



AFFORDABLE HOUSING ADVISORY COMMITTEE (AHAC)
The Villages Sumter County Service Center
7375 Powell Road, Room 162, Wildwood, FL 34785

July 16, 2020
10:00 A.M.

1. Meeting called to order
2. Flag Salute
3. Public Forum
4. Approval of minutes

Minutes of meeting held on January 9, 2020

Documents:

[01_09_20.pdf](#)

5. New Business

a) Introduction of New Committee Member Mr. Doug Gilpin, Board of Sumter County Commissioner District 2

New AHAC Requirement:

House Bill 1339 was passed and signed into law by the Governor. The bill requires that the AHAC committee include one elected official as of October 1, 2020. The elected official must participate in two annual workshops conducted through the Catalyst Program.

Mr. Gilpin volunteered to serve on Sumter County's Affordable Housing Advisory Committee.

b) Election of Chairman, Vice-Chairman and Secretary

c) Committee Member Update

There were five committee member terms up for renewal on July 12, 2020. The Board of Sumter County Commissioners (BOCC) was notified of the AHAC vacancies at their June 9, 2020 board meeting. Members interested in continuing to serve on the committee submitted an online application. All applications received were considered by the BOCC at their June 23, 2020 board meeting.

The following Members were appointed by the BOCC:

- For-profit Housing Provider - Priscilla Lewis
- Sumter County Resident - Karen Davis
- Essential Service Personnel - Robert Hanson
- Alternate - Michelle Purl

There are vacant positions for the following sectors:

- A citizen who is actively engaged in the residential home building industry in connection to affordable housing.
- A citizen who is a representative of those areas of labor activity engaged in home building in connection with affordable housing.

d) Application for Developments Seeking a Local Government Contribution to Support State Apartment Incentive Loan (SAIL) Funding Update

The Board of Sumter County Commissioners approved the criteria for qualifications outlined in the application on January 28, 2020. Interested developers can apply now online for the local government contribution award. The next SAIL application cycle will open in the fall of 2020.

Documents:

[Memo.pdf](#)

e) Sumter County's SHIP 2019-2022 Local Housing Assistance Plan (LHAP) Technical Revision

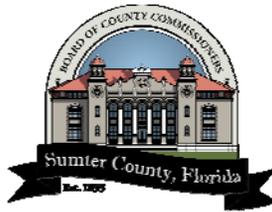
Documents:

[SHIP LHAP Technical Revision Memo.pdf](#)
[2019_2022_LHAP.pdf](#)

6. Next Meeting

October 8, 2020 @ 10:00 a.m. at 7375 Powell Road, Room 162, Wildwood, FL 34785

Adjourn



AFFORDABLE HOUSING ADVISORY COMMITTEE (AHAC)

Sumter County, FL
The Villages Sumter County Service Center
7375 Powell Road Wildwood, FL 34785

Meeting Minutes Date: January 9, 2020.

Members Present: Chairman, Diana Couillard – Dibarco Building Corporation; Vice Chairman, Matthew Yoder – T & D Screen Enclosures, Inc; Secretary, Sandra Woodard – Early Learning Coalition of Nature Coast; Karl Holley – Director of Development Services; PJ Lewis – Lewis Brothers Construction; Robert Hanson - Sumter County Fire & EMS; Danny Smith – Smith & Smith Realty; Karen Davis – SCARC; Michelle Purl – United Way.

Members Absent: Samantha Crane – Suncoast Credit Union; Gene Barton – Helping Hands Outreach.

Public Attendees: Denna Lafferty – Housing Coordinator; Frank Calascione – Director of Economic Development; Amber Tucker – Mid-Florida Homeless Coalition.

Location: 7375 Powell Road, Suite 102, Wildwood, FL 34785. A copy of the public notice for this meeting is on file.

Handouts to members: All meeting materials are sent to the committee electronically before the meeting. Housing staff displays the agenda along with agenda items on a projector screen during the meeting. The agenda link included the Application for Developments Seeking the Required Local Government Contribution to Support a Florida Housing Finance Corporation State Apartment Inventive Loan (SAIL) Funding, Memo Response to the Committee's inquiry on Alternative Way of Expending Funding, and the Affordable Housing and SHIP Quarterly Reports.

Call to Order: Mrs. Couillard called the meeting to order at 10:00 a.m.

Flag Salute: Mrs. Couillard led the flag salute.

Public Forum: Amber Tucker-Mid-Florida Homeless Coalition. Mrs. Tucker, Housing Locator, with Mid-Florida Homeless Coalition, spoke during the public forum. Mrs. Tucker stated Mid-Florida Homeless Coalition is the lead agency for the Continuum of Care in Lake, Sumter, Citrus, and Hernando counties. Mrs. Tucker stated Mid-Florida Homeless Coalition works with many different agencies to house homeless individuals and families. Mrs. Tucker stated on January 28, 2020, Mid-Florida Homeless Coalition would conduct the annual point in time count. Mrs. Tucker stated there are 21 homeless families currently living in Sumter County. Mrs. Tucker discussed homeless veterans,

weekly conference calls, and assistance programs available for Sumter County residents. Mrs. Tucker discussed the three priorities given to homeless individuals.

First order of business: *Approval of AHAC minutes dated July 11, 2019.*

Mr. Holley made a motion to approve the minutes, and Mr. Hanson seconded the motion. The motion carried unanimously.

