

**Lee County Board Of County Commissioners**  
**Agenda Item Summary**

Blue Sheet No: 20020311

**1. REQUESTED MOTION**

**ACTION REQUESTED:** 1) Adopt a resolution adopting the 2002/2003-2004/2005 Lee County Local Housing Assistance Plan and approve transmittal of the plan to the Florida Housing Finance Agency. 2) Authorize the County Administrator to make minor revisions that may be required for final state approval

**WHY ACTION IS NECESSARY:** Approval of the plan by resolution is required for participation in the State Housing Initiatives Partnership (SHIP) funding program.

**WHAT ACTION ACCOMPLISHES:** Approval will enable the county to continue to participate in the SHIP program.

**2. DEPARTMENTAL CATEGORY:** 04 Community Development  
**COMMISSION DISTRICT #:** CW **C4B**

**3. MEETING DATE:**  
**04-23-2002**

**4. AGENDA:**  
 CONSENT  
 ADMINISTRATIVE  
 APPEALS  
 PUBLIC  
 WALK ON  
**TIME REQUIRED:**

**5. REQUIREMENT/PURPOSE:**  
*(Specify)*  
 STATUTE Sec 420 FS  
 ORDINANCE  
 ADMIN. CODE  
 OTHER Dept of Community Development State Housing Initiative Partnership (SHIP)

**6. REQUESTOR OF INFORMATION:**  
**A. COMMISSIONER** N/A  
**B. DEPARTMENT** Community Development  
**C. DIVISION** *POC 4/5/02* Planning  
**BY:** Paul O'Connor, AICP, Planning Director

**7. BACKGROUND:** Lee County has been a participant in the State Housing Initiatives Partnership (SHIP) program since 1992. The adoption of a Local Housing Assistance Plan(LHAP) is required for continued participation in the program. The 1999/2000-2001/2002 Local Housing Assistance Plan expires on June 30, 2002. The 2002/2003-2004/2005 Local Housing Assistance Plan will replace the expired plan. The plan identifies the program strategies for the use of the state SHIP funds. These funds are derived from the statewide documentary stamp tax and distributed to participating counties and municipalities according to population. Lee County is projected to receive \$2,367,551.00 for each of the three years covered by the plan. The plan identifies the budget, strategies, recapture provisions, selection of beneficiaries, and other required components. The proposed distribution of the funds are summarized below:

Strategy	% of funds
Home Ownership	66%
Rental Construction	23%
Home Ownership Education	1%
Administration	10%

A minimum of 75% and a goal of 89% of the funds will be spent on construction or rehabilitation activities. There are no matching funds required from the county for participation in the program. The SHIP program requires that the resolution adopting the plan also establish threshold for the average cost per unit, maximum award schedule per unit, maximum sales price, and maximum expenditure for administrative costs. The plan was reviewed by the Lee County Affordable Housing Advisory Committee on March 20, 2002. The AHC lacked a quorum at this meeting but those present voiced no objections to forwarding the plan for approval by the Board of County Commissioners. The Local Planning Agency reviewed the plan on March 25, 2002 and found it to be consistent with the Lee Plan.

~~Strikethrough~~ and underline indicate changes made to the document since the last public hearing. These changes were made in response to additional public comment; the changes clarify the intent of the LHAP as reviewed by the AHC and are not substantive.

Attachments: Resolution

**8. MANAGEMENT RECOMMENDATIONS:**

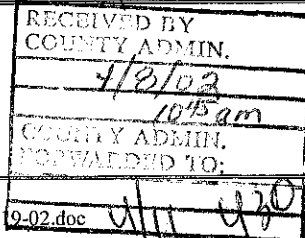
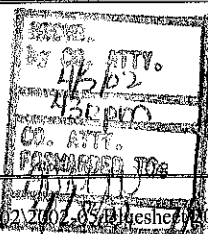
Date Reviewed by M & P Committee \_\_\_\_\_ OR committee Review Not Required \_\_\_\_\_

**9. RECOMMENDED APPROVAL:**

A Department Director	B Purchasing or Contracts	C Human Resources	D Other	E County Attorney	F Budget Services				G County Manager
<i>Mary Gibbs</i>	<i>[Signature]</i>	N/A	N/A	<i>[Signature]</i>	OA <i>4/9/02</i>	OM <i>4/11/02</i>	Risk <i>4/11</i>	GC <i>4-11-02</i>	<i>[Signature]</i>

**10. COMMISSION ACTION:**

- APPROVED  
 DENIED  
 DEFERRED  
 OTHER



RESOLUTION NO. \_\_\_\_\_

WHEREAS, pursuant to Section 420 Florida Statute Chapter 67-37 Florida Administrative Code, Lee County has prepared and adopted the Local Housing Assistance Program, the Affordable Housing Trust Fund and the State Housing Initiatives Partnership Ordinance; and

WHEREAS, Chapter 67-37 Administrative Code requires that the Local Housing Assistance Plan be adopted by resolution.

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF LEE COUNTY, FLORIDA, that:

1. Lee County hereby adopts the 2002/2003-2004/2005 Local Housing Assistance Plan.
2. In accordance with Chapter 67-37 Florida Administrative Code Lee County finds that five percent of the Local Housing Distribution is insufficient to adequately pay for the administration costs of the SHIP program. A maximum of ten percent of the annual Local Housing Distribution shall be available for administration costs of the SHIP program. In addition, up to five percent of program income may be used for administration costs.

Effective Date

This Resolution shall become effective immediately upon its adoption by the Board of County Commissioners at a regular meeting.

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

DOUGLAS ST. CERNY	_____
BOB JANES	_____
RAY JUDAH	_____
ANDREW COY	_____
JOHN ALBION	_____

DULY PASSED AND ADOPTED this \_\_\_\_\_ day of \_\_\_\_\_, 2002.

ATTEST:  
CHARLIE GREEN, CLERK

LEE COUNTY  
BOARD OF COUNTY COMMISSIONERS

\_\_\_\_\_  
Deputy Clerk

\_\_\_\_\_  
Chairman

APPROVED AS TO LEGAL  
FORM AND CONTENT

\_\_\_\_\_  
Office of County Attorney

**LEE COUNTY  
LOCAL HOUSING ASSISTANCE PLAN  
(LHAP)**

**State Fiscal Years 2002/03-2004/05**

**Prepared for Participation in the  
State Housing Initiatives Partnership  
(SHIP) Program**



**LEE COUNTY**  
SOUTHWEST FLORIDA

**Prepared in conjunction with  
The Lee County Affordable Housing Advisory Committee and  
Lee County Department of Community Development  
Division of Planning**

**Lee County Planning Division  
P.O. Box 398  
Fort Myers, FL 33902-0398  
(239) 479-8585**

**April 2002 - Draft**

**TABLE OF CONTENTS**

I. PROGRAM DESCRIPTION ..... 1

II. HOUSING PROVIDERS IN LEE COUNTY..... 2

III. INTERLOCAL AGREEMENT ..... 3

IV. LOCAL HOUSING PARTNERSHIPS..... 3

V. AFFORDABLE HOUSING STRATEGIES ..... 5

VI. TIME LINE FOR EXPENDITURE..... 15

VII. AFFORDABILITY ..... 18

VIII. ADVERTISEMENT AND OUTREACH ..... 18

IX. WAGES PARTICIPATION..... 18

X. PROVISION FOR PROGRAM INCOME AND RECAPTURE FUNDS ..... 18

XI. ADMINISTRATIVE EXPENSES ..... 19

XII. HOMEOWNERSHIP & COUNSELING EDUCATION..... 20

XIII. INCENTIVE STRATEGIES..... 21

XIV. HOUSING DELIVERY GOALS 2002-2003 ..... 25

XV. HOUSING DELIVERY GOALS 2003-2004..... 26

XVI. HOUSING DELIVERY GOALS 2004-2005..... 27

XVII. SELECTION CRITERIA FOR NON-PROFIT SPONSORS ..... 28

XVIII. SPECIAL NEEDS STRATEGY INCOME CERTIFICATION PLAN..... 49

XIX. CERTIFICATION PAGE ..... 51

XX. SHIP PROGRAM INFORMATION SHEET ..... 53

**TABLES**

TABLE 1 – Strategies for State Fiscal Years 2002/03; 2003/04; 2004/05 ..... 5

TABLE 2 – Time Line for State Fiscal Years 2002/03, 2003/04, 2004/05..... 15

TABLE 3 – Administrative Expenses Budget for 2002/03; 2003/04; 2004/05 ..... 19

TABLE 4 – FHFC Housing Delivery Goals Chart, Strategies for the LHAP for State FY 2002/03..... 25

TABLE 5 -- FHFC Housing Delivery Goals Chart, Strategies for the LHAP for State FY 2003/04 ..... 26

TABLE 6 -- FHFC Housing Delivery Goals Chart, Strategies for the LHAP for State FY 2004/05 ..... 27

TABLE 7 – Measures and Points for Homeownership Strategy..... 37

TABLE 7 – Measures and Points for Rental Strategy – General and Special Needs..... 47

**LEE COUNTY**  
**LOCAL HOUSING ASSISTANT PROGRAM**  
**State Fiscal Years 2002/03 to 2004/05**

**I. PROGRAM DESCRIPTION**

- A. Name of Participating Local Jurisdiction: Unincorporated Lee County**
- B. Introduction.** The Local Housing Assistance Plan (LHAP) was prepared for the county's participation in the State Housing Initiatives Partnership (SHIP) program, in compliance with Section 420.907 Florida Statute and Chapter 67-37 Florida Administrative Code. The program is administered by the Lee County Department of Community Development, which also oversees the local government comprehensive plan, zoning, permitting, and environmental resources services. Lee County's SHIP program provides funding and technical assistance to non-profit housing development organizations and down payment/closing cost assistance to qualified homebuyers. The provision of affordable housing in unincorporated Lee County is a program priority. However, at times, with approval from the Board of County Commissioners SHIP funds may be used to provide funding for affordable housing projects within Lee County's municipalities. The Lee County Affordable Housing Advisory Committee, which is comprised of members of various professions of fields on interest each with a relevance to affordable housing needs, makes recommendations to the Board of County Commissioners about the implementation of the SHIP program.
- C. State Fiscal Year(s) of the Plan.** The effective period of this program will be for three years form July 1, 2002 to June 30, 2005. It is the intent of Lee County to actively develop its program through an annual review process with annual reports delivered to the Florida Housing Finance Corporation by September 15 of each year.
- D. Public Input in Developing the Plan.** The LHAP was prepared by the Division of Planning and presented to the Lee County Affordable Housing Advisory Committee on March 20, 2002. Public input was solicited on the Plan through newspaper advertisements and public meetings. The Lee County Local Planning Agency reviewed the plan for consistency with the Lee Plan, Lee County's comprehensive Plan, on March 25, 2002.
- E. Supportive Services.** Lee County is fortunate to have numerous organizations that provide support services and assist in the implementation of the plan. Available supportive and housing providers in Lee County are listed in Section II.
- F. Administration and Implementation.** In the administration and implementation of the SHIP program, its strategies and incentives, Lee County is pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. Lee County encourages and supports affirmative advertising and marketing programs in which there are no barriers to obtaining housing because of race, color, religion, sex, disability, familial status, marital status or national origin.

