

# Collier County, Florida

## SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)



2019-2020, 2020-2021, 2021-2022

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**I. Section 1. Program Details:**

**A. LG(s)**

Name of Local Government	Collier County
Does this LHAP contain an interlocal agreement?	Yes
If yes, name of other local government(s)	City of Naples

**B. Purpose of the program:**

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

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

**D. Governance:** The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must comply 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 face to face meetings with housing providers, social service providers, local lenders and neighborhood associations. Input was also solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

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

accept applications during the dates specified in the advertisement distributed via the County website, email or via the County procurement office.

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

Applications will be accepted and approved on a first-come, first-qualified basis with priority given to households with a special needs occupant, or other priorities that may be deemed by the program funder, Florida Housing Finance Corporation.

When funds are available for a 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 in the following order.

**RANKING PRIORITY**

- 1. Special Needs Households** – Extremely low, very low, low and moderate – income households and persons with special needs as defined in 420.0004 (13)
  - a) Extremely Low
  - b) Very low
  - c) Low
  - d) Moderate
- 2. Essential Services Personnel**
  - a) Extremely Low
  - b) Very Low
  - c) Low
  - d) Moderate
- 3. After Special Needs Set-asides and after ESP applicants have been income certified**
  - a) Extremely Low
  - b) Very Low
  - c) Low
  - d) 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, handicap, or familial status in the award application process for eligible housing.

**K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, and Foreclosure Counseling, through qualified

HUD approved agencies.

**L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

U.S. Treasury Department	<b>X</b>
Local HFA Numbers	

The methodology used is:

According to the U.S. Treasury Department, the most recently published figures, the 90% median area purchase price threshold for Collier County as published by the U.S. Treasury Department and in the Goals Chart.

**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:

<https://www.floridahousing.org/owners-and-managers/compliance/income-limits>  
and  
<https://www.floridahousing.org/owners-and-managers/compliance/rent-limits>

According to F.S., Section 420.9071:

*"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. 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 county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

*Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs." 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	Percentage
Local Government	Collier County, Florida	100%
Third Party Entity		

**R. Project Delivery Costs:** In addition to the administrative costs listed above, the county or sponsor will charge no more than 5% percent for project delivery cost to cover inspections and other eligible project delivery activities performed by the county or non-county employees. The delivery cost will be included in the maximum award to the beneficiary. The County will require time sheets from sponsor to track employee hours to prevent duplication of payment.

**S. Essential Service Personnel Definition:** Essential Service Personnel (ESP) involved in providing essential services in Collier County, as defined as follows: Those individuals employed

in the community as teachers, educators, other school district employees, community college and university employees, police and fire personnel, health care personnel, skilled building trades personnel, and government employees.

**T. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The County 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: 1.5 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.

These requirements may be adjusted for rental developments if the requirement of other construction funding sources requires a more prescriptive list.

Innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities or insurance may be encouraged.

Collier County Homeownership Education classes provide curriculum on cost cutting measures that homeowners can use to reduce energy consumption. Collier County also encourages the use or inclusion, when appropriate, of the following: energy star appliances; Low-E windows; additional insulation (for increased R-Value); ceramic tile; tank-less water heater; 14 and 15 SEER air conditioning units; stucco; florescent light bulbs; impact resistant windows and doors.

**U. Describe efforts to meet the 20% Special Needs set-aside:** Prioritization of funding will be for all strategies will be for persons with special needs. Outreach for clients will include marketing to a variety of agencies, including but not limited to, Agency for Persons with Disabilities, United Cerebral Palsy, etc. Additionally, advertisements in publications of general circulation may also be used.

Should efforts to attract special needs clients under the rehabilitation strategy not produced the amount necessary to reach the set aside, persons meeting the definition of special needs may be assisted with other approved LHAP strategies and counted towards the set-aside.

V. **Describe efforts to reduce homelessness:** Collier County supports Continuum of Care (CoC) to simplify and broaden outreach and assessment efforts for homeless persons in Collier County. Much of the outreach to homeless persons is conducted at community events such as the Point in Time Count. Additionally, outreach is conducted by the many caseworkers at community agencies, the Collier County Hunger and Homeless Coalition, schools, and other entities that encounter the homeless during other service delivery or during their regular course of business. Needs are assessed during these points of contact, and referrals are made as appropriate. The County's local resources include the federal CDBG and the state SHIP funds.

**Section II. LHAP Strategies:**

<b>A. Owner Occupied Rehabilitation</b>	<b>Code 3</b>
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1. Summary: SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows, other structural items and relocation. Assistance may include costs related to all eligible repairs, inspections, work write-ups, recording fees and project delivery fees.
2. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
3. Income Categories to be served: Very low, low and moderate
4. Maximum award: \$70,000 (up to \$60,000 for rehabilitation expenses + up to \$10,000 for relocation expenses if necessary)
5. Terms:
  - a. Repayment loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and promissory note.
  - b. Interest Rate: 0%
  - c. Years in loan term: 15 years
  - d. Forgiveness: If all conditions of the loan agreement are met, one-third of the loan will be forgiven in five-year increments so that at the end of the fifteenth year the loan is forgiven. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.
  - e. Repayment: Monthly payments are not required.
  - f. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental





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property; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

Repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:

- i. Sale: if proceeds are not enough to pay off the promissory note then the homeowner may contact the County regarding a settlement amount of the SHIP loan that is outlined in the County's "Short Sale Policy".
- ii. Title transfer: either voluntary or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Dee in Lieu.
- iii. Refinance: may be allowed in accordance with the published "Subordination Policy".
- iv. Home is no longer primary residence, abandoned, leased or rented. If all mortgage holders are deceased, the loan will be forgiven.

The County reserves the right to foreclose if the homeowner does not repay the loan as noted above.

If the home is foreclosed on by a superior mortgage holder, the county may 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.

6. Recipient Selection Criteria: Applicants will be ranked for assistance based on first-qualified, first served basis with the priorities for Special Needs, Essential Services Personnel, income groups as described in Section 1. of this plan.

An applicant may submit a completed application for SHIP Owner-Occupied Rehabilitation to the County/Sponsor for determination of eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility and qualification determination. Applicants will receive a pre-approval letter and their file will be submitted to the Sponsor for unit eligibility.

- a. Must provide proof of homeowner's insurance or attestation of no insurance.
- b. If applicable, must file a claim for and use proceeds from insurance and/or FEMA as first option.
- c. Must complete an FHFC approved "disaster self-declaration of income" form, if applicable.

- d. Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and, have applied for, or already be homesteaded as the primary residence. Owner-occupied manufactured home owners renting their lot may also apply for assistance.
- e. Verification of US Citizenship or Permanent Residency Status: All borrowers must submit proof of U.S. citizenship or US Permanent residency.
- f. Asset Cap or liquid Assets: All beneficiaries will be limited to a cash or liquid asset of \$30,000.00 upon completion of their down payment and closing costs assistance, rehabilitation and other approved strategies. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.
- g. Primary Residence: Documentation used for verification of primary residence includes, but is not limited to: homestead exemption, utility bill(s), or driver's license.

7. Sponsor Selection Criteria: N/A

8. Additional Information: Manufactured homes will only be eligible for housing assistance if owner occupied, is affixed to the ground, the land is (a) owned and homesteaded by the occupant or (b) leased/rented by the homeowner. Manufactured homes constructed June 1994 forward are considered eligible housing pursuant to Section 420.9071 (8), Florida Statute. The repairs must not exceed 90% of the value of the existing property and residence; and any and all repairs are within existing codes for the property. For an owner-occupied mobile or manufactured home on land that is leased, a security instrument in compliance with Uniform Commercial Code (UCC) will be recorded to perfect a security interest in the unit.

