosure Prevention Counseling.

Owners facing foreclosure may also consult HUD programs and the Florida Housing Finance Corporation's Hardest Hit fund (www.flhardesthithelp.org)

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:

__X__ U.S. Treasury Department
_____ Local HFA Numbers

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

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

N. Welfare Transition Program:
Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

O. Monitoring and First Right of Refusal:
In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of $10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above or in individual program agreements.

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

P. Administrative Budget:
A line-item budget of proposed Administrative Expenditures is attached as Exhibit A.
__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. These are presented on an annual basis for each State fiscal year submitted.
Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: "A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."
Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to $350,000 may use up to 10 percent of program income for administrative costs." The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

Q. Program Administration:
Administration of the local housing assistance plan will be wholly performed and maintained by __Escambia County and the City of Pensacola____.

R. Project Delivery Costs: Most costs to administer the various program activities will be covered in the County or City's administrative budget. In cases where an activity is outsourced to a third party, a service delivery fee may be allowed to cover costs

associated with providing the service to a household to offset the costs with managing the activity. A service delivery fee will most likely be utilized in conjunction with 3rd party administration of the Housing Repair Activity.

For the Rental Development activity, the City/County may include appraisals, surveys, housing market studies, environmental reviews, third party underwriting or construction oversight, etc. as a project delivery cost to be included within the cost of the project.

S. Essential Service Personnel Definition: 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.

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

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.

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

The Special Needs set aside will be met through all strategies, with particular attention given to the Repair and Replacement Housing strategies to provide the opportunity for owner occupants to remain independent in their homes and maintain homeownership.

Persons with special needs, as defined in F.S. 420.0004 (13) means an adult requiring independent living services in order to maintain housing or development independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under F.S. 409.1451(5); a survivor of domestic violence as defined in F.S. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the supplemental Security Income (SSI) program or from veterans disability benefits.

V. Describe efforts to reduce homelessness:

Escambia County is a direct entitlement community for HUD's Emergency Solutions Grant (ESG) Program. Under this program, the County directs funds for Emergency Shelter Operations and Services and the Homeless Management Information System (HMIS) database with the local homeless Continuum of Care, lead, EscaRosa Coalition on the Homeless (ECOH). Additionally, funds are utilized for short-term rental assistance, security and utility deposits, and associated eligible activities for income eligible homeless households under the Rapid Re-housing and Homelessness Prevention strategies.

The City of Pensacola administers HUD Veterans Affairs Supportive Housing (VASH) vouchers County-wide to provide homeless veterans with housing choice vouchers as well as Department of Veterans Affairs supportive services.

Section II. LHAP Strategies:

A.

PURCHASE ASSISTANCE	*Code: 1,2*

a. Summary of Strategy:

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 first time 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.

b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019

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

d. Maximum award: $7,500

e. Terms:

1. Loan/deferred loan/grant: Deferred Payment Loan secured by Second Mortgage and Note
2. Interest Rate: 0%
3. Term: 5 years
4. Forgiveness/Repayment: Loan forgiven at 20% per year, provided that the homebuyer is not in default of program terms.
5. Default/Recapture: The sale, rental, refinancing, or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid.

f. Recipient Selection Criteria: Assistance provide on a first qualified, first served basis following annual advertisement of the availability of SHIP resources.

Homebuyer must qualify for a first mortgage through a participating first mortgage lender, participate in a HUD certified homebuyer education class, and contribute a minimum

of $1,000 toward the purchase of the home (this amount can include documented expenses paid outside of closing). Buyers must also take a foreclosure prevention class post-purchase.

An applicant must be a *first time homebuyer*, which is defined as a person that has not owned a home or had ownership interest in a homestead property in the previous three (3) years.

g. Sponsor/Developer Selection Criteria: Not applicable.

h. Additional Information: Priority given to Low and Very Low applicants

B.

REPLACEMENT HOUSING (SUBSTANTIAL REHAB/RECONSTRUCTION)	*Code: 3,4*

a. Summary of Strategy: Funds under this strategy are provided for the substantial rehabilitation or reconstruction of severely substandard owner-occupied single family units. These units are unable to be addressed through other Consortium repair programs and will be brought up to code through this strategy.