## II. HOUSING PROVIDERS IN LEE COUNTY

- **Abuse Counseling & Treatment Inc. (ACT)** – non-profit – shelter - abuse victims and new and temporary homeless
- **Affordable Housing Solutions** – non-profit – multifamily rental - very-low and low income households
- **Bonita Springs Housing Development Corporation** – non-profit – single family homes- very-low, low and moderate income households
- **Cape Coral Housing Development Corporation** – non-profit – single family homes - very-low, low and moderate income households
- **Cape Coral Housing Rehabilitation and Development Corporation** – non-profit – single family homes – very-low, low and moderate income households
- **Center for Independent Living** – non-profit – disability support organization rehabilitation assistance for persons with disabilities
- **Coalition to Assist Supported Living Inc. (CASL)** – non-profit – group homes - group homes for persons with developmental disabilities
- **Community Housing Resources, Inc. (Sanibel)** – non-profit - single and multi-family rental in the city of Sanibel – very-low, and low income households including elderly and persons with disabilities disabled
- **Down Syndrome Association of Southwest Florida, Inc.** – non-profit – group home - low-income persons with mental disabilities and persons with mental disabilities and physical dependencies.
- **Dunbar Industrial Action Development** – non-profit – single family homes – very-low, low and moderate income households
- **Fort Myers Housing Authority** – housing authority - multi family – very-low, low and moderate income households
- **Fort Myers Rescue Mission** – non-profit- homeless shelter – low income persons, elderly, abuse victims and persons with chemical dependencies
- **Goodwill Industries of Southwest Florida** – non-profit – special needs housing - low income persons with special needs
- **Habitat for Humanity of Lee County** – non-profit – single family homes and homeownership counseling – very-low, and low income households
- **Homes for All** – non-profit – single family homes, very-low, low and moderate income households
- **HORC (Home Ownership Resource Center)** – non-profit – single family information clearinghouse, advice, homeowner and construction counseling, neighborhood revitalization
- **Lee County Association for Retarded Citizens (LARC)** – non-profit – group homes - group homes with persons with developmental disabilities
- **Lee County Department of Human Services** – government agency - housing rehabilitation and grant assistance to housing providers – very-low and low income
- **Lee County Housing Authority-** housing authority- multi-family rental – very-low and low income households including the elderly and persons with disabilities the disable
- **Lee County Housing Development Corporation** – non-profit - single family homes and homeownership counseling – very-low, low and moderate income households
- **Lutheran Services of Florida** –non-profit - homeless shelter- runaways and homeless youth ages 10-17
- **Partnership in Housing, Inc.** –non-profit – rental housing for farmworkers – very-low income farmworkers
- **Presbyterian Homes** – non-profit – multi-family rental for the elderly - very-low and low income elderly

- **Ruth Cooper Behavioral Health Care** –non-profit - group homes - transitional housing for persons with mental illness
- **Serenity Center** – non-profit- shelter/group home – low income persons with chemical dependencies
- **Southwest Florida Addiction Services** – non-profit – shelter/transitional – very-low income adolescents and adults with chemical dependencies
- **The Salvation Army of Lee County** – non-profit – homeless shelter, transitional housing – very-low-income homeless persons with a variety of special needs.

### III. INTERLOCAL AGREEMENT

An interlocal agreement is not applicable to the development and submission of this plan.

### IV. LOCAL HOUSING PARTNERSHIPS

- A. **Description of Efforts Made to Facilitate Local Housing Partnerships.** The county's affordable housing program involves an active partnership between non-profit affordable housing developers, private developers, lenders, builders, and homebuyers. The program was begun in 1991. The following describes the various roles played by the members of the public-private partnership.

Lee County. The county provides assistance in acquiring land, either through donation of abandoned properties or acceptance of foreclosures. The county provides funding to various non-profit organizations. The county has in place an expedited system for processing permits for affordable housing. The county provides technical assistance in permitting, project review and resource allocation to affordable housing providers. The county evaluates the direction of its efforts in affordable housing after conducting public meetings, workshops and studies and analyzing the degree of need, the inventory of programs available and appropriate allocation of resources.

Non-profit Sponsors. Lee County's public/private affordable housing partnership relies on IRS recognized (such as 501.c.3) non-profit affordable housing providers to carry out the majority of SHIP assisted affordable housing production. Non-profit affordable housing providers must specialize in housing, construction, community development, or supported housing for people with special needs. In selecting non-profit affordable housing providers, Lee County considers an organization's mission, capacity, experience, financial stability, type of program, client base, ability to meet SHIP requirements, participation in the WAGES program as employers, and other qualifications. Community Housing Development Organizations or CHDO's are an example of the type of organization that may be eligible to sponsor housing initiatives. Table 7 includes selection criteria.

Construction Industry. Local builders cooperate by building at a fixed price for two, three and four bedroom homes. Many donate labor and materials for construction of affordable housing. Lee County has worked diligently with the construction industry to greatly reduce permitting time and to expedite affordable housing projects where needed.

Financial Institutions. Lee County's private lending institutions have partnered and continue to foster partnerships with affordable housing providers that receive SHIP funding in order to meet the Community Reinvestment Act requirement to provide loans to low income citizens.

**B. Combining Resources through the Local Housing Partnership to Reduce Housing Costs.**

The local partnerships that have been fostered in Lee County have used and will continue to use SHIP, private market, federal and other state funds to reduce the cost of housing by making loans at below market rate, providing deferred payment loans and grants for specific housing activities.

The home ownership partnerships involve the combination of funds from private lenders with SHIP funds in order to bring down the overall cost of the permanent mortgage. The SHIP funds underwrite the land acquisition, soft costs, construction, and infrastructure, which allows for a lower total construction cost that is covered by the first mortgage. Home-ownership new construction and rehabilitation funds are blended with HOME, CDBG, HOPE 3, and other funds available to fund affordable housing providers and the county's owner rehabilitation program.

The county's partnership with various affordable housing providers gives them the opportunity to purchase land and pay for infrastructure with the SHIP funds, which results in a lower first mortgage to cover the construction materials and subcontractors cost.

Rental and special needs projects leverage funds from many sources including, but not limited to, private capital, HOME, CDBG, FEMA, tax credits, SAIL, Federal Home Loan Bank Board funds, HUD 811, HUD 202 and the Rural Housing Services program. Non-profit sponsors work with for-profit developers to complete the projects.



## V. AFFORDABLE HOUSING STRATEGIES

Affordable Housing Strategies are Summarized Below in Table 1.

**Table 1 – Strategies for State Fiscal Years 2002-03, 2003-04, and 2004-05**

<b>Description of Activities</b>	<b>Income Category and program Eligibility</b>	<b>Selection Criteria</b>	<b>Recapture Provisions</b>	<b>Other Funds Leveraged</b>
<b>Home ownership</b> New Construction	Very-low, low and moderate income per HUD guidelines adjusted for family size	IRS approved non-profit affordable housing providers selected by competitive proposals	Deferred, non-amortizing subordinate mortgage grants	State and local HOME, HOPE 3, CDBG, misc. Grants, RHS Section 502, PLP, AHP, private contributions, private capital
<b>Home ownership</b> Down Payment/Closing Cost Assistance	Very-low, low and moderate income per HUD Guidelines adjusted for family size	Income eligible households, by waiting list first/come-first/ready. Very-low and low-income households are a priority	Deferred, non-amortizing subordinate mortgage grants	Private capital, RHS Section 502,514, Impact fee interest as available
<b>Home ownership</b> Rehabilitation	Very-low, low and moderate income per HUD Guidelines adjusted for family size	Government agency or IRS approved non-profit affordable housing providers, selected by competitive proposal	Deferred, non-amortizing subordinate mortgage grants	HOME, CDBG, HOPE 3, private capital, historic preservation funds
<b>Home ownership</b> <u>Rehabilitation</u> <u>Barrier Free Access</u>	<u>Very-low, low and moderate income per HUD Guidelines adjusted for family size</u>	<u>Government agency or IRS approved non-profit affordable housing providers, selected by competitive proposal</u>	<u>Deferred, non-amortizing subordinate mortgage grants</u>	<u>HOME, CDBG, HOPE 3, private capital, historic preservation funds</u>
<b>Rental</b> Construction New/ Rehabilitation	Very-low, low and moderate income per HUD Guidelines adjusted for family size	Government agency or IRS approved non-profit affordable housing providers, selected by competitive proposal	Deferred, non-amortizing subordinate mortgage grants	HOME, FEMA, SAIL, tax credits, AHP, CDBG, HUD 202, and HUD 811.
<b>Rental</b> Special Needs	Very-low, low and moderate income per HUD Guidelines adjusted for family size	Government agency or IRS approved non-profit affordable housing providers, selected by competitive proposal	Deferred, non-amortizing subordinate mortgage grants	HOME, FEMA, SAIL, tax credits, AHP, CDBG, HUD 202, and HUD 811.
<b>Disaster Mitigation and Recovery</b>	Very-low, low and moderate income per HUD Guidelines adjusted for family size	Income eligible households by waiting list on a first/come, first ready, most/need and IRS approved non-profit affordable housing providers selected by competitive proposals. Very-low and low-income households are a priority.	Deferred, non-amortizing subordinate mortgage grants	Available federal, state and local funds for disaster mitigation and recovery

**A. Home Ownership.** Sixty-five percent (65%) of SHIP funds must be expended on home ownership activities. Main homeownership strategies to be utilized during the 2002-03/2004-05 SHIP LHAP are new construction, down payment/closing cost assistance and rehabilitation.

**1. New Construction**

a. Description of Activities. The county will make funds available to IRS approved non-profit affordable housing providers for the construction of homes. Non-profit sponsors will be selected according to their qualifications determined by mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP requirements. The funds are used to pay costs of land acquisition, site preparation, infrastructure, permitting fees, construction, down payment assistance and other construction related costs. These expenses must be completed within one year immediately preceding the date of conveyance of title (i.e., closing) or within 24 months of the close of the applicable State fiscal year. The cost of the home to the home buyer is transferred through a first mortgage, which is held by a lending institution, and the property is transferred to the new owner fee simple, at the completion of construction. A subordinate deferred, non-amortizing mortgage is placed on the property for the subsidy amount, which varies according to the actual cost and other subsidies used in the project. Only the amount of subsidy needed to close will be awarded, or if the maximum amount of assistance is awarded, any difference between the maximum assistance amount and the amount needed to close will be applied to principal reduction. Non-profit sponsors may apply on behalf of more than one applicant.

The non-profit sponsors will be leveraging SHIP dollars with private funds derived from mortgages from lenders as well as sweat equity from the homebuyers. All components of the program will be monitored to ensure that the benefits accrue directly to the home buyer/owner.

b. State fiscal year. 2002-03/2004-05

c. Income category proposed to be served. Very-low, low and moderate income households as defined by HUD are eligible.

d. Selection criteria for eligible households and/or eligible sponsors. IRS approved non-profit affordable housing providers compete for SHIP funding at the discretion of the county and according to the county's procurement procedures. Sponsors will be selected based on the criteria shown on Table 7.

To qualify, applicant households must be eligible under the SHIP income guidelines and select a home for construction that meets SHIP criteria. New construction by non-profit sponsors is made available on a first come first ready basis.

- e. Recapture Provisions. SHIP funds used in the home ownership/new construction strategy are subject to a subordinate mortgage on the property in the amount of the subsidy or according to costs and other subsidies used in the project. The mortgage is zero interest, deferred payment, non-amortizing. It is forgiven in 15 years if the owner maintains the home as a principal residence. Upon the transfer of the property before 15 years, the entire amount of the mortgage is due and payable to the SHIP Trust Fund. If the new buyer is eligible for the program, the mortgage may be assumed so long as all other SHIP requirements are met.
- f. Other Funds Leveraged. Every effort will be made to leverage public dollars to the maximum extent possible in the program. The home ownership/new construction strategy encourages the use of HOME, HOPE, and other available programs. Private capital, donations and sweat equity are also important in the home ownership construction strategy.

