

ESCAMBIA COUNTY / CITY OF PENSACOLA



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2016-2017, 2017-2018 and 2018-2019

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I. Program Details:

A. Name of the participating local government:

Escambia County and the City of Pensacola

Is there an Interlocal Agreement: Yes X No

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

 Escambia County and the City of Pensacola

B. Purpose of the program:

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

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

D. Governance:

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

E. Local Housing Partnership:

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

F. Leveraging:

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

G. Public Input:

Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability. **INSERT SPECIFIC DATES**

H. Advertising and Outreach:

SHIP funding availability shall be advertised in a newspaper of general circulation and

periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities:

A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan or at the time SHIP funding availability is advertised annually. Priorities for funding described/listed here apply to all strategies unless otherwise stated in the strategies contained herein.

J. Discrimination:

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

K. Support Services and Counseling:

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

L. Purchase Price Limits:

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

The methodology used is:

U.S. Treasury Department

Local HFA Numbers

M. Income Limits, Rent Limits and Affordability:

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

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

N. Welfare Transition Program:

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

O. Monitoring and First Right of Refusal:

In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above **or in individual program agreements.**

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

P. Administrative Budget:

A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. Escambia County and the City of Pensacola find that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. **These are presented on an annual basis for each State fiscal year submitted. Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states:** “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.” **Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:** “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.” The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

Q. Program Administration:

Administration of the local housing assistance plan will be wholly performed and maintained by the Escambia County and the City of Pensacola.

R. Project Delivery Costs: Most costs to administer the various program activities will be covered in the County or City’s administrative budget. In cases where an activity is outsourced to a third party, a service delivery fee may be allowed to cover costs associated with providing the service to a household to offset the costs with managing the activity. A service delivery fee will most likely be utilized in conjunction with 3rd

party administration of the Housing Repair Activity.

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

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

Implementation of the 2017-2019 SHIP Local Housing Assistance Plan is anticipated to impact “essential service personnel” as defined in the governing regulations. For purposes of this Plan, Escambia County and the City of Pensacola have determined that “*essential service personnel*” shall include persons in need of affordable housing who meet all of the following requirements:

(1) are permanently employed by a company or organization located within Escambia County, the City of Pensacola or the Town of Century, all lying within Escambia County, Florida; in one of the following categories:

- Local or State Law Enforcement, Fire, Rescue, and Emergency Services, Public Safety and Emergency Management
- Teachers, Educators, and School District personnel in the public, private and university systems
- Health Care Professionals and support personnel
- Tourism Industry professionals and employees
- Judicial/Court System management and support personnel
- Service Industry personnel (including child care, hospitality, and food service)

(2) have maximum annual income at or below 120% of the Pensacola MSA median income as defined in the SHIP Rule 67-37.

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

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

Section II. LHAP Strategies:

A.

PURCHASE ASSISTANCE	<i>Code: 1,2</i>
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a. Summary of Strategy:

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

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

c. Income Categories to be served: **Very low, Low and Moderate Income Households, with priority given to Low and Very Low applicants**d. Maximum award: **\$7,500**e. **Terms:**

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

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

Homebuyer must qualify for a first mortgage through a participating first mortgage lender, participate in a HUD certified homebuyer education class, and contribute a minimum of \$1000 toward the purchase of the home.

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

- g. Sponsor/Developer Selection Criteria: Not applicable.
- h. Additional Information: None

B.

<i>REPLACEMENT HOUSING (SUBSTANTIAL REHAB/RECONSTRUCTION)</i>	<i>Code: 4</i>
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a. Summary of Strategy: The City of Pensacola and Escambia County formed a local Consortium for purposes of receiving Federal, State, and/or other funds that support the local mission of enhancing housing affordability. Such resources programs often require a cash match or local leverage to receive the funds, such as the . Examples of such programs include, but are not limited to: U.S. Department of Housing and Urban Development (HUD) HOME Program, Florida Housing Finance Corporation (FHFC) Programs, Rural Development/USDA, Federal Home Loan Bank, and other Federal, State and local affordable housing initiatives. The local cash matching is unavailable except through the resources provided by the SHIP Program. These very limited funds will be committed at the time of award of the various non-SHIP funding allocations to the County or City. Funds expended for leveraging or matching will ultimately reflect the actual amount required to effectively participate in the various programs and initiatives.