Homeowners may receive additional Rehabilitation funding provided they waited at least three years since the last Rehabilitation. Disaster related funding is exempt.

<b>B. Purchase Assistance</b>	<b>Code 1&amp;2</b>
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- 1. **Summary:** SHIP funds will be awarded to first-time homebuyers for down payment and closing costs to purchase a newly constructed or an existing single-family home, manufactured home or condominium.

Prospective homebuyers must qualify as a First Time Homebuyer under the HUD definition: An individual who has had no ownership in a principle 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 home buyers). A single parent

who has only owned with a former spouse while married. An individual who is a displaced

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homemaker and has only owned with a spouse. An individual who has only owned a principle 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.

2. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022
3. **Income Categories to be served:** Extremely low, Very low, Low and Moderate
4. **Maximum award:**

Extremely/Very Low:	\$57,500
Low:	\$37,500
Moderate:	\$27,500

\*These maximum awards may include \$5,000 for Essential Services Personnel and \$2,500 in reimbursement for rehabilitation activities.

5. **Terms:**
  - a. Repayment loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and promissory note.
  - b. Interest Rate: 0%
  - c. Years in loan term: 15 years
  - d. Forgiveness: If all conditions have been met, the loan is forgiven entirely at the end of the 15-year term. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.
  - e. Repayment: Monthly payments are not required.
  - f. Default: The loan may be determined to be in default if any of the following occurs:
    - i. Sale; if proceeds are not enough to pay off the mortgage note then the homeowner may contact the County Regarding a settlement amount of the SHIP loan.
    - ii. Title transfer, either voluntary or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in Lieu.
    - iii. Home is no longer primary residence or is leased or rented.

If any of these occur, the outstanding balance will be due and payable.

The County reserves the right to foreclose if the homeowner does not repay the loan as noted above.

If the home is foreclosed on by a superior mortgage holder, the County may try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

6. **Recipient Selection Criteria:** Applicants will be ranked for assistance based on first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel, income groups as described in section 1. of this plan.

An applicant may submit a completed application for Housing assistance to the County for a determination of eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination.

Funds will be reserved and awarded to applicants that have met all the County requirements, are SHIP Income Certified, and have a mortgage loan pre-approval from a participating Lender prior to applying.

Applicants must attend a HUD approved Homebuyer Education Program and provide a copy of the certificate to the Division prior to closing on a home. The certificate must be dated within one year of income certification date.

**Verification of US Citizenship or Permanent Residency Status:** All borrowers must submit proof of U.S. citizenship or US Permanent residency.

**Asset Cap or liquid Assets:** All beneficiaries will be limited to a cash or liquid asset of \$30,000.00 upon completion of their assistance. This asset cap applies to all SHIP strategies. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.

7. **Sponsor/Sub-recipient Selection Criteria:** N/A

8. **Additional Information:** Applicants must secure a first mortgage from a licensed mortgage lender. Other requirements:

a. Manufactured homes constructed June 1994 forward are considered eligible housing pursuant to Section 420.9071 (8), Florida Statute.

b. First mortgage must be at a fixed rate; no ARM's, prepayment penalty, negative amortizations, balloon loan, owner financing or other non-affordable loan terms are allowed.

c. A newly constructed home must have received a Certificate of Occupancy within the twelve months prior to purchase. An existing home with at least \$2,500 in rehabilitation completed within the last twelve months or within 12 months after purchase may be considered to meet the construction set aside requirement as evidenced by documentation of the completed repairs. A manufactured home must be in place with all site requirements met and a valid certificate of occupancy. Funding, which is provided as a subordinate mortgage loan, may be used for down payment, closing costs and principle

buy-down as needed for affordable home ownership.

d. Refinance may be allowed in accordance with the published "Subordination Policy".

<b>C. Disaster Mitigation</b>	<b>Code 5</b>
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1. Summary: The Disaster Strategy provides cost reimbursement assistance to owner-occupied households (single family, multi-family and mobile/manufactured homes) in incorporated or unincorporated Collier County following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. Also, this may be awarded along with Owner-Occupied Rehabilitation Programs and any other LHAP strategy that is deemed necessary. SHIP disaster funds may be used for items such as, but not limited to:

- Tree and debris removal to make individual housing units habitable;
- Interim repairs to avoid further damage to a home;
- Emergency supplies to weather proof damaged home;
- Building permits;
- Post disaster assistance with non-insured repairs;
- Insurance deductibles;
- Expenses to prevent flooding of home such as sand bags, sand, pump, rental, etc.;
- Construction of wells or repairs of existing wells where public water is not available;
- Immediate threats to health and safety (sewage, damaged windows, roofing) in cases where the home is still habitable;
- Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable;
- Repairs necessary to make the home habitable;
- Repairs to mitigate dangerous situations (exposed wires).

2. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022

3. **Income Categories to be served:** Extremely low/Very low, low and moderate

4. **Maximum award:** \$25,000. (Up to \$15,000 for repairs and up to \$10,000 for relocation expenses)

The maximum award for other strategies used in conjunction with this strategy will be determined by the other strategy and may be in addition to the maximum award for this strategy.

5. **Terms:**

a. Grant: Funds will be awarded as a grant with no recapture terms. The terms of an award under the other strategies, if used in conjunction, will apply to the other strategies.

b. Interest Rate: N/A

- c. Years in loan term: N/A
  - d. Forgiveness: N/A
  - e. Default: N/A
6. **Recipient Selection Criteria:** Applicants will be assisted on a first-qualified, first- served basis with the following additional requirements:
- a. Must provide proof of homeowner’s insurance or attestation of no insurance.
  - b. If applicable, must file a claim for and use proceeds from insurance and/or FEMA as first option.
  - c. Must complete an FHFC approved “disaster self-declaration of income” form, if applicable. Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and, have applied for, or already be homesteaded as the primary residence. Owner-occupied manufactured home owners renting their lot may also apply for assistance.
  - d. Verification of US Citizenship or Permanent Residency Status: All borrowers must submit proof of U.S. citizenship or US Permanent residency.
  - e. Primary Residence: Documentation used for verification of primary residence includes, but is not limited to: homestead exemption, utility bill(s), or driver’s license.
7. **Sponsor Selection Criteria:** N/A
8. **Additional Information:** Homeowners are required to submit proper invoices and receipts to receive reimbursement for incurred expenses because of the declared disaster, proof of insurance deductible and proof of FEMA funds, as appropriate. Manufactured homes constructed June 1994 forward are considered eligible housing pursuant to Section 420.9071 (8), Florida Statute. Homeowners will need to provide documentation to demonstrate a relationship to the declared disaster. The County reserves the right to inspect for compliance prior to reimbursement.

<b>D. Rental Development</b>	<b>Code 21</b>
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1. **Summary:** Funds will be awarded to developers of affordable rental units for construction financing through other state or federal housing programs to construct affordable rental units in incorporated or unincorporated Collier County. This funding is intended to be used as gap financing required for the project. In cases where a smaller development (less than 50 units) is being proposed that includes Special Needs units, the County may choose to provide a larger amount of the overall construction financing.

2. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022
3. **Income Categories to be served:** Extremely low/Very low, low and moderate
4. **Maximum award:** \$50,000 for match contribution per developer whose application is approved through the Florida Housing Finance Corporation for low-income housing tax credits.

