



**MONROE COUNTY, FLORIDA
AFFORDABLE HOUSING ADVISORY COMMITTEE
RESOLUTION NO. 01- 2025**

A RESOLUTION BY THE AFFORDABLE HOUSING ADVISORY COMMITTEE (AHAC) MEMORIALIZING THE ANNUAL REPORT OF THE AHAC ON LOCAL INCENTIVE STRATEGIES, AND RECOMMENDING THE ADOPTION OF A NEW 2025-2026, 2026-2027, 2027-2028 LOCAL HOUSING ASSISTANCE PLAN (LHAP) PURSUANT TO THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SECTIONS 420.907-420.9079, FLORIDA STATUTES, AND CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; PROVIDING FOR SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes, and Chapter 67-37, Florida Administrative Code, requires local governments to develop a Local Housing Assistance Plan (LHAP) outlining how funds will be used for up to a three (3)-year, corresponding with the State’s fiscal year (July 1 to June 30); and

WHEREAS, Monroe County participates in the SHIP Program and is a recipient of funding for its affordable housing programs and activities; and

WHEREAS, Monroe County Social Services administers the County’s SHIP program as approved by the Monroe County Board of County Commissioners on January 17, 2018, memorialized by Resolution No. 003A-2018; and

WHEREAS, the Monroe County Board of County Commissioners approved the current 2022-2023, 2023-2024, 2024-2025 LHAP on July 20, 2022, memorialized by Resolution No. 205-2022; and

WHEREAS, the current LHAP is in effect until June 30, 2025, and the County must establish a new LHAP for the upcoming three (3) year interval in order to maintain its compliance with the SHIP Program; and

WHEREAS, the Florida Legislature has previously taken the view that affordable housing is most effectively provided by combining public and private resources, and that local governments may achieve this combination of resources by encouraging active partnerships between government, lenders, builders, real estate professionals, advocates for low-income persons, and community groups to produce affordable housing, and that such partnership concept may likewise be extended among counties and municipalities; and

WHEREAS, additionally, the Florida Legislature has cited that local governments may achieve this combination of resources through the establishment of an Affordable Housing Advisory Committee (AHAC) to recommend monetary and non-monetary incentives for affordable housing as provided in § 420.9076, Fla. Stat.; and

WHEREAS, Fla. Admin. Code Chapter 67-37, “State Housing Initiatives Partnership Program,” sets forth various rules regarding the SHIP Program generally, the LHAP, the annual report from the AHAC, among many other features of the Program; and

WHEREAS, pursuant to state law and administrative code, and consistent with the Monroe County Code of Ordinances, specifically Section 2-701, “Duties of the affordable housing advisory committee,” and Section 2-702, “Public hearing,” the AHAC has performed its duties and held two (2) public hearings, the first on March 31, 2025, and the second on May 2, 2025;

WHEREAS, in those public meetings, the AHAC has reviewed and discussed the established local laws, policies, and procedures, and hereby recommends specific updates, actions, or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value; and

WHEREAS, in addition to this its Annual Report, the AHAC recommends the following with regard to the 2025-2026 / 2026-2027 / 2027-2028 LHAP:

- a. Updates and additions to the definitions and other features within the Program Details section, to include clarifying eligibility for modular and mobile/manufacture homeowners, among others;
- b. Updates to the Home Buyer Assistance Strategy, including but not limited to raising the maximum award from \$45,000 to \$65,000, requiring 1% instead of 3% buyer contribution toward the purchase price, adoption of a Shared Appreciation Scale for appreciation value forgiveness over time, etc.;
- c. Updates to the Homeowner Rehabilitation Strategy;
- d. Updates to the Affordable Rental Construction / Rehabilitation Strategy; and
- e. Finds and determines that the County is on track with its implementation of the Incentive Strategies, paragraphs A-O, and recommendations maintaining that section of the LHAP as-is.

NOW, THEREFORE, BE IT RESOLVED BY THE AFFORDABLE HOUSING ADVISORY COMMITTEE OF MONROE COUNTY, FLORIDA:

Section 1. That the foregoing “WHEREAS” clauses are hereby ratified and confirmed as being true and correct and are hereby made a specific part of this resolution. In addition, “Exhibit A” entitled, “Monroe County, Florida SHIP Local Housing Assistance Plan (LHAP) 2025-2026, 2026-2027, 2027-2028,” attached hereto is incorporated herein and made a specific part of this resolution.

Section 2: That the Monroe County Affordable Housing Advisory Committee has completed its annual review on incentive strategies and offers this Resolution as its Annual Report, along with recommendations that will update and clarify other portions of the current LHAP. As such, the AHAC recommends that the Board of County Commissioners adopts the new three (3)-year LHAP, reflecting

those updates and clarifications, attached hereto and incorporated herein as “Exhibit A.”

Section 3: That the Monroe County Staff Liaison to AHAC, or designee, is hereby directed to transmit this resolution to the Monroe County Board of County Commissioners and Florida Housing and Finance Corporation in compliance with § 420.9076(5), Fla. Stat.

Section 4: That if any clause, section, other part or application of this resolution is held by any court of competent jurisdiction to be unconstitutional or invalid, in part or in application, it shall not affect the validity of the remaining portion or applications of this resolution.

Section 5: That this resolution shall be in full force and effect immediately upon its adoption.

PASSED AND ADOPTED by the Affordable Housing Advisory Committee of Monroe County, Florida, at a meeting of said Committee held on the this 2nd of May, 2025.