## 2. **Down Payment / Closing Cost Assistance**

- a. Description of activities. Funds are provided to very-low, low and moderate-income homebuyers in a direct assistance program for new construction. To qualify, applicants must be income eligible under SHIP guidelines and select a home for purchase that meets SHIP criteria. Only the amount of subsidy needed to close will be awarded, or if the maximum assistance amount of assistance is awarded, any difference between the maximum assistance amount and the amount needed to close will be applied to principal reduction. The program is advertised when funds are available and a waiting list is kept on a first come/first ready basis. The primary mortgage lender submits the initial application and funds are disbursed at closing.
- b. State Fiscal year. 2002/2003-2004/05
- c. Income category proposed to be served. Very-low, low and moderate households as defined by HUD are eligible. Very-low and low-income households will be given priority.
- d. Selection criteria for eligible households and/of eligible sponsors. Down Payment/Closing Cost funds are made available directly under the waiting list program on a first come/first ready basis with priority to very-low and then low-income households. Minimum design criteria:
  1. All homeownership new construction projects must meet the following two minimum design criteria for accessibility:
    - On the first habitable floor of the building, 32 inches clear passage through at least one exterior and all interior doors, including bathrooms.
    - On the first habitable floor of the building, 36-inch wide level route through hallways and passageways.
  2. All new homeownership, new rental and rental rehabilitation projects must provide at least one entrance, which will be a ramp or

no-step entrance unless the proposed construction of a no-step entrance will require the installation of an elevator.

- e. Recapture provisions. SHIP funds used in the home ownership/down payment strategy are subject to a subordinate mortgage on the property in the amount of the subsidy or according to costs and other subsidies used in the project. The mortgage is zero interest, deferred payment, non-amortizing. It is forgiven in 15 years if the owner maintains the home as a principal residence. Upon the transfer of the property before 15 years, the entire amount of the mortgage is due and payable to the SHIP Trust Fund. If the new buyer is eligible for the program, the mortgage may be assumed so long as all other SHIP requirements are met.
- f. Other funds leveraged. This strategy is leveraged primarily with private lending sources. Impact Fee assistance, if available, may be used in conjunction with this strategy for principal reduction.

### **3. Rehabilitation - General**

- a. Description of Activities. The county will make funds available to IRS approved non-profit affordable housing providers and government agencies for the rehabilitation of homes. Sponsors will be selected according to their qualifications determined by mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP requirements. The funds are used to pay the costs of permitting fees, construction and construction related costs. A subordinated deferred, non-amortizing mortgage is placed on the property for the subsidy amount, which varies according to the actual cost and other subsidies used in the project. Only the amount of subsidy needed will be awarded.
- b. State Fiscal year. 2002/03-2004/05
- c. Income Category proposed to be served. Very-low, low and moderate households as defined by SHIP income guidelines are eligible.
- d. Selection Criteria for eligible households and/or eligible sponsors. IRS approved non-profit affordable housing providers and government agencies compete for SHIP funding at the discretion of the county and according to the county's procurement procedures. Sponsors will be selected based on the criteria shown on Table 7. To qualify, applicant households must be eligible under SHIP income guidelines.
- e. Recapture provisions. SHIP funds used in the home ownership/rehabilitation - general strategy are subject to a subordinate mortgage on the property in the amount of the subsidy or according to costs and other subsidies used in the project. The mortgage is zero interest, deferred payment, non-amortizing. It is forgiven in 15 years if the owner maintains the home as a principal residence. Upon the transfer of the property before 15 years, the entire amount of the mortgage is due and payable to the SHIP Trust Fund. If the new buyer is eligible for the

program, the mortgage may be assumed so long as all other SHIP requirements are met.

- f. Other funds leveraged. Every effort will be made to leverage public dollars to the maximum extent possible in the program. The home ownership rehabilitation strategy encourages the use of private capital, HOME, HOPE, and other available programs.

#### 4. **Rehabilitation – Barrier Free**

- a. Description of Activities. The county will make funds available to IRS approved non-profit affordable housing providers, disability support organizations and government agencies for the rehabilitation of homes in order to make them barrier free and accessible to the handicapped and persons with disabilities ~~disable persons~~. Sponsors will be selected according to their qualifications determined by mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP requirements. The funds are used to pay the costs of permitting fees, construction and construction related costs. A subordinated deferred, non-amortizing mortgage is placed on the property for the subsidy amount, which varies according to the actual cost and other subsidies used in the project. Only the amount of subsidy needed will be awarded.
- b. State Fiscal year. 2002/03-2004/05
- c. Income Category proposed to be served. Very-low, low and moderate households as defined by SHIP income guidelines are eligible.
- d. Selection Criteria for eligible households and/or eligible sponsors. IRS approved non-profit affordable housing providers and government agencies compete for SHIP funding at the discretion of the county and according to the county's procurement procedures. Sponsors will be selected based on the criteria shown on Table 7. To qualify, applicant households must be eligible under SHIP income guidelines.
- e. Recapture provisions. SHIP funds used in the home ownership/rehabilitation – barrier free strategy are subject to a subordinate mortgage on the property in the amount of the subsidy or according to costs and other subsidies used in the project. The mortgage is zero interest, deferred payment, non-amortizing. It is forgiven in 15 years if the owner maintains the home as a principal residence. Upon the transfer of the property before 15 years, the entire amount of the mortgage is due and payable to the SHIP Trust Fund. If the new buyer is eligible for the program, the mortgage may be assumed so long as all other SHIP requirements are met.
- f. Other funds leveraged. Every effort will be made to leverage public dollars to the maximum extent possible in the program. The home ownership rehabilitation strategy encourages the use of private capital, HOME, HOPE, and other available programs.

#### **B. Rental Housing**

##### **1. General Rental Housing – Construction/Rehabilitation**

- a. Description of activities. Eligible activities include construction and rehabilitation of rental housing for availability to eligible persons. Acquisition, new construction, permitting, pre-development costs, minor and major rehabilitation, weatherization, code compliance, emergency repairs, accessibility for persons with disabilities ~~disabled persons~~, and conversions are approved activities.

- b. State fiscal year. 2002/03-2004/05
- c. Income Category proposed to be served. Very-low, low and moderate households as defined by HUD are eligible.
- d. Selection criteria for eligible households and/or eligible sponsors. SHIP funds are available to government agencies, and IRS approved non-profit sponsors on a competitive basis according to the county's procurement procedures. Sponsors will maintain waiting lists on a first ready/first served basis for qualified recipients. See Table 7 for sponsor selection criteria.
- e. Recapture provisions. All rental housing must be rented at affordable rates (i.e. rents will not exceed those limits adjusted for number of bedrooms published by HUD and distributed by the Florida Housing Finance Corporation) to qualified occupants for a period of fifteen years. SHIP funds will be provided as non-amortizing deferred payment loans with zero interest subject to the fifteen-year affordability period and will be forgiven at the expiration of that term. If the property is transferred before the fifteen-year affordability period, the full amount of the mortgage will due to the Lee County Board of Commissioners SHIP Trust Fund. If the new buyer is eligible for the program, the mortgage may be assumed so long as all other SHIP requirements are met. All SHIP assisted rental properties offered for sale prior to 15 years or the term of assistance, which ever is longer, must be subject to a right of first refusal for purchase at the current market value less the amount of the SHIP subsidy, by eligible non-profit organizations who would provide continued occupancy by eligible persons. An annual reporting of tenants and income certification is required for the 15 years period.
- f. Other funds leveraged. All sources of public and private funds may be combined with SHIP funds for rental projects.

## 2. **Special Needs Rental Housing-Construction/Rehabilitation**

- a. Description of activities. Eligible activities include the construction or rehabilitation of housing for persons who have special housing needs, as defined by Chapter 67-37.002(13) Florida Administrative Code. These include, but are not necessarily limited to, persons with developmental disabilities, persons with mental illness/substance abuse, persons with AIDS and HIV disease, runaway and abandoned youth, farm workers, the homeless, the elderly and ~~persons with disabilities~~ ~~the disabled~~. New construction, acquisition, permitting, predevelopment, minor or major rehabilitation, weatherization, code compliance, emergency repairs, accessibility for ~~persons with disabilities~~ ~~disabled persons~~, emergency move in assistance, and conversions are eligible activities. Special needs housing facilities are not restricted as to geographic location and may be located anywhere within Lee County. Special Needs Rental Housing projects also qualify for funding under the General Rental Housing Strategy. Ten percent of SHIP funds are to be earmarked for Special Needs strategies or recipients.

- b. State fiscal year. 2002/03-2004/05
- c. Income category proposed to be served. Very-low, low and moderate households as defined by HUD are eligible. Housing must meet income certification guidelines as provided in Chapter XII of this plan.
- d. Selection criteria for eligible households and/or eligible sponsors. Qualified non-profit sponsors or government agencies may compete for SHIP funds. Sponsors are selected according to the county's procurement procedures and the selection criteria shown in Table 7.

To qualify, applicant households must be eligible under the SHIP Income guidelines and select housing offered by a SHIP funded sponsor. The housing must meet SHIP criteria. Sponsors make special needs housing available to eligible households on a "first come, first ready, most needed basis."

- e. Recapture provisions. All rental housing must be rented at affordable rates (i.e. rents will not exceed those limits adjusted for number of bedrooms published by HUD and distributed by the Florida Housing Finance Corporation) to qualified, income eligible occupants for a period of fifteen years. SHIP funds will be provided non-amortizing deferred payment loans with zero interest subject to the fifteen-year affordability period and will be forgiven at the expiration of that term. If the property is transferred before the fifteen-year affordability period, the full amount of the mortgage will be due to the Lee County Board of Commissioners SHIP Trust Fund. If the new buyer is eligible for the program, the mortgage may be assumed so long as all other SHIP requirements are met. All SHIP assisted rental properties offered for sale prior to 15 years or the term of assistance, which ever is longer, must be subject to a right of first refusal for purchases at the current market value less the amount of the SHIP subsidy, by eligible non-profit organizations who would provide continued occupancy by eligible persons. An annual reporting of tenants and income certification is required for the 15-year period.
- f. Other funds leveraged. Special needs housing may be built with a variety of funds including private, federal and state sources.

**C. Disaster Mitigation and Recovery.** Lee County SHIP funds may be used to provide emergency repairs for very-low, low and moderate income households in the aftermath of a disaster to address emergency housing repair needs.

#### **1. Disaster Mitigation and Recovery**

- a. Description of activities. This strategy will be implemented only in the event of a disaster legally declared by the President of the United States, the Governor of the State of Florida or the Lee County Board of County Commissioners. Only unencumbered SHIP funds will be used to fund this strategy. Lee County SHIP funds may be used to provide emergency repairs to very-low, low and moderate income households in the aftermath of a disaster to address emergency



housing repair needs. Funds may be used for items such as, but not limited to: purchase of emergency supplies for eligible households to weatherproof damaged homes; interim repairs to avoid further damage; tree and debris removal required to make individual housing units habitable; and post disaster assistance with non-insured repairs. The maximum award of SHIP funds for this strategy may not exceed \$15,000 per unit.

Funds will be advertised in a newspaper of general circulation and in periodicals serving ethnic and diverse neighborhoods with the County and be made available on a first come/first ready most needed basis to eligible households. Manufactured housing and mobile homes are not eligible for assistance under this program.

- b. State fiscal year. 2002/03-2004/05
- c. Income category proposed to be served. Very-low, low and moderate households as defined by HUD are eligible. Income eligible households will be placed on a waiting list on a first/come, first/ready, and most needed basis. Very-low and low-income households are a priority.
- d. Selection criteria for eligible households and/or eligible households:
  - (1) Individual Households. Disaster Mitigation and Recovery funds will be made available to income eligible households by establishing a waiting list by first come, first/ready, and most needed basis. Very-low and low-income households will be a priority.
  - (2) Eligible Sponsors: Disaster Mitigation and Recovery funds will be made available to eligible sponsors based on the following criteria:
    - IRS approved non-profit sponsor, if applicable, with prior history of successfully working with the county as it relates to timely performance, cost of construction, adherence to contractual, regulatory and statutory requirements;
    - Demonstration of ability to serve the targeted population: very-low and low income households are priority on a first/come, first/ready, most/need basis;
    - Number of households in targeted population to be served (preference will be sponsors serving the highest number of households in the targeted population);
    - Presentation of a specific plan and details (including budgets and timelines) for successful administration and implementation of the proposed project;
    - Inclusion of a logistical schedule from beginning to completion to accomplish the proposed activity;
    - Demonstration of the organization's ability to withstand periods of time without dependence on immediate receipt of SHIP funds (County disbursement of SHIP may not be immediate; however, any organization

that can proceed immediately – while waiting for funds to be disbursed by the county – will be given preference).