Second order of business: *Application for Developments Seeking the Required Local Government Contribution to Support a Florida Housing Finance Corporation (FHFC) State Apartment Incentive Loan (SAIL) Funding.* Mrs. Lafferty stated Sumter County had been approached by developers who are interested in applying for SAIL funding to construct affordable housing developments within the community. The state funding requires the developer to obtain a local government contribution of at least \$10,000.00 as part of the application approval process. Mrs. Lafferty stated the City Manager of Wildwood and County Administrator discussed creating an application for providing the required support; after which, the Sumter County Board of County Commissioners approved to move forward with researching and establishing criteria for qualifications. Mrs. Lafferty stated staff created the application outlining the criteria for a developer to obtain a \$10,000.00 road impact fee waiver. Mrs. Lafferty explained the application process, discussed the meeting with Florida Housing Coalition staff, and detailed the plan for implementing the adopted policy.

Mrs. Lafferty explained the SAIL program provides low-interest loans to developers on a competitive basis. FHFC may receive more than one application for a proposed housing development within Sumter County; however, only one development will be awarded the SAIL funding. FHFC's request for applications (RFA) process is intensive, and the award selection is based on a point system and a lottery method. Staff is proposing for Sumter County to provide a local government waiver of road impact fee letter to approved applicants for submittal to FHFC; however, Sumter County will only provide one local government contribution award of \$10,000 per calendar year. The next SAIL application cycle will open in the fall of 2020.

Mr. Calascione explained that the local government contribution unlocks the low-interest loan available to a developer, which provides an incentive to construct affordable housing. Mr. Calascione stated Sumter County's contribution is a small investment with a large return. Mr. Holley stated the road impact fee ordinance provides specific exclusions for waivers. Mr. Holley stated either the general fund would need to reimburse to road impact fee fund for the fee waiver or an amendment to the ordinance would be required to include this exclusion. Mr. Holley suggested staff obtain further clarification on the reimbursement. Mrs. Lafferty stated she would get clarification and provide the committee with a response. Mrs. Lafferty reviewed the AHAC role concerning the application to clarify questions from the committee. Mrs. Davis asked, "Is the application only for development in the City of Wildwood?" Mrs. Lafferty replied, "No, ma'am, a developer can make an application to construct a development within any city located in Sumter County; however, there must be adequate infrastructure in place to support the development." Mr. Calascione stated, "The main limitation is the availability of infrastructure. As the City of Bushnell expands

its sewer and water service, we are hopeful it will bring development to the area, especially near the Opportunity Zone by the 48 and I-75 corridor". Mr. Calascione discussed the density required for development and the benefit of providing the incentive. Mr. Calascione and Mrs. Lafferty reviewed the qualifications outlined in the application.

Mr. Calascione stated the proposed development cannot be less than a total of 100 rental units and must provide a minimum of 75 percent of the development's rental units set aside for families earning 50 percent or less of the area median income. Mr. Hanson asked if the Board of County Commissioners (BOCC) approved creating a policy for providing the local government contribution. Mrs. Lafferty replied, "Yes, the BOCC approved staff to move forward with creating the policy." Mrs. Couillard expressed concern that supporting this action would be adding more responsibility to the committee and housing staff. Mrs. Lafferty explained the committee would not be responsible for reviewing or approving applications, and there would be no additional responsibilities of staff or the committee. Mrs. Lafferty stated the County Administrator wanted to share the application with the committee to encourage feedback as the action does related to affordable housing.

Mrs. Purl asked how 50% of the area's median income is determined. Mrs. Purl stated her agency sees a huge difference in income levels for Sumter County when The Villages® numbers are included. The committee discussed the differences in income levels with and without The Villages® residents. Mr. Calascione stated Sumter County does have a higher median income compared to the surrounding counties, but it shouldn't cause a problem with approving applicants. Mrs. Purl stated she would share the income levels used by United Way. Mrs. Woodard provided more input regarding the affordable housing needs for families below the 50% area median income level, excluding The Villages® population as those incomes are much lower than listed by the state. Mr. Holley noted 70% of Sumter County's population resides in The Villages®; therefore, it would affect the county's income level statistics. Mr. Holley also noted the need for low-income housing as well as moderate-income housing. The committee discussed the different types of housing in Sumter County, the shortage of available housing for individuals working in the community, and the advantages of adding more opportunities to obtain affordable housing. The committee discussed the challenges of obtaining affordable housing for a family earning \$60,000 or less annually.

Mr. Holley stated, "Here's the problem, there is not a large base of potential employees in a certain income range in the county. An employer in Sumter County must pay \$14 per hour instead of \$10 per hour to attract workers to travel from another county to work here so that business is already less profitable here than it would be in another county".

Mr. Holley stated, "If our objective is from an economic development perspective, to attract investment to Sumter County which provides more employment opportunities, generates more tax revenue to provide better quality services to the county, we must be competitive. If we are non-competitive, it causes a problem for the future of the county. We are non-competitive if we don't have housing types that people who work at the businesses can afford to live within the county. The businesses have to pay essentially a toll to import their labor from surrounding jurisdictions to work in Sumter. We've seen

the results as we've talked to our business owners; it's not a theological consequence; it's an observed condition that we have in Sumter County".