\$100,000	per development under 50 units
\$150,000	per development with 50 units or less, that includes at least 20% Special Needs units.
\$200,000	per development with over 50 units
5. **Terms:**
  - a. **Repayment loan/grant:**

For-profit developers, funds will be awarded as a loan secured by a recorded subordinate mortgage and note.

For non-profit developers, funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
  - b. **Interest Rate:** 0%
  - c. **Years in loan term:** 20 years
  - d. **Repayment:** Monthly payments are not required.
  - d. **Forgiveness:**
    - i. For for-profit developers, the loan is due and payable at the end of the term unless the County negotiates an extended loan term to secure affordable rental units in the best interest of the County's residents.
    - ii. For Non-profit developers, the loan is forgiven on a prorated basis beginning in year six (6) of the twenty (20) year term so that 10% of the loan is forgiven annually from years six through fifteen.
  - e. **Default:** For all awards, the outstanding balance will be due and payable and a default will be determined if any of the following occurs:
    - i. **Sale;** if proceeds are not enough to pay off the mortgage note then the property owner (not-for-profit or for profit) may contact the county regarding a settlement amount of the SHIP loan.
    - ii. **Title transfer,** either voluntary or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in

Lieu.

- iii. Refinance: a refinance of the first mortgage may be approved without repayment if the request is submitted in writing and the refinance is at a lower fixed rate and/or term with no cash out.
- iv. Property will no longer serve the intended target population.

Repaid funds are considered program income, a portion of which may be used for program administration.

- 6. **Tenant Selection Criteria:** All applicants for residence in a SHIP-assisted unit must meet income qualifications of the program as determined and reported by the developer's management company for the development and will be served on a first-qualified basis.
- 7. **Sponsor Selection Criteria:** Sponsors will apply to the County through an application or solicitation process. The application/Solicitation will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets with the County's housing element in the Comprehensive Plan.

The County reserves the right to select developments that have met all the above requirements and:

- a. Are in areas of immediate need due to lack of available units.
- b. Propose to preserve and improve existing units.

All funding awards will be subject to closing on other funding sources.

- 8. **Additional Information:**
  - a. Sponsors will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units.

<b>E. Rental Rehabilitation</b>	<b>Code 14</b>
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- 1. **Summary:** The program is designed to rehabilitate rental units in Collier County.

Loans will be given to non-profit/for profit housing landlords/owners who have site control and ownership of the properties to rehabilitate existing single family, multifamily, or mobile/manufactured rental units on scattered sites or a rental complex. Assistance may be provided for large projects involving the repair of multiple rental units.

- 2. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022
- 3. **Income Categories to be served:** Extremely low, Very low, low and moderate



4. **Maximum award:** \$500,000 per property. Maximum per unit award amount is \$30,000.
  
5. **Terms:**
  - a. **Repayment loan /grant:** Funds will be made available by loans secured by a subordinate mortgage placed on the property rehabilitated.
  
  - b. **Interest Rate:** 0%
  
  - c. **Years in loan term:** 20 years
  
  - d. **Repayment:** Monthly payments are not required.
  
  - d. **Forgiveness:** If all conditions of the load are met the loan is forgiven at the end of the 20<sup>th</sup> year.
  
  - e. **Default:** Loan default will be triggered by any of the following actions:  
  
Sale- if proceeds are not enough to pay off the mortgage note then the property owner (not-for-profit or for profit or landlord) may contact the county regarding a settlement amount of the SHIP loan.  
  
Title transfer- either voluntary or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in Lieu.  
  
Refinance- a refinance of the first mortgage may be approved without repayment if the request is submitted in writing and the refinance is at a lower fixed rate and/or term with no cash out.  
  
Change in use-Property no longer serves the intended population.
  
  - f. **Resale and First Right of Refusal for affordable Housing** will be given to Eligible Sponsors as noted in Section 420.9075(4)(f) Florida Statutes.
  
6. **Tenant Selection Criteria:** Units receiving assistance must be reserved on a first-qualified, first-served basis for income eligible residents.
  
7. **Sponsor Selection Criteria:** Non-profit/for-profit housing sponsors or landlords will be evaluated using established evaluation and selection criteria.

CHS staff will evaluate each application submitted. In the initial phase staff will review the application for general conformance with the submission requirements. The evaluation phase will consist of an in-depth review of the following:

- Compliance with SHIP regulations
- Project risk analysis
- Financial risk analysis

- Capacity and experience
- Project feasibility
- Adherence to SHIP eligibilities/requirements
- Past performance evaluation

8. **Additional Information:** Once the improvements are completed, the sponsor/ landlord shall ensure all eligible tenants will be income qualified that must occupy the units on subject property during the twenty (20) year loan term.

Individual tenants seeking repairs on their individual rental units may not directly apply for assistance from this strategy. The SHIP funds used in the rehabilitation rental program may be leveraged by public and private sources.

<b>F. Rental Acquisition</b>	<b>Code 20</b>
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1. **Summary:** The program is designed to acquire rental units within Collier County.
2. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022
3. **Income Categories to be served:** Extremely low, Very low, low and moderate
4. **Maximum award:** \$300,000 per property.
5. **Terms:**
  - a. **Repayment loan/grant:** Funds will be made available by loans secured by a subordinate mortgage placed on the property acquired.
  - b. **Interest Rate:** 0%
  - c. **Years in loan term:** 20 years
  - d. **Repayment:** Monthly payments are not required.
  - e. **Forgiveness:** If all conditions of the loan are met, then the loan is forgiven after 20 years.
  - f. **Default:** Repayment of the loan is required in full under the following conditions:
    - i. **Sale;** if proceeds are not enough to pay off the promissory note then the property owner (non-profit or for-profit) may contact the County regarding a settlement amount of the SHIP loan.
    - ii. **Title transfer,** either voluntarily or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in Lieu.

iii. Refinance; a refinance of the first mortgage may be approved without repayment if the request is submitted in writing and the refinance is at a lower fixed rate and/or term, with no cash out

iv. Property will no longer serve the intended target population.

6. **Tenant Selection Criteria:** Tenants will be selected on a first-qualified, first-served basis.
7. **Sponsor Selection Criteria:** Non-profit/for profit housing sponsors will be evaluated using established evaluation and selection criteria.

CHS staff will evaluate each application submitted. In the initial phase staff will review the application for general conformance with the submission requirements. The evaluation phase will consist of an in-depth review of the following:

- Compliance with SHIP regulations
  - Project risk analysis
  - Financial risk analysis
  - Capacity and experience
  - Project feasibility
  - Adherence to SHIP eligibilities/requirements
  - Past performance evaluation
8. **Additional Information:** Once the acquisition is completed, the sponsor shall ensure all eligible tenants will be income qualified on an annual basis must occupy the units on subject property during the twenty-year loan term.

<b>G. New Construction Assistance</b>	<b>Code 10</b>
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1. **Summary:** SHIP funds may be provided to organizations to be used for the land acquisition, infrastructure and development costs, and all associated fees and permits, for single-family housing for resale to eligible home buyers in incorporated or unincorporated Collier County. The units may be constructed on infill lots or as a part of a larger development.

2. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022

3. **Income Categories to be served:** Extremely low, Very low, low and moderate

4. **Maximum award:** \$50,000/unit

5. **Terms:**

**Terms for the Sponsor:**

a. **Repayment loan/grant:** Deferred Loan secured by a note and mortgage

b. **Interest Rate:** 0%

c. **Years in loan term for Sponsor:** 2 years.

d. **Repayment:** No monthly payments are required.

e. **Default:** If the property has not been successfully sold to an income qualified buyer within 2 years of the date the mortgage and promissory note are entered, the entire amount is due and payable to the County.

f. **Forgiveness:** The Sponsor's obligation is forgiven upon successful sale of the unit to an eligible homebuyer with the benefit being passed to the buyer in the form of a reduced sales price or a seller's credit.

**Terms for the Eligible Homebuyer:**

a. **Repayment loan/grant:** Deferred Loan secured by a note and mortgage

The County will require the sponsor to transfer their promissory note and mortgage to the eligible home buyer in favor of the County at the time of sale to an income eligible homebuyer.

b. **Interest Rate:** 0%

c. **Years in loan term for Homebuyer:** Fifteen 15 years

d. **Payments:** No monthly payments are required.

e. **Default:** The loan may be determined to be in default and repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:

i. **Sale-** if proceeds are not enough to pay off the mortgage note then the homeowner may contact the County regarding a settlement amount of the SHIP loan

ii. **Title transfer-** either voluntary or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in Lieu.

iii. **Home is no longer primary residence or is leased or rented.** In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.

iv. **If the home is foreclosed on by a superior mortgage holder,** the county may try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

The county reserves the right to foreclose if the homeowner does not repay the loan as noted above.

- f. **Forgiveness:** If all conditions of the loan are met, then the loan is forgiven after 15 years. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.

6. **Recipient Selection Criteria:**

- a. **Home Buyer Selection Criteria-** Sponsor shall identify applicants and provide the Application Intake and income certification of households applying for Construction Assistance, as specified in their agreement with the County.

Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Service Personnel and income group as described in Section I.

Applicants must complete a HUD approved Homebuyer Education Program and provide a copy of the certification to the Sponsor prior to closing on a property. The certificate must be dated prior to the SHIP award date and be good through closing.

Verification of US Citizenship or Permanent Residency Status: All borrowers must submit proof of U.S. citizenship or US Permanent residency.

Asset Cap or liquid Assets: All beneficiaries will be limited to a cash or liquid asset of \$30,000.00 upon completion of their down payment and closing costs assistance, rehabilitation and other approved strategies. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.

- b. **Sponsor Selection Criteria –** The County will issue notice of an ongoing Application for Construction Assistance from non-profit/for profit organizations.

Sponsor organizations must apply and provide any related information, specified by the SHIP Administrator, to be used for evaluation of sponsor eligibility.

CHS staff will evaluate each application submitted. In the initial phase, staff will review the application for general conformance with the submission requirements. The evaluation phase will consist of an in-depth review of the following:

- Compliance with SHIP regulations
- Project risk analysis
- Financial risk analysis
- Capacity and experience
- Project feasibility
- Adherence to SHIP eligibilities/requirements
- Past performance evaluation

<b>H. Demolition and Replacement of Site Built or Manufactured Homes</b>	<b>Code 4</b>
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1. **Summary:** SHIP funds will be awarded to homeowners in need of demolition and replacement of housing. The County may use SHIP funds for demolition and replacement of site built or manufactured housing. This strategy will be used in lieu of rehabilitation when cost to repair the home are determined be more than 50% of the home’s value, as determined by the County. The goal is to prevent the imminent displacement of homeowner’s due to distressed conditions, encourage revitalization and increase the supply of safe, decent and sanitary housing.

The property site must be suitable for demolition/replacement. Loans for assistance may include costs related to all eligible demolition activities, removal, permits, transportation, inspections by the sponsor, work write-ups, sales tax, recording fees and project delivery fees.

Additional SHIP funds can be used to bring building site and improvements up to Local, State, and Federal requirements, Homeowner’s Association by-laws, and/or to adequately replace the amenities of the existing home. These additional site improvements may include, but are not limited to geotechnical surveys, engineering, concrete pilings/piers, septic system improvements, fill, driveways, storage sheds and any other requirements as noted above.

2. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022
3. **Income Categories to be served:** Extremely low, Very low, low and Moderate
4. **Maximum award:** \$160,000. (Up to \$150,000 for construction, plus up to \$10,000 for relocation expenses)
5. **Terms:**
  - a. **Repayment loan/grant:** Deferred Loan secured by a note and title lien, and a mortgage, if applicable.

Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and note, or if the unit is on leased land, a security instrument in accordance with the Florida Department of Motor

Vehicle will be recorded.

b. Interest Rate: 0%

c. Years in loan term: 15 years.

d. Forgiveness: If all conditions of the loan are met, one-third of the loan will be forgiven in five-year increments so that at the end of the fifteenth year the loan is forgiven. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan will be forgiven.

e. Repayment: Monthly payments are not required.

f. Default:

The loan will be determined to be in default if any of the following occurs during the Loan term:

i. Sale, if proceeds are not enough to pay off the mortgage note then the property owner may contact the County regarding a settlement amount of the SHIP loan in accordance with the "Short Sale Policy".

ii. Title transfer, either voluntary or by operation of law, divested of title by judicial sale, levy or other proceedings, including foreclosure or Deed in Lieu.

iii. Refinance, may be allowed in accordance with the published "Subordination Policy".

iv. Home is no longer primary residence, abandoned, leased or rented.

6. **Recipient Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel, income groups as described in Section 1. of this plan.

An applicant shall submit a completed application for Housing assistance to the County for a determination of eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination.

For mobile/manufactured homes not located on a leased or rental land, ownership must be a fee simple estate at the time of closing with the name of the applicants on the title. Property taxes must be current at the time of application and closing. Delinquent property taxes are a basis for denial.

The value after replacement may not exceed the SHIP maximum allowable purchase price for existing homes.

2019/2020, 2020/2021, 2021/2022, LHAP

The replacement housing shall be consistent with the character of the household, neighborhood and area wide market conditions. The homeowner may choose the most suitable replacement housing to meet their needs.

The existing home must be damaged or in disrepair to the extent that the home is condemned, or repair is not economically feasible as determined by FEMA, Collier County Growth Department, the Department of Health or the County's third-party inspector/general contractor.

Must provide proof of homeowner's insurance or attestation of no insurance.

If applicable, must file a claim for and use proceeds from insurance and/or FEMA as first option.

Must complete an FHFC approved "disaster self-declaration of income" form, if applicable.

Where the unit and land are owned by the same person, the unit assisted must be owner-occupied and, have applied for, or already be homesteaded as the primary residence. Owner-occupied manufactured home owners renting their lot may also apply for assistance.

Verification of US Citizenship or Permanent Residency Status: All borrowers must submit proof of U.S. citizenship or US Permanent residency.

Asset Cap or liquid Assets: All beneficiaries will be limited to a cash or liquid asset of \$30,000.00 upon completion of their down payment and closing costs assistance, rehabilitation and other approved strategies. This asset cap applies to all SHIP strategies. However, the Board of County Commissioners will have the authority to suspend the asset cap/liquid assets in determining income qualifications during recovery from a declared disaster.

Primary Residence: Documentation used for verification of primary residence includes, but is not limited to: homestead exemption, utility bill(s), or driver's license.

7. **Sponsor Selection Criteria:** N/A
8. **Additional Information:** N/A



### **Section 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. Expedited Permitting**

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

Provide a description of the procedures used to implement this strategy: The Collier County Board of County Commissioners approved an AHAC recommended Incentive Strategy to expedite the development review process for qualified affordable workforce housing.