- e. Recapture Provisions. SHIP funds used in the disaster mitigation strategy are subject to a subordinate mortgage on the property in the amount of the subsidy or according to costs and other subsidies used in the project. The mortgage is zero interest, deferred payment, non-amortizing. It is forgiven in 15 years if the owner maintains the home as a principal residence. Upon the transfer of the property before 15 years, the entire amount of the mortgage is due and payable to the SHIP Trust Fund. If the new buyer is eligible for the program, the mortgage may be assumed so long as all other SHIP requirements are met.
- f. Other funds leveraged. SHIP funds will be used to leverage available federal and state funds to provide assistance to income eligible households.



VI. TIME LINE FOR EXPENDITURE

Table 2(b)  
**TIME LINE FOR STATE FISCAL YEAR 2003-2004**  
 Local Government: Lee County

Program Activities	2003			2004			2005			2006			2007			2008			2009			2010			2011			2012					
	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3
Notice of Funds Available			X																														
Receipt of Applications			X																														
Review Proposals			X																														
Approval of Contracts						X																											
Start Program Year						X																											
Encumbrance of Funds									X																								
Annual Report																																	
Mid-Year Review Adjmt									X																								
End-Year Review Adjmt									X																								
Encumbrance Deadline																																	
Expenditure of Funds						X			X			X			X			X			X			X			X			X			X
Expenditure Deadline																																	
Final Program Review																																	

Note: Months and numbers correspond (for example, January = 1 and December = 12)

Directions: Type in the applicable years across the top line.  
 List Program Activities down left hand side. Type in an "X"  
 on applicable activities line under month and year activity will be initiated or completed.  
 At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year)
- 4) Submit Annual Report to FHFC ( September 15th)



## **VII. AFFORDABILITY**

Housing produced by the SHIP program must be available to persons or households who meet established income criteria. The income criteria utilized by the Lee County SHIP program is provided by U.S. Department of HUD and is based on a percentage of the Census Metropolitan Statistical Area (MSA) area median income, adjusted for family size. These guidelines are updated annually. Under the SHIP program, a minimum 30% of funds must be expended on housing for very-low-income households and additional 30% of funds for low income households. Very-low income is defined as "gross household income less than 50% of the MSA median income," Low Income is defined as "gross household income 50% to 80% of the MSA median income," and Moderate Income as "80% to 120% of the MSA median income".

The SHIP Program considers housing affordable when monthly rents or mortgage payments, including principal, interest, taxes and insurance do not exceed 30% of an amount representing the percentage of the median anticipated annual income limits adjusted for family size for the household, unless the first mortgage lender approves a higher percentage. The back-end ratio of a mortgage should not exceed 41%.

## **VIII. ADVERTISEMENT AND OUTREACH**

The SHIP program is publicized by staff outreach, media announcements, flyers, and word of mouth. A waiting list is maintained for the Down Payment Assistance Program that is updated as applicants complete the various components of the program including the homeownership training course, saving for down payment, and qualifying for a mortgage through achieving an acceptable credit record. Flyers are sent periodically to property owners whose units are over twenty-five years old, in an effort to make the rehabilitation program known. The availability of housing assistance will be advertised at least 30 days prior to the beginning of the application period, pursuant to Chapter 67-37, F.A.C.

## **IX. WAGES PARTICIPATION**

The SHIP program considers in its selection criteria for non-profit sponsors whether or not the organization employs participants of the WAGES program. Table 7 of this document includes the Selection Criteria for non-profit sponsors. Applicants will be awarded points depending on the extent to which they meet the requirements measuring a particular criteria. IRS approved non-profit sponsors documenting that they employ WAGES and Workforce Development Initiatives Program participants will automatically receive a certain number of preferential points. Those non-profits unable to provide documentation will not receive those preferential points. Since applications will be ranked, the higher the score, the more likely an application will be funded. Providing additional points to non-profits employing WAGES and Workforce Development Initiatives Program participants will give those non-profits preferential treatment in the selection process.

## **X. PROVISION FOR PROGRAM INCOME AND RECAPTURED FUNDS**

Recaptured funds and program income will be used for eligible SHIP activities described in the Housing Delivery Goals Chart. SHIP staff is authorized to use these funds for emergency housing needs as well. The funds must be expended within the statutory requirements for program income and recaptured funds. The Local Housing Assistance Plan may be amended if program goals will not be met.

## XI. ADMINISTRATIVE EXPENSES

- A. Program Administration.** The Lee County Department of Community Development will be responsible for the administration of the SHIP program. The functions of the administrator will be the execution of the Local Housing Assistance Plan, including preparation of plan, formation of administrative guidelines and policies, advertisement of fund availability, partnership development, review of proposals and fiscal management of funds disbursement according to SHIP and county regulations. The Department will conduct annual compliance monitoring of procedures and reports. The Department will rely on the recommendations of the Affordable Housing Advisory Committee, an eleven member committee of interested citizens including a member of the Board of Commissioners. The Lee County Board of Commissioners will make the final decisions. The Department, with the assistance of the Committee, will continue to implement the Lee County Affordable Housing Assistance Plan, and will carry out other programs related to housing affordability, accessibility and development policies.
- B. Budget Limitations.** The administration of the SHIP program will utilize no more than ten percent of the overall SHIP budget per fiscal year. A finding has been made that five-percent of SHIP funds is insufficient to carry out the administration and compliance of the program. Unexpended administration funds may be utilized for special projects or studies, or be transferred to housing production projects. Administrative funds may be used to fund training expenses for members of the Affordable Housing Committee or non-profit sponsors' staff or board members. Up to ten percent of program income may be used for administrative costs.
- C. Administrative Expenses by State Fiscal Year.** Table 3 provides the administrative expenses budget for each state fiscal year.
- D. Consultants.** At the time of plan preparation, direct consulting services will not be used in the direct administration of the SHIP program, except as provided in the strategies. The Homeownership Education strategy will require the use of a subcontractor to carry out the duties and responsibilities of that activity. The subcontractor will be selected on a competitive basis. From time to time consultants are engaged to fulfill various analytical or counseling activities.

<b>Expense</b>	<b>Amount</b>
Personnel	\$180,000
Advertising	\$5,000
Training	\$10,000
Postage	\$2,000
Printing	\$2,000
Equipment	\$27,669
Supplies	\$1,000
<b>Total</b>	<b>\$227,669</b>

## XII. HOMEOWNERSHIP COUNSELING AND EDUCATION

- A. **Technical Assistance.** Lee County's SHIP program provides technical assistance to its sponsors. Along with direct funding for housing, homebuyer education is an important component of the program. SHIP funds are used to provide a homeownership training seminar to SHIP applicants to prepare them for homeownership. A video and manual are available, along with housing counseling. This training is also offered in Spanish when appropriate.
- B. **Homeownership Counseling and Education**
- a. Description of Activities Funds will be available for providing home ownership training and counseling for homebuyers who are utilizing SHIP funds under any of the home homeownership strategies. This course, or a similar course approved by the county SHIP Administrator, is mandatory for all beneficiaries of the homeownership program. The training, offered free of charge, includes a video, seminar, and workbook covering the subject of financing, family budgeting, home maintenance and credit/mortgage counseling. Persons completing the course will receive a certificate.
  - b. State Fiscal Year. 2002/03-2004/05
  - c. Income Category proposed to be served. Very-low, low and moderate households as defined by this plan are eligible.
  - d. Selection criteria for eligible households or sponsors. The program will be available to all potential SHP beneficiaries. The program will be administered by a private entity upon solicitations of proposals according to the county's procurement procedures and notice of availability of funds. The program will be awarded on a competitive basis.
  - e. Recapture Provisions. None. The program is administered on a cost basis.
  - f. Other Funds leveraged. In-kind services.



### **XIII. INCENTIVES STRATEGIES**

#### **A. Affordable Housing Definition per s.420.907 Florida Statutes and Chapter 67-37, Florida Administrative Code**

It is important to have a standard definition of what eligible affordable housing is in order to develop programs that will target very-low, low, and moderate-income families. SHIP funds in Lee County may be used to provide housing for very-low, low and moderate-income households. At least 30% of the SHIP funds must be for very-low-income families and an additional 30% of funds must be for low-income families.

Affordable means that monthly mortgage payments, including principal, interest, taxes and insurance (PITI), do not exceed 30% of an amount representing the percentage of the area median annual gross income for the household as provided annually by HUD. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income of housing. Housing for which a household devotes more than 30% of its income shall be deemed affordable if the institutional first mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30 percent benchmark or for rental housing, rents do not exceed those limits adjusted for bedroom size published annually by the Florida Housing Finance Corporation.

Eligible Housing means any real and personal property located within the county which is designated and intended for the primary purpose of providing decent, safe, and sanitary residential units that are designated to meet the standards of Chapter 553, F.S. (excludes mobile and manufactured homes) for homeownership or rental for eligible persons as designated by the county. The purchase price of home ownership units must not exceed 90 percent of the maximum purchase price limitations for either new or existing residences, as applicable, as established by the United States Treasury Department and must meet affordability requirement in order to qualify as eligible. Transitional housing and shelters shall be considered as eligible housing for eligible persons to extent of compliance with all other eligibility and program criteria (including Section 553 F.S.)

Very-low Income Persons or Households means one or more natural persons or a family that has a total annual gross household income which does not exceed 50% of the median annual income adjusted for family size for households within the metropolitan statistical area (MSA), the County, or the non-metropolitan median for the State, whichever is greatest. With respect to rental units, the very-low-income households' annual income at the time of initial occupancy may not exceed 50 percent of the areas median income adjusted for family size. While occupying the unit, the very-low-income households' annual income may increase to an amount not to exceed 140 percent of 50 percent of the areas median income adjusted for family size.

Low Income Persons or Households means one or more natural persons or a family that has a total annual gross household income that does not exceed 80 percent of the median annual income adjusted for family size for households within the metropolitan statistical area (MSA), the county, or the non-metropolitan median for the State, whichever amount is greatest. With respect to rental units, the low-income household's annual income at the time of initial occupancy may not exceed 80 percent of the area median annual income adjusted for family size for households

within the Metropolitan Statistical Area (MSA), the County, or the non-metropolitan median for the state, whichever amount is greatest. With respect to rental units, the low-income household's annual income at the time of initial occupancy may not exceed 80 percent of the area's median income adjusted for family size. While occupying the rental unit, low-income household's annual income may increase to an amount not to exceed 140 percent of the 80 percent of the areas median income adjusted for family size.

Moderate Income Persons or Households means one or more natural persons or a family that has a total annual gross household income that does not exceed 120 percent of the median annual income adjusted for family size for households with the metropolitan statistical area (MSA), the county, of the non-metropolitan median for the State, whichever amount is greatest. With respect to rental units, the low-income household's annual income at the time of initial occupancy may not exceed 120 percent of the area median income adjusted for family size. While occupying the rental unit, a moderate-income household's annual income may increase to an amount not to exceed 140 percent of the 120 percent of the areas median income adjusted for family size.

Schedule for Implementation: In effect at time of adoption

#### **B. The Expedited Processing of Permits for Affordable Housing Projects**

The Planning Division of the Lee County Department of Community Development provides technical assistance to developers of Affordable Housing Developments (AHDs). Developers of AHDs in unincorporated Lee County may apply to the Lee County Planning Division for a Certificate of Housing Affordability (CHA) which will entitle AHDs to receive expedited permit processing. A copy of the CHA will be attached to each county permit for which the AHD developer is applying. This assures that the AHD will be expedited to a greater degree than other projects.