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 programs often require a cash match or local leverage to receive the funds, such as the U.S. Department of Housing and Urban Development (HUD) HOME Program. The local cash matching is unavailable except through the resources provided by the SHIP Program.

b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019

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

d. Maximum award: $100,000

e. Terms:

1. Loan/deferred loan/grant: Deferred Payment Loan secured by Mortgage and Note. Loan will be in a subordinate position to HOME program financing if present (or other associated County/City financing as available).
2. Interest Rate: 0%
3. Term: 5 years
4. Forgiveness/Repayment: Loan forgiven at 20% per year, provided that the homeowner is not in default of program terms.
5. Default/Recapture: The sale, rental, refinancing, or transfer of ownership

during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. In the event of the death of an owner, an income eligible heir (at or below 80% AMI) may assume the balance of the loan terms if certified income eligible by County or City staff.

f. Recipient Selection Criteria: Assistance provided on a first qualified/first served basis following advertisement of the availability of SHIP resources and/or through the use of a waiting list with a priority to very low and special needs applicants.

Applicants must be owner occupants with homestead exemption, property taxes current, and with no outstanding liens or judgments owed to the County or City. 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 state or federal officials.

g. Sponsor/Developer Selection Criteria: N/A

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; external thermal barriers; windows that meet or exceed "Energy Star" requirements; Water Sense toilets and faucets; and Energy Star appliances.

C.

HOUSING REPAIR	*Code: 3*

a. Summary of Strategy: SHIP funds will be used to provide minor rehabilitation or emergency repair assistance 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, accessibility needs, and other related repairs.

b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019

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

d. Maximum award: $30,000

e. Terms:

1. Loan/deferred loan/grant: Deferred Payment Loan secured by Mortgage and Note. Loan will be in a subordinate position to HOME program financing (or other associated County/City financing as available).
2. Interest Rate: 0%

3. Term: 5 years
4. Forgiveness/Repayment: Loan forgiven at 20% per year, provided that the homeowner is not in default of program terms.
5. Default/Recapture: The sale, rental, refinancing, or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. In the event of the death of an owner, an income eligible heir (at or below 80% AMI) may assume the balance of the loan terms if certified income eligible by County or City staff.

f. Recipient Selection Criteria: Assistance provided on a first qualified/first served basis following advertisement of the availability of SHIP resources and/or through the use of a waiting list. Applicants must be owner occupants with homestead exemption, property taxes current, and with no outstanding liens or judgments owed to the County or City. 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/Developer Selection Criteria: Unless implemented directly by City or County staff, selection will be based upon responses to an advertised request for proposals. 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 efficient 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 or special needs households; 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 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. The RFP may solicit participation for the full three year LHAP period.

h. Additional Information: Depending on the type and extent of repair, the County and City 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.

NEW CONSTRUCTION	*Code: 10*

a. Summary of Strategy: SHIP funds will be made available to non-profit housing agencies, non-profit housing developers and/or for-profit developers to partially underwrite the costs of constructing affordable homes for families These funds will enhance affordability and enable the developer 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: 2016-2017, 2017-2018 and 2018-2019

c. Income Categories to be served: Very Low and Low

d. Maximum award: $20,000

e. Terms:

1. Loan/deferred loan/grant: Deferred Payment Loan secured by Mortgage and Note.
2. Interest Rate: 0%
3. Term: 5 years
4. Forgiveness/Repayment: Loan forgiven at 20% per year, provided that the homeowner is not in default of program terms.

5. Default/Recapture: The sale, rental, refinancing, or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. Due to the fact that this activity may target very low income families, a provision is included which gives the homeowner the option to release the unit back to the Sponsor agency or the County/City 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.

g. Sponsor/Developer Selection Criteria: Selection will be based upon responses to an advertised request for proposal. Selection criteria will include:

a) non-profit or for 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) percentage of units targeted to very low income families; and
f) 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. The RFP may solicit participation for the full three year LHAP period.

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

E.