Initially, a qualification meeting is called with the developer and staff to determine if the project meets the affordable housing requirements. Those projects that demonstrate compliance are issued a certificate to allow the expedited review process for all development orders. Planning and Zoning will provide expedited status by assisting these developments first throughout the process from application through Certificate of Occupancy.

#### **B. Ongoing Review Process**

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

Provide a description of the procedures used to implement this strategy: Collier County requires all items which have the potential to increase the cost of housing to be prepared and presented to the Collier County Board of County Commissioners with the amount of the increase or decrease mentioned in the executive summary. The executive summary must be prepared in official format and include a description of the Growth Management Impact and the Fiscal Impact to the County.

The process; by which items are prepared for the BCC Agenda includes a vast approval hierarchy to ensure that all proposed actions impacting affordable housing are reviewed on an ongoing basis. Furthermore, the Collier County Affordable Housing Advisory Committee (AHAC) regularly forms subcommittees to review impediments to affordable housing, as well as new affordable housing incentives.

#### **C. Other Incentive Strategies Adopted:**

1. Increased Density for Affordable Housing – Collier County allows developers to request increased density when including a certain percentage of affordable housing in the proposed development.

An Affordable Housing Density Bonus Agreement must be submitted and approved by the Collier County Board of County Commissioners as provided for in the Collier County Land Development Code, § 2.06.00.

2. Inventory of Locally Owned Public Lands Suitable for Affordable Housing.

Collier County prepares an inventory of all real property owned by Collier County that may be appropriate for use as affordable housing in accordance with Sec. 125.379 F.S. every three years.

The Collier County Board of County Commissioners approved an AHAC recommended Incentive Strategy to permit properties identified as appropriate for use as affordable housing to be offered for sale and the proceeds used to purchase land for the development of affordable housing or to increase the local government fund earmarked for affordable housing, or may be sold with a restriction that requires the development of the property as permanent affordable housing, or may be donated to a nonprofit housing organization for the construction of permanent affordable housing.

**EXHIBITS:**

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement.
- H. Short Sale Policy
- I. Essential Personnel Certification
- J. Subordination Policy

**Collier County**

Fiscal Year: 2019-2020	
Estimated SHIP Funds for Fiscal Year:	\$ 588,888.88
Salaries and Benefits	\$ 53,353.33
Office Supplies and Equipment	\$ 1,707.78
Travel Per diem Workshops, etc.	\$ 1,001.11
Advertising	\$ 58.89
Other*	\$ 2,767.78
<b>Total</b>	<b>\$ 58,888.89</b>
Admin %	10.00%
	<b>OK</b>

Fiscal Year 2020-2021	
Estimated SHIP Funds for Fiscal Year:	\$ 2,022,222.22
Salaries and Benefits	\$ 183,213.33
Office Supplies and Equipment	\$ 5,864.44
Travel Per diem Workshops, etc.	\$ 3,437.78
Advertising	\$ 202.22
Other*	\$ 9,504.44
<b>Total</b>	<b>\$ 202,222.22</b>
Admin %	10.00%
	<b>OK</b>

Fiscal Year 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 2,144,444.44
Salaries and Benefits	\$ 195,144.44
Office Supplies and Equipment	\$ 6,433.33
Travel Per diem Workshops, etc.	\$ 3,645.56
Advertising	\$ 214.44
Other*	\$ 9,006.67
<b>Total</b>	<b>\$ 214,444.44</b>
Admin %	10.00%
	<b>OK</b>

\*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

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EXHIBIT B.

Timeline for SHIP Expenditures

Collier County affirms that funds allocated for these fiscal years will (local government) meet the following deadlines:

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

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

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

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

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

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

**Other Key Deadlines:**

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









EXHIBIT D.

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: Collier County

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue

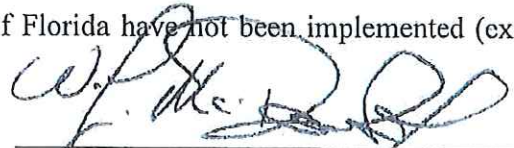


2019/2020, 2020/2021, 2021/2022, LHAP

fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.

- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

N/A  
Witness

  
Chief Elected Official or designee

N/A  
Witness

William L. McDaniel, Jr., Chairman  
Type Name and Title

4/23/19  
Date

Approved as to form and legality

  
Assistant County Attorney

3/13/19

OR

Attest: (Seal)

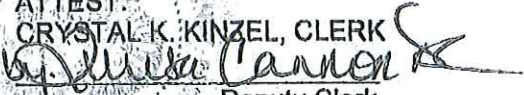
ATTEST:  
CRYSTAL K. KINZEL, CLERK  
  
Deputy Clerk  
Attest as to Chairman's  
signature only.



Exhibit E.

**RESOLUTION 2019-109**

**A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF COLLIER COUNTY, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIRMAN TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.**

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

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

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

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

**WHEREAS**, as required by *section 420.9075, F.S.* it is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

WHEREAS, the Community and Human Services Division has prepared a three-year Local

Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public for the County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds.

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

Section 1: The Board hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2019-2020, 2020-2021 and 2021-2022.

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

Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED by the Board of County Commissioners of Collier County, Florida, this 25th day of June 2019.

ATTEST:  
CRYSTAL K. KINZEL, CLERK

BOARD OF COUNTY COMMISSIONERS  
COLLIER COUNTY, FLORIDA

By: Aim Jusoc  
Attest as to Chairman's  
signature only  
Deputy Clerk

By: [Signature]  
William L. McDaniel, Jr.  
Chairman

Approved as to form and legality:

By: JARB  
Jennifer A. Belpedio  
Assistant County Attorney

JAB 6/14/19

I, Crystal K. Kinzel, Clerk of Courts in and for Collier County do hereby certify that the above instrument is a true and correct copy of the original filed in Collier County, Florida.  
By: Aim Jusoc Deputy Clerk  
Date: 6-27-19



Exhibit E-1

RESOLUTION 2019-14316

A RESOLUTION APPROVING THE COLLIER COUNTY / CITY OF NAPLES INTERLOCAL AGREEMENT, STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM, BETWEEN THE CITY OF NAPLES AND COLLIER COUNTY; AUTHORIZING THE MAYOR TO EXECUTE THE INTERLOCAL AGREEMENT; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the City of Naples and Collier County entered into an Interlocal Agreement for affordable housing on July 19, 1994 that stipulates a number of joint conditions to ensure coordination regarding the development of affordable housing in the urban area; and

WHEREAS, since that time, the City of Naples and Collier County have entered into additional renewals of the Interlocal Agreement for the administration of SHIP funding allocations to further this affordable housing coordination in the Urban Housing Assistance Area; and

WHEREAS, the current Interlocal Agreement for the administration of SHIP funds expires on June 30, 2019; and

WHEREAS, the City has determined that it is in the City's best interest to continue this cooperative affordable housing effort;

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF NAPLES, FLORIDA:

Section 1. That the Collier County / City of Naples Interlocal Agreement for the State Housing Initiatives Partnership Program is hereby approved.

Section 2. That the Mayor, as chief elected official, is hereby authorized to execute the Interlocal Agreement.

Section 3. This resolution shall take effect immediately upon adoption.

PASSED IN OPEN AND REGULAR SESSION OF THE CITY COUNCIL OF THE CITY OF NAPLES, FLORIDA, THIS 3RD DAY OF APRIL 2019.