Schedule for Implementation: In effect at time of adoption.

#### **C. The Allowance of Increased Density Levels**

The Density Bonus Program, Section 34-1511 of the Lee County Land Development Code provides increased densities for housing that is affordable to very-low and low-income families. The program provides both a construction option and cash option where if the density bonus units are not affordable, a cash contribution may be made into the affordable housing Trust Fund.

In addition to the Density Bonus Program, Section 34-1177 of the Lee County Land Development Code allows accessory apartments by right in certain areas. This provision allows small subordinate garage apartments or "mother-in-law" apartments in single family areas.

The Accessory Apartment provision allows for the conversion of single family homes to allow for a subordinate unit either within the principal structure or detached, such as a garage apartment. The provision is allowed by right in duplex-zoned areas where bonus units are allowed according to the Lee Plan land Use Element. Accessory apartments are allowed in RS-1 zoned areas only by special exception.

Schedule for implementation: In effect at time of adoption.

**D. The Transfer of Development Rights as a Financing Mechanism for Housing for Very-low and Low Income Persons**

Section 2-141 of the Lee County Land Development allows for the transfer or sale of development rights from environmentally sensitive areas. This provision may be used for affordable housing purposes if the proposal is consistent with the Comprehensive Plan.

Schedule for Implementation: In effect at time of adoption.

**E. The establishment of a process by which a local government considers, before adoption, of policies, procedures, ordinances, regulations, or plan provisions that have a significant impact on the cost of housing.**

Lee County has created a series of committees whose responsibility is to review and consider the impact on the cost of development of all development regulations being considered for adoption.

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

The following language is from the Lee Plan's Economic Element:

**Objective 110.6:** Lee County shall maintain a system of development regulations that will promote the accomplishment of the goals, objectives, and policies of this element.

**Policy 110.6.1:** Before adopting any new regulation which potentially imposes new costs to taxpayers and private business, Lee County first shall generally assess the impact of that regulation upon the local economy and shall adopt such regulations only in cases of compelling public need.

**Policy 110.6.2:** Lee County shall continue to utilize Lee County staff and private citizen committees to recommend revisions that will streamline development regulations.

The EROC reviews all policies, ordinances, regulations and plan provisions that significantly (or have a potential impact) on the cost of housing (both affordable or otherwise) prior to adoption. The Committee is comprised of 12 members from the private sector, including representatives from the building industry, Lee County Government representatives, and other interested persons, such as utility company representatives. The meetings of the committee are held in a public hearing format, with public notice and minutes taken of proceedings. The findings and recommendations of the committee are presented to the Lee County Board of County Commissioners prior to adoption of the regulation. The committee is staffed by the Lee County Department of Community Development, who maintains the records, agenda and findings of the committee. The committee asks the following questions when reviewing proposals:

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

Schedule for implementation: In effect at time of adoption.

XIV. HOUSING DELIVERY GOALS

**TABLE 4 -- FLORIDA HOUSING FINANCE CORPORATION**  
**Housing Delivery Goals Chart**  
**STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2002-2003**

Name of Local Government: Lee County

Available Funds: \$ 2,367,551

Please check applicable box, & if Amendment, enter number

New Plan:	2002-2005
Amendment:	
Fiscal Yr. Closes:	2003

HOME OWNERSHIP STRATEGIES	VEI Units	Max. SHIP Award	EI Units	Max. SHIP Award	MI Units	Mix SHIP Award	A		C		E	F
							New Construction SHIP-Dollars	Rehab/Repair SHIP-Dollars	Without Construction SHIP-Dollars	Total SHIP-Dollars		
Home Ownership Construction	14	35,000	13	30,000	7	25,000	\$ 1,041,722		\$ 1,041,722	44%	34	
Down Payment/Closing Cost	5	20,000	6	15,000	6	5,000	\$ 213,080		\$ 213,080	9%	17	
Rehabilitation - General	3	35,000	3	30,000	1	25,000	\$ 213,080		\$ 213,080	9%	7	
Rehabilitation - Barrier Free	1	35,000	2	30,000	1	25,000	\$ 104,172		\$ 104,172	4%	4	
Disaster Mitigation	0	-	0	-	0	-	\$ -		\$ -	0%		
<b>Subtotal 1 (Home Ownership)</b>	<b>23</b>		<b>24</b>		<b>15</b>		<b>\$ 1,254,802</b>	<b>\$ 317,252</b>	<b>\$ 1,572,054</b>	<b>66%</b>	<b>62</b>	
Rental Strategies	VEI Units	Max. SHIP Award	EI Units	Max. SHIP Award	MI Units	Mix SHIP Award	A		C		E	F
							New Construction SHIP-Dollars	Rehab/Repair SHIP-Dollars	Without Construction SHIP-Dollars	Total SHIP-Dollars		
Rental Construction/Rehabilitation	4	35,000	4	30,000	2	25,000	\$ 307,782		\$ 307,782	13%	10	
Special Needs	3	35,000	4	30,000	1	25,000	\$ 236,755		\$ 236,755	10%	8	
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>7</b>		<b>8</b>		<b>3</b>		<b>\$ 544,537</b>		<b>\$ 544,537</b>	<b>23%</b>	<b>18</b>	
Administration									\$ 225,960	10%		
Admin From Program Income									\$ 25,000	1%		
Home Ownership Counseling									\$ 25,000	100%		
<b>Grant Total</b>	<b>30</b>		<b>32</b>		<b>18</b>		<b>\$ 1,799,339</b>	<b>\$ 317,252</b>	<b>\$ 2,367,551</b>	<b>100%</b>	<b>80</b>	
Add Subtotals 1 & 2 plus all admin & HO Counseling												
Percentage Construction/Rehab Total Columns A & B then												
Maximum Allowable Purchase Price:												
New Existing												
\$ 102,242												

Projected Program Income:	\$ -	Max Amount Program for Admin:	10%
Projected Recapture Funds:	\$ -		
Distribution:	\$ 2,367,551		
Total Available Funds:	\$ 2,367,551		

**XIV. HOUSING DELIVERY GOALS**

**TABLE 5 -- FLORIDA HOUSING FINANCE CORPORATION**  
**Housing Delivery Goals Chart**  
**STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2002-2003**

Name of Local Government:		Lee County		Available Funds:		\$ 2,367,551	
Please check applicable box, & if Amendment: enter number							
New Plan: 2002-2005							
Amendment:							
Fiscal Yr. Closeout: 2004							
HOME OWNERSHIP STRATEGIES	VLI Units	Max SHIP Award	LI Units	Max SHIP Award	MI Units	Max SHIP Award	F Total Units
Home Ownership Construction	14	35,000	13	30,000	7	25,000	34
Down Payment/Closing Cost	5	20,000	6	15,000	6	5,000	17
Rehabilitation - General	3	35,000	3	30,000	1	25,000	7
Rehabilitation - Barrier Free	1	35,000	2	30,000	1	25,000	4
Disaster Mitigation	0	-	0	-	0	-	0
<b>Subtotal 1 (Home Ownership)</b>	<b>23</b>		<b>24</b>		<b>15</b>		<b>62</b>
Rental Strategies	VLI Units	Max SHIP Award	LI Units	Max SHIP Award	MI Units	Max SHIP Award	F Total Units
Rental Construction/Rehabilitation	4	35,000	4	30,000	2	25,000	10
Special Needs	3	35,000	4	30,000	1	25,000	8
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>7</b>		<b>8</b>		<b>3</b>		<b>18</b>
Administration							
Admin From Program Income							
Home Ownership Counseling							
<b>Grant Total</b>	<b>30</b>		<b>32</b>		<b>18</b>		<b>80</b>
Add Subtotals 1 & 2 plus all admin & HO Counseling							
Percentage Construction/Rehab	Total Columns A & B then		89%				
Maximum Allowable Purchase Price:	New		Existing				
	\$ 121,536		\$ 102,242				

A	B	C	D	E	F
New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentages	Total Units
\$ 1,041,722	\$ 213,080	\$ 213,080	\$ 1,041,722	44%	34
\$ 213,080	\$ 213,080	\$ 213,080	\$ 213,080	9%	17
\$ 104,172	\$ 104,172	\$ 104,172	\$ 104,172	4%	4
\$ -	\$ -	\$ -	\$ -	0%	
\$ 1,254,802	\$ 317,252	\$ -	\$ 1,572,054	66%	62
New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
\$ 307,782	\$ 307,782	\$ -	\$ 307,782	13%	10
\$ 236,755	\$ 236,755	\$ -	\$ 236,755	10%	8
\$ 544,537	\$ 544,537	\$ -	\$ 544,537	23%	18
\$ 225,960	\$ 225,960	\$ -	\$ 225,960	10%	
\$ 25,000	\$ 25,000	\$ -	\$ 25,000	1%	
\$ 1,799,339	\$ 317,252	\$ 25,000	\$ 2,367,551	100%	80

Allocation Breakdown	Amount	%
Very low	\$ 955,530	40%
Low Income	\$ 850,530	36%
Moderate Income	\$ 310,531	13%
<b>Total</b>	<b>\$ 2,116,591</b>	<b>89%</b>

Projected Program Income:	\$
Projected Recapture Funds:	\$ -
Distribution:	\$ 2,367,551
<b>Total Available Funds:</b>	<b>\$ 2,367,551</b>

Max Amount Program for Admin:	10%
Projected Program Income:	\$ -
Projected Recapture Funds:	\$ -
Distribution:	\$ 2,367,551
<b>Total Available Funds:</b>	<b>\$ 2,367,551</b>

**XIV. HOUSING DELIVERY GOALS**

**TABLE 6 -- FLORIDA HOUSING FINANCE CORPORATION**  
**Housing Delivery Goals Chart**  
**STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2002-2003**

Name of Local Government:		Lee County		Available Funds:		\$ 2,367,551									
HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A			C			E		F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentages	Total Units			
Home Ownership Construction	14	35,000	13	30,000	7	25,000	\$ 1,041,722				\$ 1,041,722	44%	34		
Down Payment/Closing Cost	5	20,000	6	15,000	6	5,000	\$ 213,080				\$ 213,080	9%	17		
Rehabilitation - General	3	35,000	3	30,000	1	25,000	\$ 213,080				\$ 213,080	9%	7		
Rehabilitation - Barrier Free	1	35,000	2	30,000	1	25,000	\$ 104,172				\$ 104,172	4%	4		
Disaster Mitigation	0	-	0	-	0	-	\$ -				\$ -	0%			
<b>Subtotal I (Home Ownership)</b>	<b>23</b>		<b>24</b>		<b>15</b>		<b>\$ 1,254,802</b>				<b>\$ 1,572,054</b>	<b>66%</b>	<b>62</b>		
Rental Strategies	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentages	Total Units			
Rental Construction/Rehabilitation	4	35,000	4	30,000	2	25,000	\$ 307,782			\$ 307,782	13%	10			
Special Needs	3	35,000	4	30,000	1	25,000	\$ 236,755			\$ 236,755	10%	8			
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>7</b>		<b>8</b>		<b>3</b>		<b>\$ 544,537</b>			<b>\$ 544,537</b>	<b>23%</b>	<b>18</b>			
<b>Administration</b>															
<b>Admin From Program Income</b>															
<b>Home Ownership Counseling</b>															
<b>Grant Total</b>	<b>30</b>		<b>32</b>		<b>18</b>		<b>\$ 1,799,339</b>	<b>\$ 317,252</b>	<b>\$ 25,000</b>	<b>\$ 2,367,551</b>	<b>100%</b>	<b>80</b>			
Add Subtotals 1 & 2 plus all admin. & HO Counseling															
Percentage Construction/Rehab	Total Columns A & B then		89%												
Maximum Allowable Purchase Price:															
	New	\$	121,536	Existing	\$	102,242									

Allocation Breakdown	Amount	%
Very low	30 \$ 955,530	40%
Low Income	32 \$ 850,530	36%
Moderate Income	18 \$ 310,531	13%
<b>Total</b>	<b>\$ 2,116,591</b>	<b>89%</b>

Projected Program Income:	\$ -
Projected Recapture Funds:	\$ -
Distribution:	\$ 2,367,551
<b>Total Available Funds:</b>	<b>\$ 2,367,551</b>

Max Amount Program for Admin:	10%
-------------------------------	-----

## **XVII. SELECTION CRITERIA FOR NON-PROFIT SPONSORS**

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

1. Applicants must have their application signed by the designated party,
2. Applicants must include in the application proof that the organization is recognized as a non-profit agency by the State of Florida,
3. Applicants must include in the application proof that the U.S. Internal Revenue Service has approved the organization as a non-profit organization (i.e. 501.c.3); existing non-profits that have been in existence long enough to file federal taxes must also include a copy of their latest federal tax return (IRS Form 990).
4. Projects that are not in the appropriate Lee Plan land use classification will be disqualified.
5. Minimum design criteria.
  - a. All homeownership new construction projects must meet the following two minimum design criteria for accessibility:
    - On the first habitable floor of the building, 32 inches clear passage through at least one exterior and all interior doors, including bathrooms.
    - On the first habitable floor of the building, 36-inch wide level route through hallways and passageways.
  - b. All rental (new or rehabilitation) construction projects must meet the following two minimum design criteria for accessibility:
    - 32 inches clear passage through at least one exterior and all interior doors, including bathrooms.
    - 36-inch wide level route through hallways and passageways.
  - c. All new homeownership, new rental and rental rehabilitation projects must provide at least one entrance, which will be a ramp or no-step entrance unless the proposed construction of a no-step entrance will require the installation of an elevator.