RENTAL PRESERVATION/DEVELOPMENT	*14, 21*

a. Summary of Strategy: 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, persons with developmental disabilities, 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 HOME 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 Florida Housing Finance Corporation (FHFC) Request for Applications, 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: 2016-2017, 2017-2018 and 2018-2019

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

d. Maximum award: Up to $80,000 per unit as determined by a subsidy layering review and type of project (new construction vs. acquisition/rehab).

e. Terms:

1. Loan/deferred loan/grant: Deferred Payment Loan, secured by Mortgage and Note or Deed Restriction.
2. Interest Rate: 0%
3. Term: 15 year minimum on all projects and 20 year minimum on any new construction project co-funded with local HOME funds. 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.
4. Forgiveness/Repayment: As defined in the applicable mortgage and note. For 0% interest, deferred payment loans, a portion of the loan will be forgiven in annual installments provided the project is not in default of program requirements.
5. Default/Recapture: As defined in the applicable mortgage and note or deed restriction, full recapture of SHIP funds invested is required upon default, unless a depreciating balance is incorporated into the terms in which case

the undepreciated portion shall be due and payable upon default. A default is the sale, transfer or conveyance of the property prior to term expiration; conversion to a non-approved use; failure to maintain standards for compliance as required by funding sources, including income eligibility of tenants and rents limits. The sale of properties assisted with SHIP/HOME 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.

f. Recipient Selection Criteria: Not applicable

g. Sponsor/Developer 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 at a minimum, as applicable:

1. agency must be a locally designated CHDO (HOME set-aside funds) and a 501(c)3 non profit;
2. agency's previous rental development experience (agency staff);
3. conformity with Escambia Consortium Consolidated Plan goal(s) for rental housing;
4. total (aggregate) cost per unit-all funding sources;
5. subsidy level per unit and SHIP cost per unit;
6. ratio of private funds to public funds;
7. ratio of other funds to SHIP funds;
8. compliance with preservation or new construction preference;
9. rental development bedroom size mix;
10. percentage of units targeted to families below 30% or 50% of area median income;
11. 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;
12. proposed development site located in a designated Community Redevelopment Area (CRA) or other targeted area;
13. target date for Project commitment and completion;
14. 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 the capacity to implement the subject SHIP activity.

Non-CHDO "set-aside" (non-profit and/or for profit) projects will be accepted through an RFP process, and will be evaluated at the time of submission to maximize the potential for integration of resources (FHFC, HUD, RD, etc.). Project selection criteria at a minimum will include:

1. experience in development of affordable rental housing;

2. proof of financial capacity for development of units and sufficient cash flow to maintain operation of the units for affordable housing;
3. site control (or contract for sale);
4. ability to commence construction within 18 months;
5. management capacity of affordable rental housing and targeted population if part of the RFP;
6. leveraging ability;
7. 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;
8. services/amenties to be offered at the units; and
9. percentage of units targeted to families below 30% or 50% of area median income.

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.

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

F.

DISASTER/MITIGATION ASSISTANCE	*Code: 5*

a. Summary of Strategy: SHIP funds may be used in all areas of Escambia County and the City of Pensacola to provide emergency repairs to homes owned by 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 habitable by the eligible family; and post-disaster assistance with non-insured repairs 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: 2016-2017, 2017-2018 and 2018-2019

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

d. Maximum award: $15,000

e. Terms:

1. Loan/deferred loan/grant: Grant
2. Interest Rate: Not applicable

3. Term: Not applicable
4. Forgiveness/Repayment: Not applicable
5. Default/Recapture: Not applicable

f. Recipient Selection Criteria:
Assistance provided on a first qualified/first served basis following the declaration of the disaster. Applicants must be owner occupants with homestead exemption, property taxes current, and with no outstanding liens or judgments owed to the County or City. 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 local, state, or federally declared disaster*.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: This strategy may be leveraged with other federal, state, or local funding as well as volunteer labor.

In the event of a "presidentially, state declared 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.

III. LHAP Incentive Strategies

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

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

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

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

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

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 Neighborhood & Human Services Department and the Development Services Department, 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 has been reviewed and revised in a manner that makes affordable housing development viable. Continued 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 with input as needed by local housing and community development professionals.

