



City of Daytona Beach



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2023-2024, 2024-2025, 2025-2026



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D. Signed LHAP Certification	Attached
E. Signed, dated, witnessed, or attested adopting resolution	Attached
F. Ordinance: (If changed from the original creating ordinance)	N/A
G. Interlocal Agreement	N/A



I. Program Details:

A. LG(s)

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

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2023-2024, 2024-2025, 2025-2026

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

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

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

G. Public Input: Public input was solicited through public City Commission Meeting.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.



The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

When funds are available for a particular strategy, the applicants from the waiting list will be contacted to complete/update the application for SHIP assistance. Applicants will be placed in the queue for assistance once they have provided all required documentation and been deemed SHIP eligible.

Once there is a list of eligible applicants, they will be ranked giving first priority to households qualifying as Special Needs households. These applicants will further be ranked with priority given to very-low income, then low, then moderate. The second priority will be to serve Essential Services Personnel (ESP). These applicants will further be ranked with priority given to very-low income, then low, then moderate. After serving enough Special Needs households to meet set-asides and any qualified ESP for the funding year, all applicants deemed eligible will be considered equally with priority given to very-low, then low, then moderate income groups. Ranking Priority:

1. Special Needs Households
 - a. Very low
 - b. Low
 - c. Moderate
2. Essential Services Personnel
 - a. Very low
 - b. Low
 - c. Moderate
3. After Special Needs Set-asides and ESP goals are met
 - a. Very Low
 - b. Low
 - c. Moderate

- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.



The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

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

O. Monitoring and First Right of Refusal: In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

P. Administrative Budget: A line-item budget is attached as Exhibit A. The city/county finds that the money deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: *“A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”*

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: *“The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.”* The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.



Q. Program Administration: Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Local Government	Includes overall planning and general administrative	10%
Third Party Entity/ Sub-recipient		

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*
- S. Project Delivery Costs:** In addition to administrative costs, the City of Daytona Beach will charge a reasonable project delivery cost to cover inspections performed by non-city employees for rehabilitation and down payment assistance strategies. The delivery cost will not exceed 5% of each total project cost and will be included in the amount of the recorded mortgage and note. For clients seeking assistance to purchase an affordable home, the City is engaged in collaborative efforts with community partners, typically Community Housing Development Organizations (CHDOs), to provide clients long-term credit counseling, pre-screening, application intake and income-qualifying services. The fee will for these services will be up to \$2,000 per file, until negotiated otherwise, in efforts to increase affordable housing opportunities for residents.
- T. Special Needs Definition:** Persons with special needs is defined in section 420.0004(13), Florida Statutes, “as an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans’ disability benefits.”
- U. Essential Service Personnel Definition (ESP):** **ESP includes** teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- V. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Incorporation of Green Building and Energy Saving products and processes: The city will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:
1. Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint);
 2. Low-flow water fixtures in bathrooms-WaterSense labeled products or the following specifications:
 - a. Toilets: 1.6 gallons/flush or less,



- b. Faucets: 15 gallons/minute or less;
- c. Showerheads: 2.2 gallons/minute or less;
- 3. Energy Star qualified refrigerator;
- 4. Energy Star qualified dishwasher, if provided;
- 5. Energy Star qualified washing machine, if provided in units;
- 6. Energy Star qualified exhaust fans in all bathrooms; and
- 7. Air conditioning: Minimum SEER of 14. Packaged units are allowed in studios and one-bedroom units with a minimum of 11.7 EER.

W. Describe efforts to meet the 20% Special Needs set-aside: The city partners with social service agencies that service the Special Needs population to help achieve meeting the goal of the Special Needs set-aside. Types of strategies that will be engaged to meet the Special Needs set-aside include rehabilitation, accessibility/obstruction removal, homebuyer and rental assistance services.

X. Describe efforts to reduce homelessness: The city works with agencies that serve the homeless populations or other agency programs having the goal to help persons become self-sufficient and promote safe, affordable, decent, and sanitary living opportunities. Types of strategies that will be engaged to help reduce homelessness include homebuyer and rental assistance services. The city will primarily focus on, but not be limited to, assistance to place these individuals or families in homeownership, rental or transitional housing for the purpose of providing a stable housing situation for twelve months or more.