Mrs. Couillard shared her view on affordable housing. Mrs. Purl stated that she doesn't disagree that certain industries must pay more money for the workforce that comes from outside of the county. Mrs. Purl asked, "what is the largest industry that The Villages® have brought into Sumter County. Mr. Yoder replied, " I would say construction, and I agree 100% with what he is saying, we've gone from \$12 to \$15 for laborers, mid-workers are from \$15 to \$18, top pay from \$18 to \$22, and they can't find housing". Mr. Holley stated, "The housing programs aren't going to solve all the problems, but we should consider making whatever contribution we can within the scope of our resources and these policies." Mrs. Lafferty asked Mrs. Purl to share her report, which outlines the median income used by her program. Mrs. Woodard stated, "The entities that serve low-income families utilize the ALICE (Asset, Limited, Income, Constrained, Employed) report for the determination of household income. Mrs. Purl stated the United Way of Florida provides the report, and it covers all statistics in Florida. Mrs. Purl stated United Way reached out to the University, who delivers the report and asked if they could separate the numbers due to the high gap within the income limits.

Mr. Yoder made a motion to approve the application, and Mr. Smith seconded the motion. The motion carried unanimously.

Third order of business: *Approval of the Proposed Future Quarterly Meeting Dates, Times, and Locations:* Mrs. Lafferty reviewed by the proposed dates, time, and locations with the committee. The 2020/2021 AHAC meeting dates are April 9, 2020, July 9, 2020, October 8, 2020, and January 14, 2021. All meetings will be held at 10:00 a.m. The meetings will be held at 7375 Powell Road, Room 208 & Room 162, Wildwood, FL 34785.

Mr. Hanson made a motion to approve the proposed dates, time, and locations listed above, and Mr. Yoder seconded the motion. The motion carried unanimously.

Fourth order of business: *Affordable Housing and SHIP Quarterly Reports.* Mrs. Lafferty gave a detailed accounting of the Affordable Housing account. Mrs. Lafferty gave a detailed accounting of the SHIP 17-18 and 18-19 accounts. Mrs. Lafferty reviewed the current and upcoming projects. Mr. Holley asked, "How many houses do you build with that money." Mrs. Lafferty replied, "Eight." Mrs. Lafferty reviewed the number of applications currently under consideration and possible future projects.

No action required.

Fifth order of business: *Response to Committee's Inquiry on Alternative Way of Expending Funding.* Mrs. Lafferty reviewed the details of the memo regarding Mr. Holley's inquiry on alternative ways of utilizing Sumter County's SHIP funds. Mrs. Lafferty stated research found the alternative ideas of expending the funds were not acceptable by the state. Mrs. Lafferty discussed a rental development subsidy strategy and the restrictions on utilizing SHIP money for a larger rental development. Mrs.

Couillard stated she likes to see the SHIP money spent on home purchase and homeownership, not rental development. Mr. Smith agreed with Mrs. Couillard. Mr. Hanson shared his experience with utilizing the SHIP funds to purchase his first home. Mr. Hanson stated the program is a great step for individuals to obtain affordable housing, start a family, before moving to the next step in life.

No action required.

Committee Members: None.

Items for the next meeting: None.

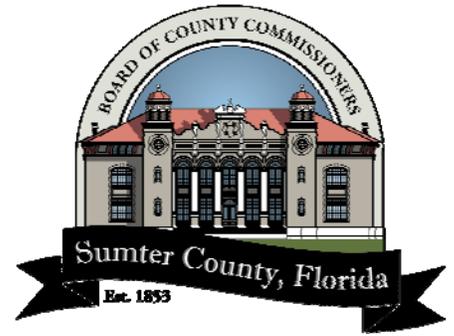
Next Meeting:

- April 9, 2020, at 10:00 a.m. at 7375 Powell Road, Room 208, Wildwood, Florida 34785 (as published for public notice).

Mr. Smith made a motion to adjourn at 10:49 a.m., and Mr. Yoder seconded the motion. The motion carried unanimously.

Board of County Commissioners Sumter County, Florida

7375 Powell Road • Wildwood, FL 34785 • Phone (352) 689-4400 • FAX: (352) 689-4401
Website: <http://sumtercountyfl.gov>



Memo

To: Affordable Housing Advisory Committee
From: Denna Lafferty, Housing Coordinator
Date: 3/9/2020
RE: Application for Developments Seeking the Required
Local Government Contribution to Support State
Apartment Incentive Loan (SAIL) Funding Update

On January 28, 2020, the Sumter County Board of County Commissioners approved the criteria for qualifications outlined in the application for developers to apply for a local government contribution. Sumter County will provide a local government verification of contribution fee waiver letter to approved applicants for submittal to Florida Housing Finance Corporation. Sumter County will only provide one local government contribution award of \$10,000 (via a waiver of road impact fees) per calendar year.

No provisions require the road impact fee fund to be reimbursed from the General fund per Florida Statutes § 125.01055(b); therefore, no further action is required.

DL

Al Butler, Dist 1
Second Vice Chairman
(352) 689-4400
7375 Powell Road
Wildwood, FL 34785

Don Burgess, Dist 3
(352) 689-4400
7375 Powell Road
Wildwood, FL 34785

Steve Printz, Dist 5
Chairman
(352) 689-4400
7375 Powell Road
Wildwood, FL 34785

Doug Gilpin, Dist 2
(352) 689-4400
7375 Powell Road
Wildwood, FL 34785

Garry Breeden, Dist 4
Vice Chairman
(352) 689-4400
7375 Powell Road
Wildwood, FL 34785

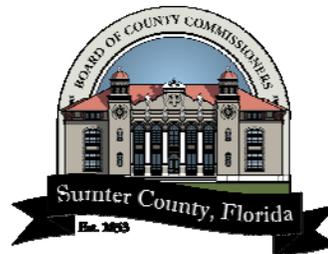
Bradley S. Arnold,
County Administrator
(352) 689-4400
7375 Powell Road
Wildwood, FL 34785