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

- b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served: **Very low and Low Income Households with priority to very low and special needs applicants.**
- d. Maximum award: **\$25,000**
- e. **Terms:**
 1. Loan/deferred loan/grant: Deferred Payment Loan secured by Mortgage and

Note. Loan will be in a subordinate position to HOME program financing (or other associated County/City financing as available).

2. Interest Rate: 0%
3. Term: 5 years
4. Forgiveness/Repayment: Loan depreciates at 20% per year, provided that the homeowner is not in default of program terms.
5. Default/Recapture: The sale, rental, refinancing, or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. In the event of the death of an owner, an income eligible heir may assume the balance of the loan terms if certified income eligible by County or City staff.

f. Recipient Selection Criteria: Assistance provided on a first qualified/first served qualified basis following advertisement of the availability of SHIP resources and/or through the use of a waiting list. Applicants must be owner occupants with homestead exemption, property taxes current, and with no outstanding liens or judgments owed to the County or City.

g. Sponsor/Developer Selection Criteria: Not applicable. This strategy will be implemented directly by Escambia County and City of Pensacola staff and/or committed directly to eligible homeowners participating in this or similar programs.

h. Additional Information: Green, storm resistant, and low maintenance construction, including energy efficient features will be included in the design of these homes and may include the following: high density insulation; external thermal barriers; windows that meet or exceed “Energy Star” requirements; Water conserving Sense toilets and faucets; and Energy Star appliances.

C.

<i>HOUSING REPAIR</i>	<i>Code: 6</i>
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- a. Summary of Strategy: SHIP funds will be used to provide moderate minor rehabilitation or emergency repair assistance grants for very low and low income owner occupied homes to address roofing, electrical, plumbing, sanitary disposal, life/safety conditions, structural code deficiencies, code citations, energy efficiency, accessibility needs, and other related repairs.
- b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served: Very low and Low Income Households. Priority

may be given to families with incomes below 50% of the median income and/or cases which involve local government code enforcement citations.

d. Maximum award: \$15,000

e. Terms:

1. Loan/deferred loan/grant: Deferred Payment Loan secured by Mortgage and Note. Loan will be in a subordinate position to HOME program financing (or other associated County/City financing as available).
2. Interest Rate: 0%
3. Term: 5 years
4. Forgiveness/Repayment: Loan depreciates at 20% per year, provided that the homeowner is not in default of program terms.
5. Default/Recapture: The sale, rental, refinancing, or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. In the event of the death of an owner, an income eligible heir may assume the balance of the loan terms if certified income eligible by County or City staff.

f. Recipient Selection Criteria: Assistance provided on a first qualified/first qualified basis following advertisement of the availability of SHIP resources and/or through the use of a waiting list. Applicants must be owner occupants with homestead exemption, property taxes current, and with no outstanding liens or judgments owed to the County or City. Priority may be given to special needs households or applicants with open local government code enforcement citations.

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

- a) past experience of agency in managing emergency or moderate housing repair assistance activities;
- b) projected SHIP cost per housing unit;
- c) commitment of non-SHIP funds as leverage for SHIP dollars;
- d) unit production goals for housing repair in relation to SHIP funds requested;
- e) commitment to use green building technologies, energy efficiency efficient measures, and/or use of recycled building materials or components in the repair or preservation of housing units;

- f) commitment to limit assistance to very low income families or special needs households; and
- g) documentation of the agency's employment or planned employment of personnel from the Welfare Transition Program shall result in a priority for award of SHIP funds assuming the agency demonstrates capacity to implement the subject activity.

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

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

D.

<i>NEW CONSTRUCTION</i>	<i>Code: 10</i>
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- a. Summary of Strategy: SHIP funds will be made available to area non-profit housing agencies, non-profit housing developers and/or for-profit developers to partially underwrite the costs of constructing affordable homes for families that cannot otherwise qualify for a mortgage through normal lending channels. These funds will enhance affordability and enable the non-profit housing sector/developer to increase the number of affordable housing units produced for SHIP eligible homebuyers within the local area. The focus of this strategy is upon unit production primarily targeting very low income families. All or a portion of the SHIP funds invested into the unit will be converted to principal mortgage reduction assistance upon sale of the home to a SHIP eligible buyer (amount based on individual buyer financing needs).
- b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Very Low and Low Income Households
- d. Maximum award: \$20,000
- e. **Terms:**
 - 1. Loan/deferred loan/grant: Deferred Payment Loan secured by Mortgage and

Note.