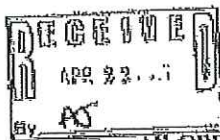
Attest:  
ON THE  
GULF  
*Patricia L. Rambosk*  
Patricia L. Rambosk, City Clerk

Approved as to form and legality:  
*James D. Fox*  
James D. Fox, City Attorney

Date filed with City Clerk: 4-4-19

*Bill Barnett*  
Bill Barnett, Mayor  
I hereby certify that the above and foregoing is a true and correct copy of records appearing in the files of the City Clerk's Office, City of Naples, Florida.  
*Jessie R. Koenig*  
Title Deputy City Clerk

EXHIBIT F.



ORDINANCE NO. 2013 - 27

AN ORDINANCE OF THE BOARD OF COUNTY COMMISSIONERS OF COLLIER COUNTY, FLORIDA, ESTABLISHING THE COLLIER COUNTY SHIP LOCAL HOUSING ASSISTANCE PROGRAM ORDINANCE; PROVIDING FOR TITLE AND CITATION; PROVIDING FOR DEFINITIONS; PROVIDING FOR ESTABLISHMENT OF THE LOCAL HOUSING ASSISTANCE PROGRAM; PROVIDING FOR ESTABLISHMENT OF A LOCAL HOUSING ASSISTANCE TRUST FUND; PROVIDING FOR DESIGNATION OF RESPONSIBILITY FOR IMPLEMENTATION; PROVIDING FOR ESTABLISHMENT OF AN AFFORDABLE HOUSING ADVISORY COMMITTEE; PROVIDING FOR REPEAL OF ORDINANCE NO. 93-19, AS AMENDED; PROVIDING FOR THE REPEAL OF ORDINANCE NO. 91-65, AS AMENDED; PROVIDING FOR INCLUSION IN THE CODE OF LAWS AND ORDINANCES; PROVIDING FOR CONFLICT AND SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, in 1992, the Legislature of the State of Florida approved the Affordable Housing Act creating the State Housing Initiatives Partnership ("SHIP") for the specific purpose of supporting and expanding the availability of affordable housing resources within the State; and

WHEREAS, the Collier County Board of County Commissioners (Board) adopted Ordinance No. 93-19 on April 13, 1993, creating a local housing assistance trust fund, establishing a local housing assistance program, designating responsibility for the program, and creating an Affordable Housing Advisory Committee; and

WHEREAS, on July 23, 1991, the Board of County Commissioners adopted Ordinance No. 91-65, establishing the Collier County Affordable Housing Commission (now known as the Affordable Housing Advisory Committee), which Ordinance was subsequently amended by Ordinance Nos. 04-77, 05-69, 08-17, and 09-50; and

WHEREAS, the Board has determined that it is in the best interest of the County to repeal Ordinance No. 93-19, as amended, and Ordinance No. 91-65, as amended, in order to adopt a single consolidated Ordinance to comply with the requirements set forth in Florida Statutes, Sections 420.907-420.9070 and Chapter 67-37, Florida Administrative Code.

2013 Collier County SHIP Local Housing Assistance Program Ordinance



NOW, THEREFORE, BE IT ORDAINED BY THE BOARD OF COUNTY COMMISSIONERS OF COLLIER COUNTY, FLORIDA, that:

**SECTION ONE: Title and Citation.**

This Ordinance shall be known and cited as the "Collier County SHIP Local Housing Assistance Program Ordinance".

**SECTION TWO: Definitions.**

For the purposes of this Ordinance, the definitions contained in Florida Statutes, Chapter 420.9071 and Rule 67-37.002, Florida Administrative Code, as they may be amended or replaced from time to time, are adopted herein by reference.

**SECTION THREE: Establishment of the Local Housing Assistance Program.**

The Local Housing Assistance Program is hereby created and established to implement the requirements of *Florida Statutes, Section 420.907* and *Rule 67-37, Florida Administrative Code*, adopted herein by reference, as they may be amended or replaced from time to time.

The County shall implement the program within the unincorporated boundaries of Collier County and may enter into an interlocal agreement with municipalities. The strategies of the program will be set forth in the County's SHIP local housing assistance plan.

**SECTION FOUR: Establishment of a Local Housing Assistance Trust Fund.**

Pursuant to the requirements *Section 420.907 Florida Statutes*, the County hereby reaffirms establishment of a Local Housing Assistance Trust Fund within the official and fiscal accounting office of the County as originally established on April 13, 1993, by Ordinance No. 93-19. The County's local housing assistance trust fund shall be separately stated as a special revenue fund in the county's audited financial statements. Copies of such audited financial statements shall be forwarded to the Florida Housing Finance Agency.

All moneys received from the state pursuant to the State Housing Initiative Partnership (SHIP) Program and any other funds received or budgeted to provide funding for the Local Housing Assistance Program shall be deposited into the Collier County Local Housing Assistance Trust Fund.

**SECTION FIVE: Designation of responsibility for implementation.**

The Director of the County's Department of Housing, Human and Veterans Services shall be primarily responsible for implementation and administration of the local housing assistance program.

**SECTION SIX: Establishment of an Affordable Housing Advisory Committee.**

The Affordable Housing Advisory Committee is created and established in accordance with *Florida Statutes, Section 420.9076* and County Ordinance No. 01-55, Standards for The Creation and Review of Boards. In the event of a conflict, the provisions of *Florida Statutes, Section 420.9076* shall apply.

Duties of the advisory committee are provided in *Florida Statutes, Section 420.9076(2)(a) - (k)* adopted herein by reference, as they may be amended or replaced from time to time.

Appointments to the Affordable Housing Advisory Committee will be made in accordance with the membership requirements of *Florida Statutes, Section 420.9076*, including joint appointments to prepare a joint plan when a participating municipality enters into an interlocal agreement to administer its program.

The committee shall consist of eleven (11) members as required by *Florida Statutes 420.9076 (2)(a)-(k)*, appointed by Resolution of the Board of County Commissioners no later than March 2, prior to the year the Local Housing Assistance Plan is due. The term of service shall be for three (3) years or at the discretion of the Board. Terms may be extended for one additional three (3) year term.

Six (6) members shall constitute a quorum sufficient to permit the committee to take any formal action. However, if formal action is not taken, the committee may meet to hear presentations with less than a quorum in attendance, if the meeting is duly noticed.

A majority of concurring votes of the entire membership of the committee shall be necessary for a decision or recommendation by the committee.

The committee may elect a chairperson or presiding officer.

The committee members serving immediately prior to this Ordinance's adoption shall fulfill the remainder of their appointed terms.



The committee shall meet at least triennially and submit a report to the local governing body that includes recommendations on, and triennially thereafter evaluates the implementation of, affordable housing incentives as required by *Florida Statutes, Section 420.9076(4)(a) - (k)*.

The Board of County Commissioners may sunset or suspend meetings of the committee upon submission of the triennial Incentive Report and reconvene no later than March 2 of the year the Incentive Report is due. The committee will be cooperatively staffed by Housing, Human, and Veterans Services Department and Planning and Zoning Department staff in accordance with *Florida Statutes, Section 420.9076(9)*.

**SECTION SEVEN: Repeal of Ordinance No. 93-19, as amended.**

Ordinance No. 93-19, pertaining to the Collier County Housing Initiatives Partnership Program, and all amendments thereto, is hereby repealed in its entirety.

**SECTION EIGHT: Repeal of Ordinance No. 91-65, as amended.**

Ordinance No. 91-65, pertaining to the Affordable Housing Committee, and all amendments thereto, is hereby repealed in its entirety.

**SECTION NINE: Inclusion in the Code of Laws and Ordinances.**

The provisions of this Ordinance shall become and be made a part of the Code of Ordinances of Collier County, Florida. The sections of this Ordinance may be renumbered or re-lettered to accomplish such, and that the word "ordinance" may be changed to "section," "article," or other appropriate word or phrase necessary to accomplish such intentions.