Gloria R. Hayward, Clerk & Auditor
(352) 569-6600
215 East McCollum Avenue
Bushnell, FL 33513

County Attorney
The Hogan Law Firm
Post Office Box 485
Brooksville, Florida 34605

Sumter County Board of County Commissioners

Housing Services



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2019-2020, 2020-2021, 2021-2022

Adopted: January 22, 2019

Effective: July 1, 2019

Technical Revision:



Table of Contents

Description	Page #
Section I, Program Details	3-8
Section II, Housing Strategies	9
A. Emergency Repair	9-10
B. Demolition/Reconstruction	11-13
C. Purchase Assistance without Rehabilitation	14-15
D. Disaster Repair/Mitigation	16
Section III, Incentive Strategies	17
A. Expedited Permitting	17
B. Ongoing Review Process	17
C. Other Incentive Strategies Adopted	18-19
Exhibits	19
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	



I. Program Details:

A. LG(s)

Name of Local Government	Sumter County Board of County Commissioners
Does this LHAP contain an interlocal agreement?	No
If yes, the name of other local government(s)	N/A

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- To expand the 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 a local match to obtain federal housing grants or programs.

G. Public Input: Public input is solicited in a variety of different ways. Staff conducts meetings with housing providers, lenders, community partners, and social service providers. Publications of legal advertisements are used to announce the Notice of Funding Availability and to request input on developing or amending the Local Housing Assistance Plan (LHAP). The Affordable Housing Advisory Committee (AHAC) assists with developing the LHAP. All AHAC and the Sumter County Board of County Commissioners (SCBOCC) meetings are public and advertised. Copies of the plan are provided upon request.

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. The households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the date and time their application was submitted as well as the funding priority described below. Applicants are assisted by the date and time their completed



application was received and the availability of funding for the strategy applied for by the applicant. Every applicant who applies for assistance is placed on the main housing waiting list and issued an applicant number. The list identifies the applicant number, name, assistance type, income category, status information, special needs, and fiscal year assisted.

Applications for Emergency Repair and Purchase Assistance without Rehabilitation are accepted until all funds are expended. Applications for Demolition/Reconstruction assistance are accepted once a year when funding has been allocated. The county will accept applications during the advertised "Application Period" listed in the Notice of Funding Availability. If no funding is available due to a waiting list, the Notice of Funding Availability will not be published. Applicants, who apply for the demolition/reconstruction assistance during the open application cycle, are placed on the main housing waiting list due to limited funding for the strategy. When funding is available, applicants will be selected and attend an appointment to update their application.

The following priority for funding described/listed here apply to all strategies unless otherwise stated:

The only priority given is to meet expenditure requirements outlined in Florida Statutes § 420.9075 and Chapter 67-37 Florida Administrative Code which governs the State Housing Initiatives Partnership (SHIP) program. Sumter County does not offer any other ranking priorities.

- J. **Discrimination:** Sumter County Code, Chapter 12, Article II, Fair Housing Sec. 12-16. It is the policy of the County of Sumter, in keeping with the laws of the United States of America and the spirit of the Constitutions of the State of Florida, to promote through fair, orderly, and lawful procedure, the opportunity for each person so seeking to obtain housing of such person's choice in this county, without regard to race, color, national origin, religion, sex, marital status, familial status, disability, pregnancy, or age and to prohibit housing discrimination. This policy will apply to the SHIP award application process for eligible housing.
- K. **Support Services and Counseling:** Sumter County Housing Services partners with the University of Florida's Institute of Food and Agricultural Services (UF/IFAS) Extension Office to offer a homebuyer/homeowner educational program. The Money Matters Educational Home Flow Program provides training in different areas of financial management and wellness, credit counseling, foreclosure prevention, and home maintenance. Participants learn how to obtain the manageable tools which could improve their financial future. Sumter County Transit is available to provide public transportation.
- L. **Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	x
Local HFA Numbers	



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

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

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

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

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

Section 420.9075 Florida Statutes 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 Statutes 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	Administration of the local housing assistance plan is solely performed and maintained by the Sumter County Board of County Commissioners.	100%
Third Party Entity/Sub-recipient	N/A	N/A

R. Project Delivery Costs: Sumter County does not have any project delivery costs.

S. Essential Service Personnel Definition: For SHIP funding, the county considers the following groups as Essential Services Personnel Health Care Employees, Federal State, County, Municipal, Community Development District Employees, and all members of the United States Armed Services regardless of status.

T. Describe efforts to incorporate Green Building and Energy Saving products and processes: Sumter County will incorporate green building requirements in building specifications for new construction and emergency repair to include:

1. Energy saving rated insulated single hung windows;
2. Insulated steel exterior doors;
3. Required a minimum of R38 attic insulation;
4. All interior paint to be low VOC (less than 50 grams per gallon);
5. The installation of showerheads that use less than 2.5 GPM and faucets using less than 2 GPM;
6. Energy Star rated appliances to include stove, refrigerator and water heater;
7. Energy star rated reversible ceiling fans in the bedrooms and living room;
8. Minimum 15 SEER rating for air conditioner and minimum 8.2 HSPF for heat pump;
9. Programmable thermostat for the HVAC unit;
10. Low-flush or low-flow toilets which use 1.6 gallons per flush or less; and
11. A storm door will be installed at the front entrance of a new home to help extend energy efficiency.

U. Describe efforts to meet the 20% Special Needs set-aside: The County will collaborate with social service agencies serving the designated special needs populations to achieve the goal of the special needs set-aside. The requirement will be met through emergency repair and demolition/reconstruction strategies.