C. Other Incentive Strategies Adopted:

A complete copy of both Escambia County and the City of Pensacola's **Affordable Housing Incentive Plans** and updates to said Plans 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: mrnunnari@myescambia.com or mwhitaker@cityofpensacola.com

IV. EXHIBITS:

A. Administrative Budget for each fiscal year covered in the Plan.

B. Timeline for Estimated Encumbrance and Expenditure.
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.

D. Signed LHAP Certification.

E. Signed, dated, witnessed or attested adopting resolution.

F. Ordinance: (If changed from the original creating ordinance). No changes to existing Ordinances. No EXHIBIT F attached.

G. Interlocal Agreement.

LHAP 2009-001
Exhibit A
Revised: 6/2015

PROPOSED ADMINISTRATIVE BUDGET FOR EACH FY COVERED IN PLAN
LOCAL GOVERNMENT: Escambia/Pensacola

The amounts below are proposed and will be adjusted according to actual allocations received from the State. Administrative funds are shared between Escambia County and the City of Pensacola.

Fiscal Year: 2016-2017			
Estimated Allcoation for Calculating:	$	1,954,360.00	
Salaries and Benefits	$	140,000.00	
Office Supplies and Equipment	$	3,500.00	
Travel, Training, Memberships, etc	$	4,000.00	
Recording Fees, Surveys, Title Search	$	1,700.00	
Advertising, Printing, Postage	$	800.00	
Escambia Co Indirect Costs	$	45,000.00	
Total	$	195,000.00	0.099777
Fiscal Year: 2017-2018			
Estimated Allcoation for Calculating:	$	1,954,360.00	
Salaries and Benefits	$	140,000.00	
Office Supplies and Equipment	$	3,500.00	
Travel, Training, Memberships, etc	$	4,000.00	
Recording Fees, Surveys, Title Search	$	1,700.00	
Advertising, Printing, Postage	$	800.00	
Escambia Co Indirect Costs	$	45,000.00	
Total	$	195,000.00	0.099777
Fiscal Year 2018-2019			
Estimated Allcoation for Calculating:	$	1,954,360.00	
Salaries and Benefits	$	140,000.00	
Office Supplies and Equipment	$	3,500.00	
Travel, Training, Memberships, etc	$	4,000.00	
Recording Fees, Surveys, Title Search	$	1,700.00	
Advertising, Printing, Postage	$	800.00	
Escambia Co Indirect Costs	$	45,000.00	
Total	$	195,000.00	0.099777

*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.

Exhibit B
Timeline for SHIP Expenditures

_ESCAMBIA COUNTY/CITY OF PENSACOLA__ affirms that funds allocated for these fiscal years will meet the following deadlines:

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

If funds allocated for these fiscal years are 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	1st Year AR Not Submitted	2nd Year AR Not Submitted	Closeout AR Not Submitted
2016-2017	3/30/2018	3/30/2019	6/15/2017	6/15/2018	6/15/2019
2017-2018	3/30/2019	3/30/2020	6/15/2018	6/15/2019	6/15/2020
2018-2019	3/30/2020	3/30/2021	6/15/2019	6/15/2020	6/15/2021

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

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

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

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

Exhibit C

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2016-2017

Please check applicable box	
New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

Name of Local Government: ESCAMBIA/PENSACOLA

Allocation: $1,954,360.00

Strategy #		HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A New Construction	B Rehab/Repair	C Without Construction	D Total	E Total	F Total
From Plan Text	Code	STRATEGIES (strategy title must be same as the title used in plan text.	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
												$0.00	0.00%	0
	1	Purchase Assistance	2	$7,500	28	$7,500	50	$7,500		$500,000.00	$100,000.00	$600,000.00	30.70%	80
	4	Replacement Housing	3	$100,000	2	$100,000			$540,000.00			$540,000.00	27.63%	5
	6	Housing Repair	9	$30,000	9	$30,000				$519,360.00		$519,360.00	26.57%	18
	10	New Construction	2	$20,000	3	$20,000			$100,000.00			$100,000.00	5.12%	5
	14, 21	Disaster/Mitigation Assistance		$15,000		$15,000		$15,000				$0.00	0.00%	0
												$0.00	0.00%	0
												$0.00	0.00%	0
		Subtotal 1 (Home Ownership)	16		42		50		$640,000.00	$1,019,360.00	$100,000.00	$1,759,360.00	90.02%	108

		RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without	Total	Total	Total
		STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
												$0.00	0.00%	0
	5	Rental Preservation/Development	1	$80,000	0	$80,000			$100,000.00			$100,000.00	5.12%	1
												$0.00	0.00%	0
												$0.00	0.00%	0
												$0.00	0.00%	0
		Subtotal 2 (Non-Home Ownership	1		0		0		$100,000.00	$0.00	$0.00	$100,000.00	5.12%	1
		Administration Fees										$195,000.00	9.98%	
		Admin. From Program Income											0.00%	
		Home Ownership Counseling											0.00%	
		GRAND TOTAL												
		Add Subtotals 1 & 2, plus all Adr	17		42		50		$740,000.00	$1,019,360.00	$100,000.00	$2,054,360.00	105.12%	109

		Percentage Construction/Reh	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									90%		
		Maximum Allowable												
		Purchase Price:							New	$189,000	Existing	$189,000		

Allocation Breakdown	Amount	%					
Very-Low Income	$745,000.00	38.1%	Projected Program Income:	$100,000.00	Max Amount Program Income For Admi	$5,000.00	
Low Income	$739,360.00	37.8%	Projected Recaptured Funds:				
Moderate Income	$375,000.00	19.2%	Distribution:	$1,954,360.00			
TOTAL	$1,859,360.00	95.1%	Total Available Funds:	$2,054,360.00			

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2017-18

Please check applicable box	
New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

Name of Local Government: ESCAMBIA/PENSACOLA

Allocation: $1,954,360.00

Strategy #		HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A New Construction	B Rehab/Repair	C Without Construction	D Total	E Total	F Total
From Plan Text	Code	STRATEGIES (strategy title must be same as the title used in plan text.	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
												$0.00	0.00%	0
	1	Purchase Assistance	2	$7,500	28	$7,500	50	$7,500		$500,000.00	$100,000.00	$600,000.00	30.70%	80
	4	Replacement Housing	3	$100,000	2	$100,000			$540,000.00			$540,000.00	27.63%	5
	6	Housing Repair	9	$30,000	9	$30,000				$519,360.00		$519,360.00	26.57%	18
	10	New Construction	2	$20,000	3	$20,000			$100,000.00			$100,000.00	5.12%	5
	14, 21	Disaster/Mitigation Assistance		$15,000		$15,000		$15,000				$0.00	0.00%	0
												$0.00	0.00%	0
												$0.00	0.00%	0
		Subtotal 1 (Home Ownership)	16		42		50		$640,000.00	$1,019,360.00	$100,000.00	$1,759,360.00	90.02%	108

		RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without	Total	Total	Total
		STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
												$0.00	0.00%	0
	5	Rental Preservation/Development	1	$80,000	0	$80,000			$100,000.00			$100,000.00	5.12%	1
												$0.00	0.00%	0
												$0.00	0.00%	0
												$0.00	0.00%	0
		Subtotal 2 (Non-Home Ownership	1		0		0		$100,000.00	$0.00	$0.00	$100,000.00	5.12%	1
		Administration Fees										$195,000.00	9.98%	
		Admin. From Program Income											0.00%	
		Home Ownership Counseling											0.00%	
		GRAND TOTAL												
		Add Subtotals 1 & 2, plus all Adr	17		42		50		$740,000.00	$1,019,360.00	$100,000.00	$2,054,360.00	105.12%	109

		Percentage Construction/Reh	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									90%		
		Maximum Allowable												
		Purchase Price:							New	$189,000	Existing	$189,000		

Allocation Breakdown	Amount	%					
Very-Low Income	$745,000.00	38.1%	Projected Program Income:	$100,000.00	Max Amount Program Income For Admi	$5,000.00	
Low Income	$739,360.00	37.8%	Projected Recaptured Funds:				
Moderate Income	$375,000.00	19.2%	Distribution:	$1,954,360.00			
TOTAL	$1,859,360.00	95.1%	Total Available Funds:	$2,054,360.00			

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2018-19

Please check applicable box	
New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