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

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

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



# Checklist Category Definitions

## Homeownership Strategies – New Construction and Rehabilitation

Overall Capacity of the Organization, Including Management System, for Effective and Efficient Production as Well as Cost and Quality Control

### **Staffing (Maximum Points – 5)**

An applicant may be eligible for the maximum number of points if it can demonstrate in its narrative that it has adequate and available staff to commence and complete the project in an effective and efficient manner.

### **Operations Procedures (Maximum Points – 5)**

In order to receive the maximum number of points, the applicant must provide its Board of Directors' approved Operations Procedures Manual. The applicant may receive some points if it provides draft Operations Procedures.

### **Staff Experience (Maximum Points – 5)**

The experience of the applicant will be evaluated to include the applicant's length of time in business and staff experience and/or expertise in undertaking projects of a similar complexity as the one for which the funds are being requested.

<b>Years of Similar Project Experience</b>	<b>Points Available</b>
5 years or more	5
3 to 5 years	3
1 to 3 years	2
Less than 1 year	1
No experience	0

### **Board Experience (Maximum Points – 5)**

The experience of the board will be evaluated to include the board members' experience and/or expertise in undertaking projects of a similar complexity as the one for which the funds are being requested.

<b>Years of Similar Project Experience</b>	<b>Points Available</b>
5 years or more	5
3 to 5 years	3
1 to 3 years	2
Less than 1 year	1
No experience	0

**Homeowner Counseling and Training (Maximum Points – 5)**

In order to receive the maximum number of points, applicants must document that they have a homeowner counseling and educational program or access to one. Applicants should include program guidelines, training schedule, and the number of households who have participated in the training over the past twelve months.

**Development Feasibility – Ability to Proceed in a Timely Fashion and Attain Clear, Achievable Objectives**

**Measurable Objectives are Clearly Stated (Maximum Points – 5)**

The applicant clearly describes the project and states the type of unit, number of bedrooms, and the number of housing units to be provided as well as number of intended beneficiaries and their income categories.

**Project Readiness and Can Be Accomplished in a Timely Fashion (Maximum Points – 5)**

Points will be awarded based on the project commencement and completion dates listed in the application. Applicants must keep in mind that if the project is funded, the project commencement date cannot be prior to the date in which the grant award agreement between the grantee and the county is fully executed.

<b>Project Readiness</b>	<b>Points Available</b>
Ready to start immediately	5
Start within 3 to 4 months	3
Start within 5 to 6 months	2
Start more than 6 months out	1

**New Construction Projects Only - Site Control (Maximum Points – 5)**

The applicant or the general partner must demonstrate site control. Site control can be in the form of a contract for purchase and sale, an option, or a warrantee deed. The applicant must provide proof of ownership or an option for a time frame long enough to assure project completion.

**Engineering and Architectural Drawings (Maximum Points – 5)**

The applicant must provide site plans and architectural drawings of the buildings.

For rehabilitation projects the applicant must provide an accurate and detailed description of the proposed work to be done.

**Rehabilitation Projects Only – Minimum Accessibility Design (Maximum Points – 5)**

Homeownership rehabilitation projects meeting the minimum accessibility design criteria applicable to homeownership new construction will receive points as shown on the table below. To receive the points, rehabilitation projects must meet the minimum design criteria for accessibility a, b and c (criteria c applies only if it will not result in the installation of an elevator).

- a. On the first habitable floor of the building, 32 inches clear passage through at least one exterior and all interior doors, including bathrooms.
- b. On the first habitable floor of the building, 36-inch wide level route through hallways and passageways.
- c. Provide at least one entrance, which will be a ramp or no-step entrance unless the proposed construction of a no-step entrance will require the installation of an elevator.

<b>Units Incorporating Minimum Accessibility Design</b>	<b>Points Available</b>
100%	5
75%	4
50%	3
25%	2
10%	1

**New Construction Projects Only - Zoning and Land Use (Maximum Points – 5)**

Applicants indicating they have the proper zoning and proper land use designation will be given the maximum number of points.

<b>Zoning and Land Use</b>	<b>Points Available</b>
Proper Land Use Designation	Projects not in the proper Lee Plan land use classification will be disqualified.
Proper Zoning Designation	5

**New Construction Projects Only – Site Suitability (Maximum Points – 5)**

A site that is buildable according to local government regulations and is in the proximity of urban amenities will receive the maximum number of points.

**Financial Feasibility**

**Project Budget to Include Sources and Uses of Funds (Maximum Points – 5)**

In order to receive the maximum number of points, the applicant’s budget must be clear, add up correctly, demonstrate that the project is financially feasible, and include all sources and uses to be used to implement the project for which funds are being requested. There must be documentation of all sources of funds such as a letter of commitment from funding sources or a statement of intent to apply for specific sums from identified funding sources at specified times.

**Due Diligence in Cost Estimates (Maximum Points – 5)**

In order to receive the maximum number of points, the applicant must attach cost estimates for all applicable project components. No points will be awarded if cost estimates are “lump sum” or turnkey; these are not acceptable. Project components may include the following:

<b>DUE DILIGENCE IN COST ESTIMATES</b>			
<b>1. Construction/building cost</b>		<b>Cost Per Unit</b>	<b>Cost for Total Project</b>
	Demolition		
	Off-site (explain)		
	New Units (detail)		
	Rehab of existing (detail)		
	Accessory buildings		
	Recreational areas		
	Common areas		
	Other (explain/detail)		
<b>Total</b>			
<b>2. Contractor costs</b>			
	Building contractor costs (explain/detail)		
<b>Total</b>			
<b>3. General development cost</b>			
	Accounting		
	Appraisal		
	Architect's Fees -- Design		
	Architect's Fees -- Supervision		
	Builder's Risk Insurance		
	Building Permit		
	Brokerage Fees		
	Closing Costs – Construction Loan		
	Closing Costs – Permanent Loan		
	Engineering Fees		
	Environmental Report		
	Impact Fees		
	Inspection Fees		
	Insurance		
	Legal Fees		
	Market Study/Marketing		
	Property Taxes		
	Soil test		
	Survey		
	Title Insurance		
	Utilities		
	Other (explain/detail)		
<b>Total</b>			
<b>4. Financial Cost</b>			
	Constructin Loan Costs (interest, origination fee)		
	Bridge Loan Costs (interest, origination fee)		
	Permanent Loan Costs		
	Other (detail/explain)		
<b>Total</b>			
<b>5. Developer Fees</b>			
	Developer Fec (detail/explain)		
<b>Total</b>			
<b>6. Acquisition Cost</b>			
	Existing Building		
	Land		
	Other (detail/explain)		
<b>Total</b>			
<b>Grand Total</b>			

**Findings and Prior Contract Compliance (Maximum Points – 5)**

In order to receive the maximum points, an applicant must not have had any findings during Lee County’s SHIP Program Monitoring or the monitoring visits by the auditors’ from the Florida Housing Finance Corporation, a clean audit report, and completion of previous projects funded by prescribed deadlines. New organizations that do not have an audit will receive no points.

Points will be subtracted for each finding from the overall number of points an applicant receives. This functions as a penalty to the applicant. The more findings; the more points subtracted.

**Independent Audit Report (Maximum Points – 5)**

In order to receive 5 points, the applicant who has received prior SHIP, CDBG, or HOME funds must provide an audit that does not include any material weaknesses for the prior year. Applicants who have not been audited will not receive any points nor have any points subtracted.

**Financial Resources in Place – Adequate Cash Available for Project to be Implemented (Maximum Points – 5)**

In order to be eligible to receive the maximum number of points, the applicant must document that it has adequate cash available for the project to be implemented. There must be documentation of all sources of funds such as a letter of commitment from funding sources or a statement of intent to apply for specific sums from identified funding sources at specified times and financial statements that illustrate adequate cash available.

**SHIP Funds Leveraged/Matched for the Proposed Project (Maximum Points – 10)**

<b>Leverage/Match Ratio</b>	<b>Points Available</b>
More than 1 to 1	10
1 to 1	8
.75 - .99 to 1	6
.50 - .74 to 1	4
.25 - .49 to 1	2
Less than .25	0

**Developer Fee or Developer/Builder Fee Appropriate for Work (Maximum Points – 5)**

The developer’s fee is the fee that the applicant charges to develop (plan and manage the project exclusive of builders costs). For new construction, in no case can the developer’s fee exceed 10% of the project cost, excluding raw land costs. For rehabilitation, in no case can the developer’s fee exceed 10% of the total development cost of the project. The developer/builder’s fee that an applicant may charge if acting as both the project developer (planning and managing the project) and the builder of the units to include site preparation cannot exceed 16% of project cost, excluding land raw costs. The applicant that meets the above threshold and charges the least amount for the above fees will receive 5 points. The remaining applications will receive a prorated number of points depending on where they rank in comparison to developer fee or developer/builder fee charged by other applicants.

## **Bonus Points**

### **WAGES Participation (Maximum Points – 5)**

In order to receive 3 bonus points for this item, an applicant must provide documentation that it employs at least one full-time equivalent (35 to 40 hours) employee(s) that is a State of Florida WAGES program graduate. An applicant will receive 2 bonus points if it provides documentation that it employs one part-time employee who is a graduate of the WAGES program. The part-time employee must work at least 20 hours per week.

### **Very Low and Low Income Benefit (Maximum Points – 8)**

These points will only be given to those applicants who demonstrate that a proposed project will exceed the SHIP guidelines of benefiting either a minimum of 30% very low and 30% low income or a minimum of 60% very-low income households. While stating that there will be outreach to very-low and low income households is desirable; outreach alone will not demonstrate or guarantee benefit to very-low and low income households, so no bonus points will be awarded for outreach.

### **Low Income Benefit (Maximum Points – 6)**

These points will only be given to those applicants who demonstrate that a proposed project will benefit over 70% low-income households. While stating that there will be outreach to low income households is desirable; outreach alone will not demonstrate or guarantee benefit to low income households, so no bonus points will be awarded for outreach.

### **Assistance for Special Needs Populations (Maximum Points – 5)**

These points will only be given to those applicants who demonstrate that a proposed project will serve special needs populations. While stating that there will be outreach to special needs populations is desirable, no bonus points will be awarded for outreach.