V. Subordination and Short Sale Policy and Procedure: Subordinating a mortgage held by Sumter County Board of County Commissioners (SCBOCC) to allow for refinancing or modifying a mortgage for a housing unit that has been assisted by SHIP or any other local, state or federal funding must meet the following conditions for the request to be considered:

1. The new interest rate must be lower than the original mortgage;
2. The new loan must be a fixed mortgage. Adjustable rate mortgage (ARM), prepayment penalties, negative amortization, balloon loans, reverse mortgages or owner financing will not be approved;
3. The new mortgage must not be greater than the original mortgage to obtain the home;
4. No cash out to the homeowner or cash for debt consolidation; and
5. The loan and first mortgage must be in good standing for a minimum of two years.



Subordination of Mortgage will not be approved when SCBOCC holds the first mortgage. If the above criteria have been met, documentation identifying the following must be submitted:

1. Written subordination request from the homeowner; and
2. A loan commitment on the financial institution's letterhead reflecting the mortgage amount, interest rate, terms, monthly payment, and instructions on where to send the original executed Subordination Agreement for recording.

Subordination requests (including requested documentation) can be faxed, mailed, emailed or hand delivered to Sumter County Housing Services. The processing time will be approximately 20 business days from receipt of the subordination request with required documentation. The homeowner will be notified once a final determination has been made. The SCBOCC will execute the Subordination Agreement and the closing agency for the new lender will be responsible for recording the document.

In the event of a short sale request, staff will review the terms of the request and make a recommendation to the County Administrator for approval or denial. If approved, all parties will be notified and given instructions on where to mail the final payment. After the payment has cleared, a request will be submitted for the SCBOCC to execute a Satisfaction of Mortgage to release the outstanding lien. The closing agent for the buyer will be responsible for recording the document.

W. Complaints: The Program Administrator is authorized by the County to make all determinations of eligibility for assistance and level of assistance, scheduling of rehabilitation, demolition, reconstruction, record retention, and contract management. All complaints must be submitted in writing within thirty (30) days of its occurrence. If the complainant is not satisfied with the Program Administrator's response, the issue will be presented to the Division Director for review. The Division Director will review the complaint and consider program regulations, local policies, and the availability of funds when making a decision. If the Division Director cannot resolve the complaint, the issue will be presented to the County Administrator for review and final resolution. Responses will be issued in writing.

X. Common Procedures for all strategies administered by Sumter County Housing Services:

1. Every applicant must complete a housing application;
2. All applications are accepted by a scheduled appointment with the Head of Household and all adult members in attendance;
3. The Head of Household and all adult members must sign all verification forms, authorization for release of information, and any other necessary forms required for determination of program eligibility;
4. The household assisted must be income qualified;
5. Applicants must provide all documentation requested for income, eligibility and qualification determination;
6. Third party verification of income and assets will be obtained by housing staff;
7. Applicants may submit a completed SHIP application to Sumter County Housing Services for determination of eligibility at any time unless the waiting list is closed; and
8. The Head of Household and all adult members must sign the Income Certification form.



Y. Conflict of Interest: All applicants that may have a business or familial relationship with a member of the local governing body, the Affordable Housing Advisory Committee, an employee with Sumter County, Program Administrator or a participating construction contractor must fully disclose this relationship at the time of application. The County Administrator will deal with any conflict locally. Before an applicant with a real conflict is given final approval for participation, the County Attorney must approve the application.

Z. Describe efforts to reduce homelessness:

1. Sumter County Housing as part of Sumter County Economic Development (Housing) collaborates and participates in the Continuum of Care (COC) program for Citrus, Hernando, Lake and Sumter counties, sponsored by Mid Florida Homeless Coalition, to encourage partnerships that will assist in reducing and preventing homelessness.
2. Housing Services provides individuals and families experiencing homelessness:
 - a) Resources and contact information to housing providers, public assistance benefits, CareerSource of Central Florida, legal aid, and community-based services;
 - b) Help with completing rental and public assistance applications; and
 - c) Aid with addressing issues that may impede access to housing such as credit history and unpaid debt by connecting individuals and families with credit/debt management agencies and financial education organizations.
3. Housing utilizes the demolition/reconstruction program to assist displaced homeowners with building a new house when their current home is substandard and unlivable.
4. Housing Services provides letters of support to agencies who are applying for an Emergency Solution Grant or other grant programs, which could help the citizens of Sumter County.
5. Housing Services encourages opportunities, which include but are not limited to, rural development apartment complexes, group homes, foster care facilities, multifamily developments, and tax credit residential complexes.
6. Sumter County Economic Development provides support to existing industry and recruitment of new industry to Sumter County as an effort to maintain and stimulate jobs for our community.



Section II. LHAP Strategies:

A. Emergency Repair	Code: 6
----------------------------	----------------

a. Summary: SHIP funds will be made available to homeowners for emergency repairs to their owner-occupied residence. Repairs include:

1. Septic system repair or replacement;
2. Roof replacement;
3. Well repair or replacement;
4. All cost associated with connecting eligible residences to a municipality public water and sewer main;
5. HVAC system repair or replacement including the installation of a new heating unit if the homeowner does not have an existing system;
6. Removal of trees or tree trimming which could cause damage to the home;
7. Electrical upgrade to meet current code; and
8. The installation of ramps and handicap accessible bathrooms, which require immediate attention, and will make the residence more accessible to persons who have special needs.

b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022

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

d. Maximum award: \$15,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Assistance shall be in the form of a loan secured by a recorded mortgage and promissory note with monthly payments required unless the cost is \$1,500 or less, then it will be in the form of a forgivable loan.
2. Interest Rate: 0% interest
3. Years in loan term: Five (5) years for a forgivable loan and Twenty (20) years for a loan.
4. Forgiveness: All forgivable loans will be forgiven after five years. This will be a lump sum forgiveness not prorated.
5. Repayment: All loans are amortized for twenty years with monthly payments required. All funds repaid to Sumter County shall be considered "program income" as defined in F.S. 420.9071(24). The homeowner may repay the outstanding balance without penalty at any time during the loan period.
6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, a SHIP eligible heir who will occupy the home as a primary residence may assume the loan or forgivable loan. The heir will be required to legally transfer the property into their name, execute an assumption of mortgage agreement, and obtain a new homeowner's insurance policy.