Name of Local Government: ESCAMBIA/PENSACOLA

Allocation: $1,954,360.00

Strategy #		HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A New Construction	B Rehab/Repair	C Without Construction	D Total	E Total	F Total
From Plan Text	Code	STRATEGIES (strategy title must be same as the title used in plan text.	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
												$0.00	0.00%	0
	1	Purchase Assistance	2	$7,500	28	$7,500	50	$7,500		$500,000.00	$100,000.00	$600,000.00	30.70%	80
	4	Replacement Housing	3	$100,000	2	$100,000			$540,000.00			$540,000.00	27.63%	5
	6	Housing Repair	9	$30,000	9	$30,000				$519,360.00		$519,360.00	26.57%	18
	10	New Construction	2	$20,000	3	$20,000			$100,000.00			$100,000.00	5.12%	5
	14, 21	Disaster/Mitigation Assistance		$15,000		$15,000		$15,000				$0.00	0.00%	0
												$0.00	0.00%	0
												$0.00	0.00%	0
		Subtotal 1 (Home Ownership)	16		42		50		$640,000.00	$1,019,360.00	$100,000.00	$1,759,360.00	90.02%	108

		RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without	Total	Total	Total
		STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
												$0.00	0.00%	0
	5	Rental Preservation/Development	1	$80,000	0	$80,000			$100,000.00			$100,000.00	5.12%	1
												$0.00	0.00%	0
												$0.00	0.00%	0
												$0.00	0.00%	0
		Subtotal 2 (Non-Home Ownership	1		0		0		$100,000.00	$0.00	$0.00	$100,000.00	5.12%	1
		Administration Fees										$195,000.00	9.98%	
		Admin. From Program Income											0.00%	
		Home Ownership Counseling											0.00%	
		GRAND TOTAL												
		Add Subtotals 1 & 2, plus all Adr	17		42		50		$740,000.00	$1,019,360.00	$100,000.00	$2,054,360.00	105.12%	109

		Percentage Construction/Reh	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									90%		
		Maximum Allowable												
		Purchase Price:							New	$189,000	Existing	$189,000		

		Allocation Breakdown	Amount		%			Projected Program Income:		$100,000.00	Max Amount Program Income For Admi		$5,000.00	
		Very-Low Income		$745,000.00		38.1%		Projected Recaptured Funds:						
		Low Income		$739,360.00		37.8%		Distribution:		$1,954,360.00				
		Moderate Income		$375,000.00		19.2%		Total Available Funds:		$2,054,360.00				
		TOTAL		$1,859,360.00		95.1%								

Exhibit D
67-37.005(1), F.A.C.
Effective Date: 10/14

.

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government: _____ESCAMBIA COUNTY_____

(1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.

(2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.

(3) A process for selection of recipients for funds has been developed.

(4) The eligible municipality or county has developed a qualification system for applications for awards.

(5) Recipients of funds will be required to contractually commit to program guidelines.

(6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.

(7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.

(8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.

(9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation with in 21 days after adoption.

(10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.

(11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

(12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.

13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.

(14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.

(15) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

(16) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.

(17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)

(18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.

(19) The provisions of Chapter 83-220, Laws of Florida ____***has or*** __***X***__ ***have not*** been implemented. **(note: Miami Dade County will check "has")**

BOARD OF COUNTY COMMISSIONERS
ESCAMBIA COUNTY, FLORIDA

Grover C. Robinson, IV, Chairman

ATTEST: Pam Childers
Clerk of the Circuit Court

BCC Approved: ~~April 21, 2016~~ May 5, 2016

Deputy Clerk

BOARD OF COUNTY COMMISSIONERS SEAL ESCAMBIA CO., FL

Date Executed
5/6/2016

Approved as to form and legal sufficiency.
By/Title:
Date: 3/17/16

Exhibit D
67-37.005(1), F.A.C.
Effective Date: 10/14

.

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government: _____CITY OF PENSACOLA_____

(1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.

(2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.

(3) A process for selection of recipients for funds has been developed.

(4) The eligible municipality or county has developed a qualification system for applications for awards.

(5) Recipients of funds will be required to contractually commit to program guidelines.

(6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.

(7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.

(8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.

(9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation with in 21 days after adoption.

(10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.

(11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

(12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.

13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.

(14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.

(15) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

(16) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.

(17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)

(18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.