Section II. LHAP Strategies:

A. Owner Occupied Housing Rehabilitation/Reconstruction Program	Code 3 & 4
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a. Summary: Funds to assist households in need of repairs to correct code violations, health, and safety issues. Repairs include electrical, plumbing, roofing, windows, and other structural deficient items essential to providing safe, decent, and sanitary living conditions. All work will be performed by contractors approved through the city’s purchasing policies and procedures. For housing repair/rehab projects whereby cost estimates exceed 65% of the county’s property assessed value then demolition and reconstruction on the same lot will be considered.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:

Very Low:	\$75,000
Low:	\$75,000
Moderate:	\$35,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Forgivable loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%



3. Years in loan term:

Assistance Amounts:	Term:
<\$15,000	5- year term
\$15,001-\$40,000	10-year term
>\$35,000	15-year term

4. Forgiveness: Loan is forgiven upon satisfactory completion of loan terms and conditions. No prorated basis of the amount of assistance is forgiven.
5. Repayment: No repayment is required as long as the loan is in good standing.
6. Default: The City will consider the forgivable loan to in default if any of the following occur during an active loan term: (1) Sale, transfer, or conveyance of the property assisted, (2) Conversion of the property assisted into rental income property; (3) loss of homestead exemption status not subject to changes in the law or property appraisal taxing authority; (4) Failure to occupy the home as the primary residence. Once the City determines and issues final default notice, the full amount of assistance will be due and payable to the city.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process, if it is determined that adequate funds may be available to justify pursuing a repayment after assessing the value of the property.

In cases where the qualifying homeowner(s) die(s) during the loan term, the outstanding balance of the loan will be due and payable unless an heir meets the eligibility criteria, occupy, and fulfills the loan's terms and conditions.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified and first ready, with a priority as described in SECTION I, PROGRAM DETAILS (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: In the event zoning codes have been revised and lot is no longer zoned residential, another comparable lot will be used to construct a new safe, decent and sanitary home to complete the assistance needed. Funds from other sources will also be leveraged when cost for reconstruction exceeds maximum award amounts in section (d) of this strategy.

B. Disaster Mitigation	Code 5, 16
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| <ol style="list-style-type: none"> a. Summary: Funds to provide individuals, families, and households in need of assistance regarding a disaster or emergency pertaining to an Executive Order or Declaration of the Florida Governor or President of the United States. The city will provide assistance: <ul style="list-style-type: none"> • Aimed to provide financial relief to residents impacted by the disaster ordered or declared. • To help ensure housing and life stability for residents who experience loss or an interruption that impact normal/typical conditions/circumstances as a result of the disaster ordered or declared. | |
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- To help prevent, stabilize, or overcome the impact of imminent threats to health, life, and safety.
- Types of assistance include but not limited to:
- Homeowner Repairs.
 - Rent, Mortgage and Utility Payments for periods of disaster impact.
 - Purchase of emergency supplies for eligible households to weatherproof damaged homes.
 - Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable.
 - Construction of wells or repair of existing wells where public water is not available.
 - Payment of insurance deductibles for rehabilitation of homes if covered under homeowners' insurance policies.
 - Security deposit for eligible recipients that have been displaced from their homes due to disaster.
 - Rental assistance for eligible recipients that have been displaced from their home due to disaster
 - Strategies included in the approved LHAP that benefit applicants directed affected by the declared disaster.
 - Other activated as proposed and approved by Florida Housing.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$15,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified and first ready with priority described in Section I, program Details (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation.

C. Home Ownership Opportunity	Code 1 & 2
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- a. Summary: Funds to provide down payment and closing costs to First-Time Homebuyers. Down payment and closing costs assistance will be for the purpose of helping secure an affordable home opportunity for eligible households who otherwise, without assistance, would not be able to purchase an affordable, safe, decent and sanitary home. Assistance will be available for new construction or new and



existing homes.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:

Very Low:	\$50,000
Low:	\$40,000
Moderate:	\$30,000

- e. Terms:
 1. Repayment loan/deferred loan/grant: Forgivable loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term:

Assistance Amounts:	Term:
<\$15,000	Minimum of 5-year term
\$15,001-\$40,000	10-year term
>\$40,000	15-year term

4. Forgiveness: Loan is forgiven upon satisfactory completion of loan terms and conditions. No prorated basis of the amount of assistance is forgiven.
5. Repayment: No repayment is required as long as the loan is in good standing
6. Default: The City will consider the forgivable loan to be in default if any of the following occur during an active loan term: Sale, transfer, or conveyance of the property assisted, conversion of the property assisted into a rental income property; loss of homestead exemption status not subject to changes in the law or property appraisal taxing authority; or failure to occupy the home as primary residence. Once the city determines and issues final default notice, the full amount of assistance will be due and payable to the city.

If the home is foreclosed on by a superior mortgage holder, the city will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment after weighing the condition and assessed value of the property.