If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If a superior mortgage holder forecloses on the home, the county will make an effort to collect funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient Selection Criteria: Assistance is provided on a first-qualified, first-served basis with the priority described in Section 1. (l) of this plan. If a waiting list exists and the projected wait time for assistance is more than three months, the strategy will be closed until all applicants on the list have been assisted.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Assistance will only be provided for homes that are owner-occupied and used as a primary residence. Mobile, modular, and manufactured homes are not eligible for assistance. Proof of Homestead Exemption is required, and all property taxes must be current. The county will only take first and second mortgage position. In cases where more than one mortgage exists, at the time of application, the applicant will be denied assistance. If there is a superior mortgage in the first position, the account must be current. A loan will be awarded for the money required to complete the project and allow the homeowner to qualify; therefore, the maximum will not be awarded in all cases. The applicant will be required to participate in homeownership counseling given by the UF/IFAS Extension Office and provide a Certificate of Completion. Recipients of SHIP emergency repair funds will be eligible for this strategy one time only.

b. Demolition/Reconstruction	Code: 4
-------------------------------------	---------

a. Summary: SHIP funds will be awarded to homeowners for the construction of a new home to replace their unsafe structure where rehabilitation is not financially feasible or has been destroyed by fire. Funds will be used for the demolition of the existing home and all other unsafe structures that pose an immediate threat to the public’s health, safety, and welfare located on the property. Eligible expenses may also include:

1. Any necessary upgrade or replacement of the well and septic system or connection to a municipality public water and sewer service;
2. Removal of trees which could cause damage to the new home or any required tree trimming;
3. Installation of ramps or accessibility modifications for persons with special needs;
4. Payoff existing mortgage(s) if the amount owed is under \$5,000.00; and
5. Re-zoning or variance fees required to resolve outstanding property issues.

b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022

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

d. Maximum award: \$100,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Assistance shall be in the form of a loan secured by a recorded mortgage and promissory note with monthly payments required.
2. Interest Rate: 0%
3. Years in loan term: Thirty (30) years
4. Forgiveness: N/A
5. Repayment: All loans are amortized for thirty years with monthly payment required. All funds repaid to Sumter County shall be considered “program income” as defined in F.S. 420.9071(24). The homeowner may repay the outstanding balance without penalty at any time during the loan period.
6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, a SHIP eligible heir who will occupy the home as a primary residence may assume the loan. The heir will be required to legally transfer the property into their name, execute an assumption of mortgage agreement, and obtain a new homeowner’s insurance policy. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. The County reserves the right to foreclosure through the legal process if payment is not made.

f. Recipient Selection Criteria: Assistance is provided on a first-qualified, first-served basis with the priority described in Section 1. (I) of this plan, following the annual advertisement of the availability of SHIP funds. If a waiting list exists and the projected wait time for assistance is more than two years, the strategy will remain closed until all applicants on the list have been assisted.



- g. Sponsor Selection Criteria: N/A
- h. Additional Information: The estimated repair costs must exceed 80% of the value of the home according to Sumter County Property Appraiser's market value listing to qualify for demolition/reconstruction assistance. A determination will be made after an inspection has been conducted. SHIP assistance will only be provided for homes that will be owner-occupied and used as a primary residence. Proof of Homestead Exemption is required, and all property taxes must be current. The property must meet local zoning and code regulations before assistance is provided. In cases where the entire property is located in a flood zone, assistance will be denied. There must be adequate space outside of the flood zone for all construction activities to award assistance. The County will only take the first mortgage position. In cases where the homeowner has an existing mortgage(s), assistance will only be provided if the current mortgage(s) are under \$5,000.00 and the county can obtain clear title to the property. Any existing mortgage(s) must be in current standing at the time of application to be eligible for payoff with SHIP funds. A loan will be awarded for the money required to complete the project and allow the homeowner to qualify; therefore, the maximum will not be awarded in all cases. The applicant will be required to participate in homeownership counseling given by the UF/IFAS Extension Office and provide a Certificate of Completion. Recipients of SHIP demolition/reconstruction funds will not be eligible for any other housing assistance, except in the case of a disaster. All work will be performed according to the new construction specifications. The contractor will be responsible for site cleanup, disposal of construction debris, and pulling all required permits. Demolition/reconstruction assistance will not include relocation costs.

If the bids exceed the maximum award amount, the homeowner will be given the opportunity to pay all costs above the maximum award amount paid for by the program. If the homeowner declines the opportunity to pay the additional costs, then all bids will be rejected, and the applicant will be deemed ineligible due to the excessive project costs. A written letter will be sent to the homeowner within ten (10) days stating the reason for ineligibility. Housing staff will review the construction costs bi-annually. If it is determined that construction costs have increased by 10% or more, staff will prepare and submit a request for an LHAP amendment to increase the maximum award amount for this strategy.