Eligible activities include the construction or rehabilitation of housing for persons who have special housing needs, as defined by Rule 67-37.002(30) Florida Administrative Code. These include, but are not necessarily limited to, persons with developmental disabilities, persons with mental illness/substance abuse, persons with AIDS and HIV disease, runaway and abandoned youth, farm workers, the homeless, the elderly and persons with disabilities ~~the disabled~~.

<b>Special Needs Units</b>	<b>Points Available</b>
100%	5

### **Location (Maximum Points – 5)**

New construction or rehabilitation for homeownership in unincorporated Lee County or in the cities of Bonita Springs, Fort Myers Beach, or Sanibel (i.e. outside the city limits of Cape Coral and Fort Myers (SHIP Entitlement cities)) will be awarded bonus points. Special Needs Housing projects will receive the 5 bonus points regardless of location.

### **Special Circumstances Justification (Maximum Points – 20)**

There is a need for all types of affordable housing throughout Lee County. However, it is also recognized that special circumstances will make the implementation of a particular project urgent. In that instance, these bonus points will be awarded. *Note: The intent is to award these points rarely and on a case by case basis.* Projects will be evaluated in terms of the documentation and justification for the need for the project. The applicant should explain and document the need for the project, including any special circumstances in the program narrative.

**Innovative Approach (Maximum Points – 5)**

Applicants will be awarded maximum points for an innovative approach to project design and implementation. An innovative approach is defined as one that has not been used previously for affordable housing in this area and could be a model for other agencies.

**Universal Design (UD) Maximum Points – 5**

Points will be awarded to applicants who incorporate elements of Universal Design in their construction beyond the minimum required by the Lee County SHIP program. Universal Design is the principle of design for home environments and products so as to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

Examples of Universal Design elements include but are not limited to:

- Reinforcement in first floor bathroom walls around the toilet and bathtub/shower for installing grab bars
- Light switches, thermostats and electrical panels no higher than 48 inches above the floor and electrical outlets at least 15 inches above the floor.
- Levered faucets and door handles eliminate the need for painful twisting; electric rocker switches, rather than conventional switches, are easily turned on and off.

<b>Units Incorporating Elements Of Universal Design</b>	<b>Points Available</b>
100%	5
75%	4
50%	3
25%	2
10%	1

**Health or Welfare Emergency (Maximum 15 points)**

The intent is to award these points rarely. In order to obtain the points the applicant must adequately describe the project and provide background information justifying the urgency of a particular project in terms of health and welfare. Since there is a shortage of all kinds of affordable housing, merely describing a particular housing crisis will not earn the applicant points. To earn these points, the applicant must provide information about a health or welfare situation that a particular project will rectify. The applicant must show that this is an unusual or emergency situation, which is time sensitive and must describe the consequences of postponing the funding.

**Energy Efficiency (Maximum Points – 5)**

To receive these points an applicant must provide blueprints with a Florida Power and Light or comparable company energy rating.

In order to receive a maximum of five bonus points, the dwelling units to be constructed or rehabilitated must comply with the Florida Power and Light BUILDSMART or comparable program. This program evaluates the energy efficiency of homes based upon the State of Florida Energy Performance Index (EPI) and awards certifications to homes that are progressively more energy efficient than the State required standard EPI rating of 100.

Simple energy improvements like tighter air ducts, a higher energy efficiency air conditioner/heater/water heater, greater attic and wall insulation, and more energy efficient windows are common recommendations.

**Points to be awarded for Energy Efficiency**

EPI Rating	Energy Savings	Points Awarded
70 or below	30%	5
71 to 80	20%	3
81 to 90	10%	2



**TABLE 7 MEASURES AND POINTS FOR HOMEOWNERSHIP**

MEASURES	Maximum Points Available	
<b>Overall Capacity of the Organization, Including Management System, for Effective and Efficient Production as Well as Cost and Quality Control</b>	<b>New Construction</b>	<b>Rehabilitation</b>
Staffing	5	5
Operations Procedures	5	5
Staff Experience	5	5
Board Experience	5	5
Homeowner Counseling and Training	5	5
<b>Section Sub-Total</b>	<b>25</b>	<b>25</b>
<b>Development Feasibility – Ability to Proceed in a Timely Fashion and Attain Clear, Achievable Objectives</b>	<b>New Construction</b>	<b>Rehabilitation</b>
Measurable Objectives are Clearly Stated	5	5
Project Readiness and Can Be Accomplished in a Timely Fashion	5	5
Site Control	5	N/A
Engineering and Architectural Drawings	5	5
Minimum Accessibility Design		5
Zoning and Land Use	5	N/A
Site Suitability	5	N/A
<b>Section Sub-Total</b>	<b>30</b>	<b>20</b>
<b>Financial Feasibility</b>	<b>New Construction</b>	<b>Rehabilitation</b>
Project Budget to Include Sources and Uses of Funds	5	5
Due Diligence in Cost Estimates	5	5
Findings and Prior Contract Compliance	5	5
Audit Report	5	5
Financial Resources in Place – Adequate Cash Available for project to be Implemented	5	5
SHIP Funds Leveraged/Matched for the Proposed Project	10	10
Developer Fee or Developer/Builder Fee Appropriate for Work	5	5
<b>Section Sub-Total</b>	<b>40</b>	<b>40</b>
<b>Sub-Total Points</b>	<b>95</b>	<b>85</b>

Continues next page

## Bonus Points

MEASURES Bonus Points	Maximum Points Available	
	New Construction	Rehabilitation
WAGES Participation	5	5
Very Low and Low Income Benefit	8	8
Low Income Benefit	6	6
Assistance for Special Needs Populations	5	5
Location	5	5
Special Circumstances Justification	20	20
Innovative Approach	5	5
Universal Design	5	5
Health or Welfare Emergency	15	15
Energy Efficiency	5	5
<b>Section Sub-Total</b>	<b>79</b>	<b>79</b>
<b>TOTAL POINTS</b>		
	<b>174</b>	<b>164</b>

# Checklist Category Definitions

## Rental Strategies – General and Special Needs

There are two rental housing strategies: General Rental Housing and Special Needs Rental Housing.

General Rental Housing developments only qualify for funding under the General Rental Housing Strategy.

Special Needs Housing developments qualify for funding under the Special Needs Rental Housing Strategy because this strategy provides a guaranteed minimum set aside for special needs rental housing. However, if this category is over-subscribed (i.e. the amount of dollars requested exceeds the dollars allocated for that strategy), the Special Needs Rental Housing applications also will qualify for funding under the General Rental Housing strategy. Persons who have special housing needs, as defined by Rule 67-37.002(30) Florida Administrative Code, include, but are not necessarily limited to, persons with developmental disabilities, persons with mental illness/substance abuse, persons with AIDS and HIV disease, runaway and abandoned youth, farm workers, the homeless, the elderly and persons with disabilities ~~the disabled~~.

### Overall Capacity of the Organization, Including Management System, for Effective and Efficient Production as Well as Cost and Quality Control

#### **Staffing (Maximum Points – 5)**

An applicant may be eligible for the maximum number of points if it can demonstrate in its narrative that it has adequate and available staff to commence and complete the project in an effective and efficient manner.

#### **Operations Procedures (Maximum Points – 5)**

In order to receive the maximum number of points, the applicant must provide its Board of Directors' approved Operations Procedures Manual. The applicant may receive some points if it provides draft Operations Procedures.

#### **Staff Experience (Maximum Points – 5)**

The experience of the applicant will be evaluated to include the applicant's length of time in business and experience in undertaking projects of a similar complexity as the one for which the funds are being requested.

<b>Years of Similar Project Experience</b>	<b>Points Available</b>
5 years or more	5
3 to 5 years	3
1 to 3 years	2
Less than 1 year	1
No experience	0

#### **Board Experience (Maximum Points – 5)**

The experience of the board will be evaluated to include the board's experience and/or expertise in undertaking projects of a similar complexity as the one for which the funds are being requested.

<b>Years of Similar Project Experience</b>	<b>Points Available</b>
5 years or more	5
3 to 5 years	3
1 to 3 years	2
Less than 1 year	1
No experience	0

**Rental Property Management and Operations Experience and Approach (Maximum Points – 5)**

The applicant must document how it will operate and manage the project. In order to receive the maximum number of points, the applicant must provide a copy of its rental property management procedures, state who will be providing the management, how much experience they have in rental property management, and that adequate management staff will be available.

<b>Property Management Experience</b>	<b>Points Available</b>
5 years or more	5
3 to 5 years	3
1 to 3 years	2
Less than 1 year	1
No experience	0

**Development Feasibility – Ability to Proceed in a Timely Fashion and Attain Clear, Achievable Objectives**

**Measurable Objectives are Clearly Stated (Maximum Points – 5)**

The applicant clearly describes the project and states the type of unit, number of bedrooms, and the number of housing units to be provided as well as number of intended beneficiaries and their income categories.

**Project Readiness and Can Be Accomplished in a Timely Fashion (Maximum Points – 5)**

Points will be awarded based on the project commencement and completion dates listed in the application. Project commencement will start after the grant award is fully executed.

<b>Project Readiness</b>	<b>Points Available</b>
Ready to start immediately	5
Start within 3 to 4 months	3
Start within 5 to 6 months	2
Start more than 6 months out	1

**Site Control (Maximum Points – 5)**

The applicant or the general partner must demonstrate site control. Site control can be in the form of a contract for purchase and sale, an option, or a warrantee deed. The applicant must provide proof of ownership or an option for a time frame long enough to assure project completion.

**Engineering and Architectural Drawings (Maximum Points – 5)**

The applicant must provide site plans and architectural drawings of the buildings.

For rehabilitation projects the applicant must provide an accurate and detailed description of the proposed work to be done. The applicant must provide architectural drawings only if the rehabilitation project is of a type and magnitude that require them.

**Zoning and Land Use (Maximum Points – 5)**

Applicants indicating they have the proper zoning and proper land use designation will be given the maximum number of points.

<b>Zoning and Land Use</b>	<b>Points Available</b>
Proper Land Use Designation	Projects not in the proper Lee Plan land use classification will be disqualified.
Proper Zoning Designation	5

**Site Suitability (Maximum Points – 5)**

A site that is buildable according to local government regulations and is in the proximity of urban amenities will receive the maximum number of points.

**Financial Feasibility**

**Project Budget to Include Sources and Uses of Funds (Maximum Points – 5)**

In order to receive the maximum number of points, the applicant's budget must be clear, add up correctly, demonstrate that the project is financially feasible, and include all sources and uses to be used to implement the project for which funds are being requested. There must be documentation of all sources of funds such as a letter of commitment from funding sources or a statement of intent to apply for specific sums from identified funding sources at specified times.

**Due Diligence in Cost Estimates (Maximum Points – 5)**

In order to receive the maximum number of points, the applicant must attach cost estimates for all applicable project components. No points will be awarded if cost estimates are “lump sum” or turnkey; these are not acceptable. Project components may include the following:

DUE DILIGENCE IN COST ESTIMATES			
1. Construction/building cost		Cost Per Unit	Cost for Total Project
	Demolition		
	Off-site (explain)		
	New Units (detail)		
	Rehab of existing (detail)		
	Accessory buildings		
	Recreational areas		
	Common areas		
	Other (explain/detail)		
<b>Total</b>			
2. Contractor costs			
	Building contractor costs (explain/detail)		
<b>Total</b>			
3. General development cost			
	Accounting		
	Appraisal		
	Architect's Fees -- Design		
	Architect's Fees -- Supervision		
	Builder's Risk Insurance		
	Building Permit		
	Brokerage Fees		
	Closing Costs -- Construction Loan		
	Closing Costs -- Permanent Loan		
	Engineering Fees		
	Environmental Report		
	Impact Fees		
	Inspection Fees		
	Insurance		
	Legal Fees		
	Market Study/Marketing		
	Property Taxes		
	Soil test		
	Survey		
	Title Insurance		
	Utilities		
	Other (explain/detail)		
<b>Total</b>			
4. Financial Cost			
	Construction Loan Costs (interest, origination fee)		
	Bridge Loan Costs (interest, origination fee)		
	Permanent Loan Costs		
	Other (detail/explain)		
<b>Total</b>			
5. Developer Fees			
	Developer Fee (detail/explain)		
<b>Total</b>			
6. Acquisition Cost			
	Existing Building		
	Land		
	Other (detail/explain)		
<b>Total</b>			
<b>Grand Total</b>			

**Findings and Prior Contract Compliance (Maximum Points – 5)**

In order to receive the maximum points, an applicant must not have had any findings during Lee County’s SHIP Program Monitoring or the monitoring visits by the auditors’ from the Florida Housing Finance Corporation, a clean audit report, and completion of previous projects funded by prescribed deadlines. New organizations that do not have an audit will receive no points.