(19) The provisions of Chapter 83-220, Laws of Florida ____ ***has*** *or* __X__ ***has not*** been implemented. **(note: Miami Dade County will check "has")**

CITY OF PENSACOLA, FLORIDA

ATTEST:

Ericka L. Burnett

Ericka L. Burnett, City Clerk

(SEAL)

By: _____ for

Ashton J. Hayward, III, Mayor

EXHIBIT E

Escambia County
Clerk's Original

5/5/2016 CAL II-11

RESOLUTION NUMBER R2016-58

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, §§420.907-420.9079, FLORIDA STATUTES, AND CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AUTHORIZING AND DIRECTING THE CHAIRMAN AND/OR COUNTY ADMINISTRATOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS; PROVIDING AN EFFECTIVE DATE.

Date: 5/10/2016 Verified By: G. Carey

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, §§420.907-420.9079, Florida Statutes, and Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan (LHAP) 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 LHAP; and

WHEREAS, as required by §420.9075(7), Florida Statutes, it is found that five percent of the local housing distribution plus five percent of program income is insufficient to adequately pay the necessary costs of administering the LHAP. The cost of administering the program may not exceed ten percent of the local housing distribution plus five percent of program income deposited into the trust fund, except that small counties, as defined in §120.52(17), Florida Statutes, and eligible municipalities receiving a local housing distribution of up to $350,000 may use up to ten percent of program income for administrative costs; and

WHEREAS, Escambia County and the City of Pensacola have jointly prepared a three-year LHAP for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public for Escambia County to submit the LHAP to the Florida Housing Finance Corporation 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. That the foregoing recitals are true and correct and incorporated herein by reference.

Section 2. That the Board of County Commissioners of Escambia County, 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 §§420.907-420-9079, Florida Statutes, for fiscal years: 2016/2017, 2017/2018 and 2018/2019.

Section 3. That 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 4. That this Resolution shall take effect immediately upon its adoption by the Board of County Commissioners.

ADOPTED this 5th day of ~~April~~ May, 2016.

BOARD OF COUNTY COMMISSIONERS
ESCAMBIA COUNTY, FLORIDA

Grover C. Robinson, IV, Chairman

Date Executed
5/6/2016

ATTEST: Pam Childers
Clerk of the Circuit Court

Deputy Clerk

(SEAL)

Approved as to form and legal sufficiency.

By/Title:
Date: 4/13/16

BCC Approved 05-05-2016

CERTIFIED TO BE A TRUE COPY OF THE ORIGINAL ON FILE IN THIS OFFICE
WITNESS MY HAND AND OFFICIAL SEAL
PAM CHILDERS
CLERK OF THE CIRCUIT COURT & COMPTROLLER
ESCAMBIA COUNTY, FLORIDA
BY: D.C.
DATE: May 11, 2016

RESOLUTION
NO. 13-16

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 420.9075 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; and

WHEREAS, City of Pensacola Housing and Escambia County Neighborhood and Human Services Department, Neighborhood Enterprise Division 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: 2016/2017, 2017/2018, and 2018/2019.

SECTION 2: The Mayor of the City of Pensacola, or his designee, is hereby 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: This resolution shall become effective on the fifth business day after adoption, unless otherwise provided pursuant to Section 4.03(d) of the City Charter of the City of Pensacola.

Adopted: April 14, 2016

Approved: _____

Attest:

Ericka L. Burnett
City Clerk

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 19th DAY OF April, 2016

Ericka L. Burnett
CITY CLERK
CITY OF PENSACOLA, FLORIDA

Exhibit F
Ordinance

No changes to Original Ordinance

ESCAMBIA/PENSACOLA INTERLOCAL AGREEMENT
STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM

THIS AGREEMENT is made and entered into this _5th__ day of __May_, 2016, 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").

W I T N E S S E T H:

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 §163.01, Florida Statutes, 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 §§420.907-420.9079 Florida Statutes, the "State Housing Initiatives Partnership Program" ("SHIP"), which authorizes funds 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.

NOW, THEREFORE, for and in consideration of the mutual covenants and agreements hereinafter set forth, the parties hereto agree as follows:

1. The recitals contained in the Preamble of this Agreement are declared to be true and correct and are hereby incorporated into this Agreement.