The Board of County Commissioners utilizes DemandStar/Onvia to broadcast all formal solicitations. Contractors must register with DemandStar to receive automatic notification of formal solicitation opportunities. An Invitation to Bid (ITB), which is a written solicitation for competitive sealed bids with the title, date, and hours of the public bid opening designated and specifically defining the service for which bids are sought, will be used for all demolition/reconstruction projects. The Purchasing Department will be responsible for posting the ITB on DemandStar, scheduling all dates relating to the ITB, conducting the pre-bid conference and site visit, and leading all bid openings. The Purchasing Department will formally post the award information on www.demandstar.com for each formal solicitation once the bidding process is complete.

The ITBs will describe the requirements of the program clearly, accurately, and completely. All ITBs shall be awarded to the responsive, responsible, and lowest priced bidder. The County Administrator can waive this rule if it is determined that there is an inadequate pool of qualified bidders, if the other bids are excessive, or if other extenuating circumstances arise. The applicant's file will be properly

documented if the policy is waived.

- i. Special circumstances: Demolition/Reconstruction assistance will be provided to homeowners who lost their owner-occupied primary residence in a fire within two years of the application date. All requirements listed above will apply along with the following:
1. The homeowner must provide a copy of the fire report at the time of application;
 2. The home must have been covered by insurance unless the homeowner can provide written documentation that insurance could not be obtained or was canceled due to circumstances not under the control of the homeowner;
 3. If there are insurance proceeds, they must be used first and SHIP will fund any shortfall;
 4. If the home was covered by insurance, the homeowner must disclose all information regarding any settlement amount received or to be received;
 5. The settlement funds must be used to pay for outstanding mortgages or debt owed against the property, and structure replacement; and
 6. The residence must have been damaged beyond repair.

c. Purchase Assistance without Rehabilitation

Code: 2

- a. Summary: Funds will be awarded for down payment and closing costs to assist eligible first-time homebuyers with the purchase of a newly constructed or existing site built house.

Prospective homebuyers must qualify as a First Time Homebuyer under the HUD definition as:

1. An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase (closing date) of the property; or
2. An individual who has only owned with a former spouse while married; or
3. An individual who is a displaced homemaker and has only owned with a spouse; or
4. An individual who has only owned a principal residence not permanently affixed to a permanent foundation by applicable regulations; or
5. An individual who has only owned a property that did not comply with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022

- c. Income Categories to be served: Very low, low and moderate

- d. Maximum award: \$10,000.00

- e. Terms:

1. Repayment loan/deferred loan/grant: Assistance shall be in the form of a loan secured by a recorded mortgage and promissory note with monthly payments required.
2. Interest Rate: 0 %
3. Years in loan term: Twenty (20) years
4. Forgiveness: N/A
5. Repayment: All loans are amortized for twenty years with monthly payments required. All funds repaid to Sumter County shall be considered "program income" as defined in F.S. 420.9071(24). The homeowner may repay the outstanding balance without penalty at any time during the loan period.
6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, a SHIP eligible heir who will occupy the home as a primary residence may assume the loan. The heir will be required to legally transfer the property into their name, execute an assumption of mortgage agreement, and obtain a new homeowner's insurance policy. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If a superior mortgage holder forecloses on the home, the county will make an effort to collect funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient Selection Criteria: Assistance is provided on a first-qualified, first-served basis with the priority described in Section 1. (I) of this plan. If a waiting list exists and the projected wait time for assistance is



more than three months, the strategy will be closed until all applicants on the list have been assisted.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants must secure a first mortgage with a fixed interest rate for the entire term of the loan. The County will only take the second mortgage position. Assistance will only be provided for the purchase of homes that will be owner-occupied and used as the primary residence. Mobile, modular and manufactured homes are not eligible for assistance. The applicant will be required to participate in homeownership counseling given by the UF/IFAS Extension Office and provide a Certificate of Completion before closing. Recipients of Purchase Assistance without Rehabilitation will not be eligible for any other SHIP assistance for twenty years and only if the outstanding balance is paid, except for a disaster.

d. Disaster Repair/Mitigation	Code: 5
--------------------------------------	----------------

- a. Summary: Funds will be awarded to applicants in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President or Governor. Repairs may include:
1. Immediate threats to health and life safety (sewage, damaged windows, roofing) in cases where the home is still habitable;
 2. Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable;
 3. Repairs necessary to make the home habitable; and
 4. Repairs to mitigate dangerous situations (exposed wires).
- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000.00
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant with no recapture terms.
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient Selection Criteria: Assistance is provided on a first-qualified, first-served basis with the priority described in Section 1. (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: SHIP assistance will only be provided for homes that are owner-occupied and used as a primary residence. Proof of Homestead Exemption is required, and all property taxes must be current. Mobile, modular, and manufactured homes are not eligible for assistance. If the homeowner is insured, proceeds from the insurance and other sources must be used first before SHIP funds, except for the payment of the deductible.



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.

All affordable housing projects, in which the county is the lead entity in the process, receives waived building permit fees and expedited permitting. Residential permits are processed within five working days after the request is submitted. Sumter County also offers online permitting which provides the applicant a reduction in fees and time saved for permit review. Before filing any development order or permit, the applicant may consult with county staff. This pre-application meeting provides an informal discussion of the schedule and requirements as they apply to the proposed development. A pre-application consultation may prevent obstacles, which could cause a delay in approval of a development order or permit. A development review application is processed within five days upon receipt of a completed application. The full approval will depend on the type of application; however, typically, final approval is received in a maximum of three months.