In cases where the qualifying homeowner(s) die(s) during the loan term, the outstanding balance of the loan will be due and payable unless an heir meets the eligibility criteria, occupy, and fulfills the loan terms and conditions.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified and first ready with priority described in Section I, Program Details (I) of this plan.
- g. Sponsor Selection Criteria: N/A



- h. Additional Information: Applicants will be required to complete a homebuyers counseling course using a HUD approved counselor and must secure a first mortgage from a licensed mortgage lender or financial institution. Applicant must also list the City as having Additional Interest in the property on certain insurance policies executed.

D. Accessibility/Barrier Removal	Code 11
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a. Summary: Funds to provide home modification and barrier removal assistance for persons who cannot access their home due to a disabling condition, who cannot remain in the home without completing modifications to gain access essential to safe, decent, and sanitary living conditions, or require removal of an inhibiting threat to the safe living conditions. Modifications include, but are not limited, to widening doorways, adding grab bars to steps and bathtubs, enlarging/re-sizing rooms within the household that cannot be adequately utilized because of a disability, and ramp repair/installation. Funds will also be used for removal of any type of barriers inside the home or on the home lot to restore accessibility or reduce deterioration and/or prevent the occurrence of future damage due to foundational instability and/or potential hazards of high wind impact. Barrier removal includes, but is not limited to, large-aged trees and branches near or hanging over home, sidewalk or driveway repair/installation for home access, other barriers/issues that obstruct or will potentially impact sustaining safe, decent, and sanitary living conditions.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low and moderate

- d. Maximum award:

Very Low:	\$50,000
Low:	\$40,000
Moderate:	\$30,000

e. Terms:

1. Repayment loan/deferred loan/grant: Forgivable loan secured by a recorded subordinate mortgage and note. For costs involving tree removal and other issues determined imminent threats to the dwelling, assistance will be in the form of a grant up to \$15,000 and will have no payback requirements or recapture and default terms.

2. Interest Rate: 0%

3. Years in loan term:

Assistance Amounts:	Term:
<\$15,000	Minimum of 5-year term
\$15,001-\$40,000	10-year term
>\$40,000	15-year term

4. Forgiveness: Assistance provided in the form of a Grant is exempted. The assistance in the form of a forgivable loan is forgiven upon satisfactory completion of loan terms and conditions. No prorated basis of the amount of assistance is forgiven.
5. Repayment: None due as long as the loan is in good standing.



6. Default: The City will consider the forgivable loan to be in default if any of the following occur during an active loan term: Sale, transfer, or conveyance of the property assisted, conversion of the property assisted into a rental income property; loss of homestead exemption status not subject to changes in the law or property appraisal taxing authority; or failure to occupy the home as primary residence. Once the city determines and issues final default notice, the full amount of assistance will be due and payable to the city.

If the home is foreclosed on by a superior mortgage holder, the city will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment after weighing the condition and assess value of the property.

In cases where the qualifying homeowner(s) die(s) during the loan term, the outstanding balance of the loan will be due and payable unless an heir meets the eligibility criteria, occupy, and fulfill the loan terms and conditions.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified and first ready with priority described in Section I, Program Details (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A



III. LHAP Incentive Strategies

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

A. Name of the Strategy: **Expedited Permitting**

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

The City's expedited processing of permits for affordable housing projects is in Ordinance #94-27 — Adopted 01/19/94. City staff will help guide the project through development and construction phases until a certificate of occupancy is issued. If any, applicable affordable housing incentive is denied, the city's SHIP administrator will assist in resolving the issue.

B. Name of the Strategy: **Ongoing Review Process**

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

Affordable housing goals have been incorporated in the housing element of the City's Comprehensive Plan. The Affordable Housing Advisory Committee (AHAC) review established policies and procedures, ordinances, land development regulations and, the adopted Comprehensive Plan, and recommend specific initiatives to encourage or facilitate affordable housing while protecting the ability of property to appreciate in value. Such recommendations will include those in Section 420.9076 (4) (a-i) Florida Statutes.