**SECTION TEN: Conflict and Severability.**

In the event this Ordinance conflicts with any other Ordinance of Collier County or other applicable law, deemed a separate, distinct and independent provision and such holding shall not affect the validity of the remaining portion.

**SECTION ELEVEN: Effective date.**

This Ordinance shall become effective thirty (30) days after its adoption by the Board of County Commissioners.



PASSED AND DULY ADOPTED by the Board of County Commissioners of Collier County, Florida, this 9<sup>th</sup> day of April, 2013,

ATTEST:  
DWIGHT B. BRIDCK, CLERK

BOARD OF COUNTY COMMISSIONERS  
COLLIER COUNTY, FLORIDA

By: [Signature]  
Deputy Clerk

By: [Signature]  
Georgia A. Hiller, Esq.  
Chairwoman

Attest as to Chairman's  
signature only.  
Approved as to form  
and legal sufficiency:

[Signature]  
Jennifer B. White  
Assistant County Attorney  
JBW  
3/5/13

This ordinance filed with the  
Secretary of State's Office the  
9<sup>th</sup> day of April, 2013  
and acknowledgement of that  
filing received this 9<sup>th</sup> day  
of April, 2013.  
By: [Signature]  
Deputy Clerk

2013 Collier County SHIP Local Housing Assistance Program Ordinance



*Collier County*

2019/2020, 2020/2021, 2021/2022, LHAP

STATE OF FLORIDA)  
COUNTY OF COLLIER)

I, DWIGHT E. BROCK, Clerk of Courts in and for the Twentieth Judicial Circuit, Collier County, Florida, do hereby certify that the foregoing is a true and correct copy of:

ORDINANCE 2013-27

which was adopted by the Board of County Commissioners on the 9th day of April, 2013, during Regular Session.

WITNESS my hand and the official seal of the Board of County Commissioners of Collier County, Florida, this 15th day of April, 2013.

DWIGHT E. BROCK,  
Clerk of Courts and Clerk  
Ex-officio to Board of  
County Commissioners

*Ann J. John*  
By: Ann J. John,  
Deputy Clerk



EXHIBIT G.

COLLIER COUNTY/CITY OF NAPLES  
INTERLOCAL AGREEMENT  
STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM

THIS INTERLOCAL AGREEMENT (the "Agreement") made and entered into this 3<sup>rd</sup> day of April, 2019, by and between Collier County, a political subdivision of the State of Florida, acting by and through its Board of County Commissioners, and the City of Naples, a municipal corporation created and existing under the laws of the State of Florida, acting by and through its City Council.

WITNESSETH:

WHEREAS, Section 420.9072, et seq., Florida *Statutes* (the "State Housing Initiatives Partnership Program" ("SHIP")), authorizes monies in the Local Government Housing Trust Fund (the "Fund") to be distributed to approved counties and eligible municipalities within the county pursuant to an Interlocal Agreement; and

WHEREAS, Collier County is an approved county and the City of Naples is an eligible municipality within Collier County; and

WHEREAS, the parties desire to jointly utilize SHIP allocations pursuant to this Agreement; and

WHEREAS, the parties have determined that SHIP funds can be more efficiently utilized and managed when the parties work cooperatively to address the community's affordable housing needs.

NOW, THEREFORE, in consideration of the mutual promises set forth herein, the parties agree as follows:

1. The County and City do hereby agree that the SHIP Program funds as allocated in Section 420.9073, Florida *Statutes*, are to be distributed to Collier County to

administer in conformity with the mutually approved Local Housing Assistance Plan.

2. Unless earlier terminated pursuant to other provisions of this Interlocal Agreement, the term of this Agreement shall run concurrent with the three-year Local Housing Assistance Plan (the "LHAP") which expires June 30, 2022 and will be automatically renewed with adoption of subsequent LHAPs.

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

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

5. During the term of this Agreement, both parties agree that they will not do anything to jeopardize the other party's right to receive its allocation from the Local Fund.

6. Membership to the Affordable Housing Advisory Committee shall be jointly appointed by Resolution of both the County and City to triennially prepare a joint Local Housing Incentive Plan as required by Chapter 420.9076, Florida Statutes.

7. The parties to this Agreement have adopted incentives from the Affordable Housing Incentive Plan as prepared and submitted by the joint Affordable Housing Advisory Committee, amending the Local Housing Assistance Plan accordingly. Both parties understand

that Chapter 420, Florida Statutes requires continuing monitoring and implementation of the Affordable Housing Incentive Plan for the purpose of enhancing and providing affordable housing and agree to cooperate in ensuring that the requirements and spirit of the Chapter 420, Florida Statutes is satisfied.

8. Neither party shall use any revenues distributed and allocated for purposes other than those authorized by Section 420.907 et seq., Florida Statutes, or Chapter 67-37, Florida Administrative Code.

9. During the term of this Agreement, any party may give the other party ninety (90) days written notice that it wishes to renegotiate the terms of this Agreement, to be effective on the first day of the next fiscal year. If the parties fail to reach a new agreement prior to the commencement of the next fiscal year, this Agreement shall terminate and be of no further force or effect, and the funds shall be allocated according to population pursuant to Section 420.9072 and Section 420.9073, Florida Statutes.

10. If either party shall cease to be eligible for allocation and distribution, such party's allocation of the funds shall remain in the Local Fund to be used by the Corporation. Both parties acknowledge the SHIP enabling legislation, the rules promulgated to implement same, and that the Chapter 420, Florida Statutes and Chapter 67-37, Florida Administrative Code are incorporated herein as if they were restated.

**IN WITNESS THEREOF**, the parties hereto have caused this Agreement to be executed by their duly authorized officials.

ATTEST:  
CRYSTAL K. KINZEL, CLERK

*[Signature]*  
Attest as to Chairman's signature only  
Deputy Clerk

BOARD OF COUNTY COMMISSIONERS  
OF COLLIER COUNTY, FLORIDA

By: *[Signature]*  
William L. McDaniel, Jr., Chairman

4/23/19

Approved as to form and  
legality:

*[Signature]*  
Jennifer Belpedio  
Assistant County Attorney  
3/13/19



ATTEST:

CITY OF NAPLES, a Municipal Corporation

  
Leticia Rambock  
Leticia Rambock, City Clerk

By: Bill Barnett  
Bill Barnett, Mayor

Approved as to form and  
Legal Sufficiency:

James O. Fox  
James O. Fox, City Attorney

EXHIBIT H.

Collier County  
Community and Human Services Division  
State Housing Initiatives Partnership Program

SHORT SALE POLICY

Requests for short sale must be approved in advance and in writing by Collier County Community and Human Services Division. The following minimum criteria shall apply:

1. The recipient, as seller of the property, shall not receive any funds from the Short Sale transaction.
2. To facilitate a Short Sale, Collier County shall forgive 70 percent (70%) of the assistance provided based upon the following table.

PROPOSED SHORT SALE SETTLEMENT AMOUNT
30% of SHIP Second Mortgage face value amount

3. The Collier County Short Sale amount cannot conflict with the primary mortgage lender Short Sale Agreement.
  - If the primary lender rejects the SHIP Proposed Short Sale Settlement amount, at the discretion of the CHS Director or his/her designated representative, the settlement amount may be reduced as appropriate to help facilitate the sale of the property to avoid the possibility of foreclosure.