2. Interest Rate: 0%
3. Term: 5 years
4. Forgiveness/Repayment: Loan depreciates at 20% per year, provided that the homeowner is not in default of program terms.
5. Default/Recapture: The sale, rental, refinancing, or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. Due to the fact that this activity may targets very low income families, a provision is included which gives the homeowner the option to release the unit back to the Sponsor agency or the County/City so that it can be subsequently resold to another SHIP eligible family (documented) in lieu of repayment (whereupon the mortgage is reassigned).

f. Recipient Selection Criteria: Assistance provided on a first qualified/first served basis following annual advertisement of the availability of SHIP resources. A waiting list exists for this strategy from prior year activities, and new applicants will be added to the existing list.

- g. Sponsor/Developer Selection Criteria: Selection will be based upon responses to an advertised request for proposal. Selection criteria will include:
- a) non-profit or for profit agency's locally based expertise in affordable single family housing construction and marketing;
 - b) amount of non-SHIP funds or value of in-kind services committed as SHIP leverage;
 - c) unit production goals in relation to SHIP funding request;
 - d) documented use of green building technologies, energy efficiency measures, and/or use of recycled building materials or components in the production or preservation of housing units;
 - e) SHIP repayment terms requested (i.e., loan guarantee, deferred loan, or grant);
 - f) percentage of units targeted to very low income families; and
 - g) documentation of the agency's employment or planned employment of personnel from the Welfare Transition Program shall result in a priority for award of SHIP funds assuming the agency demonstrates capacity to implement the subject SHIP activity.

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

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

E.

RENTAL PRESERVATION/DEVELOPMENT	14, 21
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- a. Summary of Strategy: SHIP funds expended through this strategy will be primarily expended to support the preservation or development of affordable *workforce rental housing* or *special needs housing* (as defined in FAC 67-37.002 (21)) for eligible persons through new construction, acquisition of property or existing rental units, and/or rehabilitation/redevelopment of existing substandard rental units. Special needs groups shall generally include, but not be solely limited to: homeless persons, mentally or physically disabled persons, veterans, children aging out of foster care, the elderly, or victims of domestic violence. These rental development project(s) will be undertaken with a local Community Housing Development Organization (CHDO) or a 501(c)(3) non-profit affordable housing sponsor selected through an open proposal submission process; **OR** with a non-profit or private for profit developer in conjunction with the annual FHFC Universal Cycles, annual HUD Section 202/Section 811 cycles, Rural Development/ USDA (RD) rental development cycles, or other publicly announced funding cycles as offered by FHFC, HUD, RD or other Federal/State agencies for the preservation or development of rental housing.
- b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served: Very Low, Low and Moderate Income Households. Unit set asides will be determined through the RFP process. At least 80% of the rental units preserved or developed through this strategy must be occupied by Low income families (below 80% of median income) and at least 10% of the families must be Very Low income (below 50% of median income). Not more than 20% of the aggregate units preserved or produced may be occupied by families with incomes between 80% and 120% of median income.
- d. Maximum award: Up to \$80,000 per unit as determined by a subsidy layering review and type of project (new construction vs. acquisition/rehab).
- e. **Terms:**
1. Loan/deferred loan/grant: Low Interest Loan, Deferred Payment Loan, or Grant depending on proposed project secured by Mortgage and Note or Deed Restriction
 2. Interest Rate: 0%-5%

3. Term: 15 year minimum on all projects and 20 year minimum on any new construction project co-funded with local HOME funds. Maximum term is 25 years unless a longer term is specifically required by HUD, FHFC, RD or other primary lender as a condition for project financing.
 4. Forgiveness/Repayment: As defined in the applicable mortgage and note. For 0% interest, deferred payment loans, a portion of the loan will be forgiven in annual installments provided the project is not in default of program requirements.
 5. Default/Recapture: As defined in the applicable mortgage and note or deed restriction, full recapture of SHIP funds invested is required upon default, unless a depreciating balance is incorporated into the terms in which case the undepreciated portion shall be due and payable upon default. The sale of properties assisted with SHIP/HOME funds shall require approval of the Board of County Commissioners and/or Pensacola City Council, and shall be acceptable (without repayment) only if the subsequent owner(s) agree to meet any remaining rental, occupancy and affordability obligations established in the development agreement, mortgage and note.
- f. Recipient Selection Criteria: Not applicable
- g. Sponsor/Developer Selection Criteria:

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

1. agency must be a locally designated CHDO (HOME set-aside funds) and a 501(c)3 non profit;
2. agency's previous rental development experience (agency staff);
3. conformity with Escambia Consortium Consolidated Plan goal(s) for mixed income rental housing;
4. total (aggregate) cost per unit-all funding sources;
5. subsidy level per unit and SHIP cost per unit;
6. ratio of private funds to public funds;
7. ratio of other funds to SHIP funds;
8. compliance with preservation or new construction preference;
9. rental development bedroom size mix (3 bedrooms preferred);
10. percentage of units targeted to families below 30% or 50% of area median income;
11. commitment to use green building technologies, energy efficiency measures, and/or use of recycled building materials or components in the construction, repair or preservation of housing units.
12. proposed development site located in a designated Community

Redevelopment Area (CRA) or Enterprise Zone (EZ) or other targeted area

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

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

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

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

F.

<i>DISASTER/MITIGATION ASSISTANCE</i>	<i>Code: 5</i>
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a. Summary of Strategy: SHIP funds may be used in all areas of Escambia County and the City of Pensacola to provide emergency repairs to homes owned by SHIP very low, low and moderate income families in the aftermath of a "disaster as declared by presidential or state issued Executive Order(s)" to address emergency housing repair needs. Generally, such needs shall include, such items as: purchase of emergency supplies for eligible homeowners to weatherproof damaged homes; interim repairs to avoid further damage to the homes of eligible families; tree and debris removal required to make individual housing units inhabitable by the eligible family; and post-disaster assistance with non-insured repairs to homes owned by very low income families. *This optional strategy will be implemented only in the event Executive Order(s) are issued confirming that a "presidentially or state declared disaster" has directly impacted the Escambia County area.*

- b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Very Low, Low, and Moderate Income Households

- d. Maximum award: \$15,000
- e. **Terms:**
1. Loan/deferred loan/grant: Grant
 2. Interest Rate: Not applicable
 3. Term: Not applicable
 4. Forgiveness/Repayment: Not applicable
 5. Default/Recapture: Not applicable
- f. Recipient Selection Criteria:
Assistance provided on a first qualified/first served basis following the declaration of the natural disaster. Applicants must be owner occupants with homestead exemption, property taxes current, and with no outstanding liens or judgments owed to the County or City. The strategy will be advertised annually along with notice of all SHIP resources; *however, the strategy will be implemented only in the event of a natural disaster.* In the event the strategy is not implemented during a given SHIP Program Year, any funding reserved for the Strategy will be reallocated to one or more of the approved SHIP strategies by SHIP budget transfer notification to the Florida Housing Finance Corporation.
- g. Sponsor/Developer Selection Criteria: Unless implemented directly by City or County staff, selection will be based upon responses to an advertised request for proposals. The RFP will prioritize agencies able to quickly implement the strategy and with expert Not applicable to this strategy.
- h. Additional Information: This strategy may be leveraged with other federal, state, or local funding as well as volunteer labor.

III. LHAP Incentive Strategies

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

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

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

- B. Name of the Strategy: **Ongoing Review Process**
An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

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

C. Other Incentive Strategies Adopted:

A complete copy of both Escambia County and the City of Pensacola's **Affordable Housing Incentive Plans** and updates to said Plans are on record with Florida Housing Finance Corporation. Copies of the Escambia and Pensacola plans and reports are available electronically upon request submitted to either: mrnunnari@myescambia.com or mwhitaker@cityofpensacola.com

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.**
- B. Timeline for Estimated Encumbrance and Expenditure.**
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.**
- D. Signed LHAP Certification.**
- E. Signed, dated, witnessed or attested adopting resolution.**
- F. Ordinance: (If changed from the original creating ordinance). No changes to existing Ordinances**
- G. Interlocal Agreement.**
- H. Other Documents Incorporated by Reference.**