2. 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 SHIP Program activities shall be undertaken cooperatively by the County, through its Neighborhood Enterprise Division, and the City, through its

Housing Office in accordance with the Terms and Conditions provided in **Exhibit I,** attached hereto and incorporated herein.

3. 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 2017-2019 LHAP.

4. 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.

5. 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.

6. 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.

7. 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.

8. 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 Rule 67-37, Florida Administrative Code.

9. 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.

10. 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.

11. 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 the reporting provisions of Rule 67-37, Florida Administrative Code.

12. The parties acknowledge that this Agreement and any related financial records, audits, reports, plans, correspondence, and other documents may be subject to disclosure to members of the public pursuant to Chapter 119, Florida Statutes, as amended. In the event a party fails to abide by the provisions of Chapter 119, Florida Statutes, the other party may, without prejudice to any right or remedy and after giving that party, seven (7) days written notice, during which period the party fails to allow access to such documents, terminate this Agreement.

13. This Agreement shall be governed and construed in accordance with the laws of the State of Florida, and the parties stipulate that venue, for any matter, which is the subject of this Agreement shall be in the County of Escambia.

14. This Interlocal Agreement shall become effective, after being properly executed by the parties, when filed with the Office of the Clerk of the Circuit Court of Escambia County. The County shall be responsible for such filing.

[SIGNATURE PAGE TO FOLLOW]

IN WITNESS WHEREOF, the parties hereto have made and executed this Agreement on the respective dates, under each signature:

ESCAMBIA COUNTY, a political subdivision of the State of Florida acting by and through its Board of County Commissioners.

By: _____
Grover C. Robinson, IV, Chairman

BCC Approved: ~~April 21, 2016~~ May 5, 2016

Attest: Pam Childers
Clerk of the Circuit Court

By: _____
Deputy Clerk

(S E A L)

Date Executed
5/6/2016

Approved as to form and legal sufficiency.
By/Title: KdwalACA
Date: 3/15/16

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

By: _____ FOR
Ashton J. Hayward, III, Mayor

ATTEST:

Ericka L. Burnett, City Clerk

(SEAL)

APPROVED AS TO CONTENT:

Marcie Whitaker, Pensacola Housing

LEGAL IN FORM AND VALID AS DRAWN:

City Attorney

EXHIBIT I
TERMS AND CONDITIONS
SHIP PROGRAM IMPLEMENTATION

1. AFFORDABLE HOUSING ADVISORY COMMITTEE: The County and City agree to jointly establish and staff the Affordable Housing Advisory Committee (AHAC) in accordance with the provisions of §420.907-9079, Florida Statutes. The City shall solicit and appoint a representative from the City of Pensacola Planning Board and a citizen who resides in the City of Pensacola. All other appointees to the AHAC shall be solicited by the County. City Council may nominate appointees for the remaining representative positions through the County's solicitation process. All appointments will be jointly approved by the Board of County Commissioners and City Council.

2. MORTGAGE/LIEN RELEASES: Requests for payoffs and mortgage/lien cancellations should be directed to the County if the property is located within the unincorporated County or to the City if the property is located within the City limits. The preparation of mortgage/lien cancellations shall be prepared by the local jurisdiction in which the property is located and signed by the chief elected official. Any funds to be returned to the SHIP program shall be deposited into the Local Fund. All program income shall be used in accordance with SHIP program guidelines.

3. MONITORING: The City will provide files to the County as requested and required for monitoring of the SHIP Program by County auditors and/or the Florida Housing Finance Corporation or its agents.

4. ANNUAL REPORTS: The County will serve as the primary agent for preparation and submission of online annual report to Florida Housing Finance Corporation. The City will provide supporting information as required for the County to complete the annual report.

5. PROJECT SELECTION: County and City staff will jointly identify projects for funding in accordance with the strategies presented in the Local Housing Assistance Plan. Projects will be solicited and awarded through the County's Purchasing Department with City representation on selection committees. Agreements will be presented to the County for approval.

6. LOCAL GOVERNMENT VERIFICATION OF CONTRIBUTION: If approved by Board action, the County Administrator will sign the Local Government Verification of Contribution forms certifying the commitment of local SHIP funds for applicants responding to Request for Applications through the Florida Housing Finance Corporation for housing development project financing.