In order to determine if a recipient may qualify for Short Sale, the Division will require the following information:

1. Short Sale Request Form from owner or authorized agent.
2. Evidence of the first mortgage lender's approval for Short Sale.
3. Copy of signed sales contract or buyer offer sheet.

Following initial review, the Division will advise in writing if the recipient has been pre-approved for Short Sale. However, the following documents will be required prior to closing of the Short Sale and issuance of final approval:

1. Final unsigned Closing Disclosure as prepared for settlement (signed copy to be obtained immediately after settlement); and
2. Final first mortgage lender Short Sale approval; and
3. Final signed sales contract; and



4. Name, phone number and email address of closing agent.

Please allow 20 business days for processing from the date the request is submitted to our office. If approved, the Division will forward the Short Sale Agreement and/or payoff letter to the title company. If we are unable to approve the request, a denial letter will be issued.





2019/2020, 2020/2021, 2021/2022, LHAP

EMAIL THE SHORT SALE REQUEST FORM ALONG WITH SUPPORTING DOCUMENTS  
TO:

CollierCountySHIP@colliercountyfl.gov  
Collier County  
Community and Human Services Division  
State Housing Initiatives Partnership Program

SHORT SALE APPLICATION

Recipient(s) name: \_\_\_\_\_

Property address: \_\_\_\_\_  
\_\_\_\_\_

First Mortgage Information

First Mortgage Lender: \_\_\_\_\_

Principal Balance: \_\_\_\_\_

Approved Short Sale Amount: \_\_\_\_\_

Net Proceeds to Recipient: \_\_\_\_\_

SHIP Second Mortgage Information

SHIP Mortgage Amount: \_\_\_\_\_

SHIP File Number: \_\_\_\_\_

Date Recorded: \_\_\_\_\_

Required Repayment Amount: \_\_\_\_\_

Amount Paid by Lender: \_\_\_\_\_





2019/2020, 2020/2021, 2021/2022, LHAP

Amount Paid by Other:

\_\_\_\_\_

Net Proceeds to Recipient:

\_\_\_\_\_

---

OFFICE USE ONLY

- PRE-APPROVED
- DENIED

\_\_\_\_\_

CHS Director

\_\_\_\_\_

Date



EXHIBIT I.



2019/2020, 2020/2021, 2021/2022, LHAP

**ESSENTIAL PERSONNEL CERTIFICATION**

Collier County Purchase Assistance Program recipients must have evidence of employment status in a specific field before they may be approved for additional funding in the program. Please certify which category the below named person's employment falls under.

Employee Name:	
Position Title:	

I certify that the above named applicant and to the best of my knowledge he/she is a;

- Healthcare Personnel     Skilled Building Trade Personnel     Police and Fire Personnel
- Teacher and Educators, other school district employees, community college, university employees

<b>Healthcare Personnel</b>	
Health care personnel (HCP) are persons who have special education on health care and who are directly related to provision of health care services. HCP includes all paid and unpaid persons working in health-care settings. Physicians, nurses, nursing assistants, therapists, technicians, emergency medical service personnel, dental personnel, pharmacists, laboratory personnel, autopsy personnel who are employed with health-care facility will fall under HCP category.	
<b>Teacher and Educators, other school district employees, community college, university employees</b>	
A teacher or educator, employed by a county/city school district, private or public college/university or technical school/institute.	
<b>Skilled Building Trade Personnel</b>	
Common skilled trade careers include machinist, tool designer, fabricator, production technician, carpenter, mason, plumber, pipefitter, steamfitter, electrician, painter, HVAC and roofer.	
<b>Police, Emergency and Fire Personnel</b>	
An employee of a local law enforcement agency who is an officer sworn to carry out law enforcement duties. Examples of this class are sheriffs, deputy sheriffs, chiefs of police, city police officers, and sworn personnel of law enforcement subunits of port and transit authorities. This class includes campus police officers employed by of local city and community college districts. Private campus police are excluded.	
A firefighter or fire personnel who are extensively trained in firefighting. In addition those individuals also trained in Emergency Medical Services (EMS) and operate ambulances who may or may not in addition to being a firefighter.	
Employer Name:	Phone:
Representative Name:	Title
Signature	Date



## EXHIBIT J.

**Collier County  
Community and Human Services Department**

SUBORDINATION POLICY

Requests for subordination must be approved in advance by the Community and Human Services Division ("Division"). We may consider subordinating our loan if the following factors are present:

- If the proposed transaction is a rate and term refinance (less than \$500.00 to borrower at closing), the new interest rate must be at least one percent less than the current interest rate; or any combination of Interest Rate reduction plus Mortgage Insurance reduction that would be the equivalent of a one percent interest rate reduction; and
- The new principal and interest payment is lower than the current total payment(s) as evidenced by the Loan Application or Loan Estimate; or if the new monthly payment is increased due to a reduction to the term of the loan, the Division will determine if the new payment is reasonable and beneficial to the client; and
- The proposed transaction may include the current first mortgage plus other purchase-related grants and/or financing (i.e., USDA Subsidy, etc.) OR
- Cash out transaction are allowed, provided the Combined Loan-To-Value (CLTV) ratio of mortgages plus County liens does not exceed 80% of the current appraised value for the subject property. In this instance, the one percent reduction in interest rate may be waived if the transaction is beneficial to the client as determined by the Division; and
- Closing costs are reasonable as determined by the Division; and
- The proposed transaction does not include a prepayment penalty.
- Property being refinanced must be the borrower's principal residence.

The following documents must be submitted to our office to process a subordination request:

4. Subordination Request form (attached).
5. Signed and executed Loan Estimate or equivalent; and
6. Signed and executed mortgage/loan application; and
7. Preliminary Closing Disclosure or equivalent; and
8. Copy of title commitment
9. Copy of Appraisal (if applicable)

Please allow 20 business days for processing from the date the request is submitted to our office. If approved, the Division will notify the lender and title company to prepare the Subordination Agreement. If we are unable to approve the request, a payoff letter will be issued.



2019/2020, 2020/2021, 2021/2022, LHAP

EMAIL THE SUBORDINATION REQUEST FORM ALONG WITH THE DOCUMENTS 2-6  
TO:

[CollierCountySHIP@colliercountyfl.gov](mailto:CollierCountySHIP@colliercountyfl.gov)

For additional questions contact:

Donald Luciano, Grants Coordinator

Phone: 239-252-2509

Email: [Donald.Luciano@colliercountyfl.gov](mailto:Donald.Luciano@colliercountyfl.gov)





2019/2020, 2020/2021, 2021/2022, LHAP

### Subordination Request Form

*To be completed by the Financial Institution processing refinance on behalf of clients listed below*

Borrower (s) name: \_\_\_\_\_

Borrower (s) address: \_\_\_\_\_

Financial Institution: \_\_\_\_\_

Address: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

#### Current Mortgage Information

Principal Balance: _____	Interest Rate: _____
Monthly Payment (PITI): _____	Loan Term: _____

#### New Mortgage Information

Loan Amount: _____	Interest Rate: _____
Monthly Payment (PITI): _____	Loan Term: _____

#### Closing Agent/Title Company Information

Name: _____	Contact Person: _____
Phone: _____	Email Address: _____

I certify that the above information is correct. I understand that the subordination document prepared by Collier County will be invalid if any false information is provided in this case.

\_\_\_\_\_  
Lender/Broker Signature

\_\_\_\_\_  
Lender/ Broker Name Printed

\_\_\_\_\_  
Date

\_\_\_\_\_  
Email address Phone