Sumter County, FL Code of Ordinances Sec. 13-313 (c) Application Processing states: The Development Services department and all authorities shall make every reasonable effort to process all applications as expeditiously as possible, consistent with any public notice requirements and schedule of public hearings established by the commission, and with the need to ensure that all approvals conform to the requirements of the comprehensive plan and are in the best interests of the citizens of Sumter County.

The Sub-Agreement within the Inter-Local Service Boundary Agreement for each municipality states: The county or city will not unreasonably withhold development approval based on the provision or mitigation of Affordable Housing by a developer. Based on staff's assessment, the county complies with Florida Statutes § 163.3164 (7) & (8).

- 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.

Housing staff actively reviews policies, procedures, BOCC meeting agendas, ZAB meeting agendas, and amendments regarding affordable housing and residential housing developments. Sumter County does not currently have strict zoning regulations that would increase the cost of housing or restrict the development of affordable housing. If there is an item, which may affect affordable housing, it is brought to the attention of the Division Director. The AHAC meets quarterly to discuss current SHIP projects, funding, and affordable housing-related activities. Staff gives any recommendations from the committee to the Division Director for County Administrator and SCBOCC consideration. The potential to increase the cost of housing shall not in itself be sufficient to recommend the denial of any proposed changes to existing policies, procedures, ordinances, regulations, or plan provisions.



C. Other Incentive Strategies Adopted:

The allowance of flexibility in densities for affordable housing.

The Board of County Commissioners adopted Ordinance 2018-20 on July 10, 2018. The Ordinance created two high-density residential zoning districts, HDR-12 and HDR-24. The HDR-12 designation allows for twelve (12) units per acre, and the HDR-24 designation allows for twenty-four (24) units per acre. The new high-density residential standards are an effective change to encourage affordable housing.

The allowance of affordable accessory residential units in residential zoning districts.

Sumter County's land development code currently provides for an accessory residential cottage for any residential lot that is at least half an acre in size. If there is a principal residence on a half-acre lot, the property owner can construct an accessory residential cottage. The cottage is limited in size and is limited to the use of family members. The structure would not be available for lease, rent or sale to the public. The occupants of the residential accessory structure must be a relative of the principal residential structure occupants.

The allowance of flexible lot configurations, including zero-lot-line configurations, for affordable housing.

The county has several Planned Unit Development (PUD) classifications. A PUD allows a developer to submit an application that fits within certain guidelines, which can provide for special design and lot configurations. A developer can apply for a zoning district that will allow building a zero-lot-line configuration.

The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

The Office of Management and Budget (OMB) maintains a list of surplus county-owned properties that may be suitable for affordable housing or for sale. Sumter County adopted the first list on October 9, 2007, and continues to maintain the list of surplus properties within OMB. OMB performs a reconciliation of county expenditures and proceeds following the closing of each sale of surplus property in the event any positive balance for all properties within the fiscal year can support additional funding for affordable housing. The transfer of funds to the Affordable Housing account is the total net profit from sales of these properties if any. The funding, when available, will assist with various housing projects consistent with the Affordable Housing Plan.

The SCBOCC approved a new policy for the donation of county-owned property for affordable housing purposes on September 26, 2017. The policy outlines how SCBOCC will offer eligible properties for affordable housing opportunities to community housing partners to meet the objective of Florida Statutes § 125.379. When the SCBOCC gains property through an escheatment tax deed, code enforcement foreclosure, or tax deed sale when associated with a



code enforcement case, these properties may not be marketable due to title defects or because they have not sold after a year of being on the market with the SCBOCC's contracted broker. When any of the conditions above render the property not marketable, then the SCBOCC may offer the property to its community housing partners with conditions for sole use in providing a new single-family site-built home or renovation of the existing site-built home on the transferred property.

The support of development near transportation hubs and major employment centers and mixed-use developments.

The county and cities promote compact growth with a variety of land use within the Municipal Overlay Areas and Joint Planning Areas around each city as a means to promote walkable communities and support downtown corridors. Sumter County uses the Joint Planning Areas to encourage development within areas that have municipal services. Economic development is encouraged, and a mixture of future land use districts are identified to encourage high-value growth consistent with the community.

Local Government Contribution to support a developer applying to Florida Housing Finance Corporation (FHFC) for State Apartment Incentive Loan (SAIL) funding to construct affordable housing developments within Sumter County.

On January 28, 2020, the Sumter County Board of County Commissioners (SCBOCC) approved application criteria for qualifications for the local government to provide support to a developer applying to FHFC for SAIL funding. Each application will be reviewed for feasibility and ability of the applicant to proceed with the construction of the development. The proposed development must be located in Sumter County, cannot be less than a total of 100 rental units, and provide a minimum of 75 percent of the development's rental units set aside for families earning 50 percent or less of the area median income. The applicant must provide evidence of the parcel and/or site control, and provide documentation of their project management experience, previous performance with local governments, compliance with FHFC financing, and percentage of successful housing developments. The project site must have approved land use and zoning, along with the commitment of infrastructure services to support the development. Sumter County will provide a local government verification of contribution fee waiver letter to approved applicants for submittal to FHFC; however, the county will only provide one local government contribution award of \$10,000 (via waiver of road impact fees) per calendar year.

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: 2016-07, 2015-12, 2013-04, 2011-11, 2010-11, 2008-15, 2008-14, and 2000-4.
- G. Interlocal Agreement. N/A
- H. Other Documents Incorporated by Reference. N/A