C. Other Incentive Strategies Adopted:

a. Name of the Strategy: **Single-family dwelling on nonconforming lot**

Established policy and procedures: Construction of a new affordable single-family dwelling shall be permitted on any nonconforming lot located in a district where the use is permitted without obtaining a variance, pursuant to the following conditions:

1. The lot shall not be located in the planned district.
2. The development must be an infill project located in an existing developed subdivision or in an area surrounded by developed properties.
3. Each lot shall be a minimum of 50 feet wide and 5,000 square feet in area.
4. The minimum side yard setback shall be five feet. The minimum rear yard setback shall be 15 feet. The minimum front yard setback shall be as established for the district in which the lot is located.

b. Name of the Strategy: **Multifamily density incentive.**

Established policy and procedures: The maximum density permitted in any multifamily district shall be increased in order to encourage construction of additional new affordable housing units pursuant to the following conditions:



1. The resulting density shall not exceed 150 percent of the density permitted on the parcel by the Comprehensive Plan or shall not exceed 20 units per acre, whichever is less intense.
2. A minimum of one-half of the additional units permitted by this section shall be affordable housing units as provided herein. It is anticipated that no more than 65 percent of the total units shall be affordable as that term is defined herein.
3. If the contiguous development area is less than one acre, it must be an infill parcel located in an existing developed subdivision.
4. The development shall be consistent with policy 1.3.7 of the land use element Of the City's Comprehensive Plan.

c. Name of the Strategy: **Sidewalk modifications or waiver**

Established policy and procedures: Modification or waiver of sidewalk requirements in single-family subdivisions for housing units developed in accordance with this section may be permitted if the developer demonstrates a low demand for sidewalks because of the nature of the project and level of anticipated traffic on the affected streets.

d. Name of the Strategy: **Development Fee Incentives**

Established policy and procedures:

1. The development fees set forth below which are otherwise due in connection with construction of a housing unit shall be waived for development of an affordable housing unit as provided in this section, except as provided in paragraph 3 below.
2. The development fees set forth below which are otherwise due for construction of housing units in an affordable housing development for units which are not used to establish eligibility for the incentives provided in this section. and fees relating to an entire development project which includes some affordable housing units, shall be partially waived at the ratio of the number of affordable housing units to the number of all housing units in the development.
3. The development fees set forth below shall not be waived for developments consisting of new multifamily housing units where, within the three-year period prior to the date of the requested fee waiver, other fee waivers have been granted under this section for multifamily affordable housing developments located within a 1.5-mile radius of the proposed development.

DEVELOPMENT FEE INCENTIVES

Fees wholly or partially waived for affordable housing development:

Tree removal

Building permit

Electrical permit

plumbing permit

Mechanical permit

Storm water management



Subdivision review
Concurrency and traffic review

Application assistance. If a development proposal includes the construction of new affordable housing units, the Development Services Department shall assist the applicant throughout the application, review, and permitting process.

e. Name of the Strategy: **Affordable Housing Inventory List-Resolution #07-344 — Adopted 09-1907.**

Established policy and procedure: Commencing in 2007 and every 3 years thereafter an inventory list shall be prepared of all real property within the city to which the City holds fee simple title that is appropriate for use as affordable housing per the Disposition of Municipal Property for Affordable Housing Law, Florida Statute 166.0451.

per the Statute, the real property on the inventory list may be offered for sale and the proceeds may be used to purchase land for the development of affordable housing or to increase the City's fund earmarked for affordable housing or may be sold with a restriction that requires development of the property as permanent affordable housing, or may be donated to a nonprofit housing organization for the construction of permanent affordable housing. Alternatively, the City may otherwise make the property available for use for the production and preservation affordable housing.

f. Name of the Strategy: **Lien Hardship Transfer policy**

Established policy and procedure: In cases of hardship, as determined by the City, the SHIP forgivable loan, including the lot value (if applicable) may be transferred to a new home purchase and therefore not become due and payable at the moment of sale. The following conditions must be met:

1. Prior to selling the property that is subject to the SHIP forgivable loan, a written request must be made to the City including sufficient documentation to substantiate the hardship. Hardship means that the owner is being forced to sell the property due to circumstances beyond his/her control, such as in the event of a threatened condemnation.
2. The City shall have the right to determine whether a hardship in fact exists. The City shall not conclude that a hardship exists if the hardship is self-created. In addition, the home to which the forgivable loan will be transferred must be affordable to the homeowner and the lending conditions must remain virtually unchanged. Changes in lending conditions must benefit the homeowner. Also, the home to which the lien will be transferred must be code compliant and comparable to the original property (i.e., amenities, square footage, lot size, number of bedrooms, etc.) The forgivable loan will be transferred as a soft second lien on the new home being purchased.



3. The City may condition the transfer upon execution of sufficient documents required to ensure that the City's lien on the new property is valid and superior to all interest other than a purchase money mortgage.

4. Any net proceeds from the sale must be applied toward reduction/repayment of the forgivable loan at the time of sale of the original property. Homeowners cannot receive any cash proceeds from sale of the original property. The amount of the forgivable loan will be reduced dollar for dollar for any net proceeds received by the City from the sale of the original property.

IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed, or attested adopting resolution.

Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement (Required if applicable).
- H. Other Documents Incorporated by Reference.