Points will be subtracted for each finding from the overall number of points an applicant receives. This functions as a penalty to the applicant. The more findings; the more points subtracted.

**Independent Audit Report (Maximum Points – 5)**

In order to receive 5 points, the applicant who has received prior SHIP, CDBG, or HOME funds must provide an audit by an independent auditor that does not include any material weaknesses for the prior year. Applicants who have not been audited will not receive any points or have points subtracted.

**Financial Resources in Place – Adequate Cash Available for Project to be Implemented (Maximum Points – 5)**

In order to be eligible to receive the maximum number of points, the applicant must document that it has adequate cash available for the project to be implemented. There must be documentation of all sources of funds such as a letter of commitment from funding sources or a statement of intent to apply for specific sums from identified funding sources at specified times and financial statements that illustrate adequate cash available.

**SHIP Funds Leveraged/Matched for the Proposed Project (Maximum Points – 5)**

<b>Leverage/Match Ratio</b>	<b>Points Available</b>
More than 1 to 1	5
1 to 1	4
.75 - .99 to 1	3
.50 - .74 to 1	2
.25 - .49 to 1	1
Less than .25	0

**Developer Fee or Developer/Builder Fee Appropriate for Work (Maximum Points – 5)**

The developer’s fee is the fee that the applicant charges to develop (plan and manage the project exclusive of builders costs). For new construction, the developer’s fee cannot exceed 10% of the project cost, excluding raw land costs. For rehabilitation, the developer’s fee cannot exceed 10% of the total development cost of the project. The developer/builder’s fee that an applicant may charge if acting as both the project developer (planning and managing the project) and the builder of the units to include site preparation cannot exceed 16% of project cost, excluding land raw costs. The applicant that meets the above threshold and charges the least amount for the above fees will receive 5 points. The remaining applications will receive a prorated number of points depending on where they rank in comparison to developer fee or developer/builder fee charged by other applicants.

## **Bonus Points**

### **WAGES Participation (Maximum Points – 5)**

In order to receive 3 bonus points for this item, an applicant must provide documentation that it employs at least one full-time equivalent (35 to 40 hours) employee(s) that is a State of Florida WAGES program graduate. An applicant will receive 2 bonus points if it provides documentation that it employs one part-time employee who is a graduate of the WAGES program. The part-time employee must work at least 20 hours per week.

### **Very Low and Low Income Benefit (Maximum Points – 8)**

These points will only be given to those applicants who demonstrate that a proposed project will exceed the SHIP guidelines of benefiting either a minimum of 30% very low and 30% low income or a minimum of 60% very-low income households. While stating that there will be outreach to very-low and low income households is desirable; outreach alone will not demonstrate or guarantee benefit to very-low and low income households, so no bonus points will be awarded for outreach.

### **Low Income Benefit (Maximum Points – 6)**

These points will only be given to those applicants who demonstrate that a proposed project will benefit over 70% low-income households. While stating that there will be outreach to low income households is desirable; outreach alone will not demonstrate or guarantee benefit to low income households, so no bonus points will be awarded for outreach.

### **Assistance for Special Needs Populations (Maximum Points – 5)**

These points will only be given to those applicants who demonstrate that a proposed project will serve special needs populations. While stating that there will be outreach to special needs populations is desirable, no bonus points will be awarded for outreach.

Eligible activities include the construction or rehabilitation of housing for persons who have special housing needs, as defined by Rule 67-37.002(30) Florida Administrative Code. These include, but are not necessarily limited to, persons with developmental disabilities, persons with mental illness/substance abuse, persons with AIDS and HIV disease, runaway and abandoned youth, farm workers, the homeless, the elderly and persons with disabilities ~~the disabled~~.

<b>Special Needs Units</b>	<b>Points Available</b>
100%	5

### **Location (Maximum Points – 5)**

New construction or rehabilitation for units in unincorporated Lee County or in the cities of Bonita Springs, Fort Myers Beach, or Sanibel (i.e. outside the city limits of Cape Coral and Fort Myers (SHIP Entitlement cities)) will be awarded bonus points. Special Needs units shall receive 5 points regardless of location.

### **Special Circumstances Justification (Maximum Points – 20)**

There is a need for all types of affordable housing throughout Lee County. However, it is also recognized that special circumstances will make the implementation of a particular project urgent. In that instance, these bonus points will be awarded. *Note: The intent is to award these points rarely and on a case by case basis.* Projects will be evaluated in terms of the documentation and justification for the need for the project. The applicant should explain and document the need for the project, including any special circumstances in the program narrative.



**Innovative Approach (Maximum Points – 5)**

Applicants will be awarded maximum points for an innovative approach to project design and implementation. An innovative approach is defined as one that has not been used previously for affordable housing in this area and could be a model for other agencies.

**Universal Design (UD) (Maximum Points – 5)**

Points will be awarded to applicants who incorporate elements of Universal Design in their construction beyond the minimum required by the Lee County SHIP program. Universal Design is the principle of design for home environments and products so as to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

Examples of Universal Design elements include but are not limited to:

- Reinforcement in first floor bathroom walls around the toilet and bathtub/shower for installing grab bars
- Light switches, thermostats and electrical panels no higher than 48 inches above the floor and electrical outlets at least 15 inches above the floor.
- Levered faucets and door handles eliminate the need for painful twisting; electric rocker switches, rather than conventional switches, are easily turned on and off.

<b>Units Incorporating Elements Of Universal Design</b>	<b>Points Available</b>
100%	5
75%	4
50%	3
25%	2
10%	1

**Health or Welfare Emergency (Maximum 15 points)**

The intent is to award these points rarely. In order to obtain the points the applicant must adequately describe the project and provide background information justifying the urgency of a particular project in terms of health and welfare. Since there is a shortage of all kinds of affordable housing, merely describing a particular housing crisis will not earn the applicant points. To earn these points, the applicant must provide information about a health or welfare situation that a particular project will rectify. The applicant must show that this is an unusual or emergency situation, which is time sensitive and must describe the consequences of postponing the funding.

**Energy Efficiency (Maximum Points – 5)**

To receive these points an applicant must provide blueprints with a Florida Power and Light or comparable company energy rating.

In order to receive a maximum of five bonus points, the dwelling units to be constructed or rehabilitated must comply with the Florida Power and Light BUILDSMART or comparable program. This program evaluates the energy efficiency of homes based upon the State of Florida Energy Performance Index (EPI) and awards certifications to homes that are progressively more energy efficient than the State required standard EPI ranking of 100.

Simple energy improvements like tighter air ducts, a higher energy efficiency air conditioner/heater/water heater, greater attic and wall insulation, and more energy efficient windows are common recommendations.

Points to be awarded for Energy Efficiency

EPI Rating	Energy Savings	Points Awarded
70 or below	30%	5
71 to 80	20%	3
81 to 90	10%	2

**TABLE 7: MEASURES AND POINTS FOR RENTAL – GENERAL AND SPECIAL NEEDS**

MEASURES	Maximum Points Available
<b>Overall Capacity of the Organization, Including Management System, for Effective and Efficient Production as Well as Cost and Quality Control</b>	<b>Rental – General and Special Needs</b>
Staffing	5
Operations Procedures	5
Staff Experience	5
Board Experience	5
Homeowner Counseling and Training	5
<b>Section Sub-Total</b>	<b>25</b>
<b>Development Feasibility – Ability to Proceed in a Timely Fashion and Attain Clear, Achievable Objectives</b>	<b>Rental – General and Special Needs</b>
Measurable Objectives are Clearly Stated	5
Project Readiness and Can Be Accomplished in a Timely Fashion	5
Site Control	5
Engineering and Architectural Drawings	5
Zoning and Land Use	5
Site Suitability	5
<b>Section Sub-Total</b>	<b>30</b>
<b>Financial Feasibility</b>	<b>Rental – General and Special Needs</b>
Project Budget to Include Sources and Uses of Funds	5
Due Diligence in Cost Estimates	5
Findings and Prior Contract Compliance	5
Audit Report	5
Financial Resources in Place – Adequate Cash Available for project to be Implemented	5
SHIP Funds Leveraged/Matched for the Proposed Project	5
Developer Fee or Developer/Builder Fee Appropriate for Work	10
<b>Section Sub-Total</b>	<b>40</b>
<b>Sub-Total Points</b>	<b>95</b>

Continues next page

## Bonus Points

MEASURES	Maximum Points Available
<b>Bonus Points</b>	<b>Rental – General and Special Needs</b>
WAGES Participation	5
Very Low and Low Income Benefit	8
Low Income Benefit	6
Assistance for Special Needs Populations	5
Location	5
Special Circumstances Justification	20
Innovative Approach	5
Universal Design	5
Health or Welfare Emergency	15
Energy Efficiency	5
<b>Section Sub-Total</b>	<b>79</b>
<b>TOTAL POINTS</b>	<b>174</b>

## XVIII. SPECIAL NEEDS STRATEGY INCOME CERTIFICATION PLAN

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

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

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

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

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

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

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

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

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

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

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

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

## **XIX. CERTIFICATION PAGE**

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

#### **Local Government: Lee County (unincorporated)**

- (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, color, age, sex, familial or marital status, handicap, religion, 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 award.
- (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 will be unable to comply with the provisions of the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State Fiscal year in which they are received.
- (8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.
- (9) Amendments to the Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) A trust 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 services on bonds or as rent subsidies.

- (15) Developers receiving assistance from both SHIP and the Low Income 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 programs 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 unit constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenants income requirements and affordability requirements.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Chief Elected Official

\_\_\_\_\_  
Witness

\_\_\_\_\_  
(Type) Name and Title

APPROVED AS TO FORM

\_\_\_\_\_  
Office of County Attorney



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

---

PLEASE COMPLETE THE FOLLOWING INFORMATION:

LOCAL GOVERNMENT: Lee County

CHIEF ELECTED OFFICIAL: Bob P. Janes, Chairman, Lee County Board of County Commissioners

ADDRESS: P.O. Box 398 Fort Myers, FL 33902-0398

SHIP CONTACT PERSON: Mary Gibbs, Director, Lee County Department of Community Development

TELEPHONE: (239) 479-8345

FAX: (239) 479-8389

E-MAIL: \_\_\_\_\_

ADDITIONAL SHIP CONTACTS: Paul O'Connor, Director (239) 479-8309, Gloria Sajgo,  
Principal Planner (239) 479-8311, Susan Strum, Planner (239) 479-8549 Fax:(239) 479-8461

ADDRESS: Lee County Planning Division, P.O. Box 398 Fort Myers, FL 33902-0398

---

INTERLOCAL AGREEMENT: YES/NO (If yes, list other participants in the interlocal agreement)

No

---

---

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

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-6000702

MAIL DISBURSEMENT TO: Commissioner Bob P. Janes

ADDRESS: P.O. Box 398 Fort Myers, FL 33902-0398

Please return this form to: Darlene Raker  
Florida Housing Finance Corporation  
227 North Bronough St. Suite 5000  
Tallahassee, Florida 32301-1329  
Or fax to (850)414-5479