Motion and Second were made to Approve;

Approved by Consensus (Voice) Vote (No Objections were heard from any members in attendance):

| | |
|--------------------------|-----------------|
| Commissioner Craig Cates | <u>X</u> |
| John Brooke | <u>X</u> |
| Lauren Dunn | <u>X</u> |
| Kurt Lewin | <u>X</u> |
| Tim Root | <u>(absent)</u> |
| Marv Schindler | <u>X</u> |
| Chris Todd Young | <u>(absent)</u> |
| Joe Scarpelli | <u>X</u> |
| Joe Walsh | <u>X</u> |

Monroe County Staff Liaison to AHAC

By: _____
Cheryl Cioffari, Asst. Director Planning

Approved as to legal form and sufficiency:

By: _____
Eve M. Lewis, Asst. County Attorney

"EXHIBIT A"
TO AHAC RESOLUTION NO. 01-2025



MONROE COUNTY, FLORIDA

**MONROE COUNTY STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM
SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

2025-2026, 2026-2027, 2027-2028

Table of Contents



| Description | Page # |
|---|--------------|
| Section I, Program Details | 3-6 |
| Section II, Housing Strategies | |
| A. HOMEBUYER ASSISTANCE | 7-9 |
| B. HOMEOWNER REHABILITATION | 10 |
| C. DISASTER RELIEF | 11-12 |
| D.HOMEOWNER SEWER LATERAL CONNECTION | 13 |
| E. AFFORDABLE RENTAL REHABILITATION/CONSTRUCTION | 14-15 |
| F. AFFORDABLE RENTAL DISASTER RELIEF | 16 |
| Section III, Incentive Strategies | |
| A. Expedited Permitting | |
| B. Ongoing Review Process | |
| C. Other Ongoing Incentive Strategies | 26 |
| Exhibits | |
| A. Administrative Budget for each fiscal year covered in the Plan | 27 |
| B. Timeline for Estimated Encumbrance and Expenditure | 28 |
| C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan | 29-31 |
| | 32 |
| D. Signed LHAP Certification | 33-34 |
| E. Signed, dated, witnessed or attested adopting resolution | |
| F. Ordinance: unchanged | N/A |
| G. Interlocal Agreement | N/A |

Section I. Program Details:

A. LG(s)

| | |
|---|-----------------------|
| Name of Local Government | MONROE COUNTY,FLORIDA |
| Does this LHAP contain an interlocal agreement? | NO |
| If yes, name of other local government(s) | N/A |

B. Purpose of the program:

- Serve the residents residing within Monroe County, Florida;
- To meet the housing needs of the very low, low, moderate, and households up to 140% of AMI income households;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2025-2026, 2026-2027, 2027-2028

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

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

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

G. Public Input: Public input was solicited through 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.

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

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

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

First priority for funding in all strategies will be given to eligible applicants that meet both the definitions of Special Needs (Section 420.0004 (13), Fla. Stat.) and Very Low-Income. Second priority for funding in all strategies will be given to eligible applicants that meet the definitions of either Special Needs (Section 420.0004 (13), Fla. Stat.) or Very Low-Income. Third priority for funding in all strategies will be given to eligible applicants that meet the definition of Essential Service Personnel, as defined 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 Homeownership Counseling:** Support services and homeownership counseling are available from various sources including in-person and online opportunities. The County recommends seeking such services through a HUD-approved agency, if warranted and/or needed. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post Purchase), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation. The County recommends and encourages these services and counseling courses; however, does not require these services in order to be financially assisted.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

| | |
|--------------------------|---|
| U.S. Treasury Department | x |
| Local HFA Numbers | |

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

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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely

on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

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

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

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

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

| Entity | Duties | Admin. Fee Percentage |
|----------------------------------|--|-----------------------|
| Local Government | Monroe County Social Services Department | 10% |
| Third Party Entity/Sub-recipient | N/A | |

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

- S. Project Delivery Costs:** Currently, no strategies and/or specific activities are authorized to incur Project Delivery Costs (“PDC”). Unless otherwise specified within the strategy as listed in Section II.

- T. Essential Service Personnel Definition (ESP):** ESP includes, but is not limited to, teachers, educators, other school district personnel, community college and university employees, police, fire, and emergency medical services, and paramedic personnel, health care personnel, government personnel, active military servicemember, military veteran, service industry personnel, and skilled building trades personnel.

- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Consideration will be given to those sponsors who demonstrate innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities

or insurance, rehabilitation of existing homes to greatly reduce the carbon footprint of building new homes; installation of storm shutters and high impact windows and doors; installation of new energy saving rated appliances; etc.

- V. Describe efforts to meet the 20% Special Needs set-aside:** The Monroe County SHIP office in conjunction with Monroe County Social Services, utilize their existing applicant list in addition to continuous advertising on the Monroe County website for ongoing homebuyer assistance and homeowner rehabilitation assistance funding countywide.
- W. Describe efforts to reduce homelessness:** The SHIP program provides owner occupied rehabilitation assistance to the extremely low, very-low, low, and moderate income recipients/applications of Monroe County reducing the risk of those homeowners becoming homeless.
- X. Exemption to Statutory Set-Asides:** Under Senate Bill 1456 enacted on May 31, 2024, Monroe County, a designated area of state critical concern, is exempt from the income set-asides set forth in Section 420.9075 (5), Fla. Stat. This exemption sunsets on June 30, 2029.
- Y. Settlement/Write-off in the Event of Foreclosure:** The SHIP Administrator, or designee, has the discretion to recommend settlement of a SHIP mortgage lien in a pending foreclosure case, where the SHIP mortgage lien is junior to the foreclosing party's lien. The Monroe County SHIP program does not prohibit the County from voluntarily reducing the SHIP mortgage lien to settle the pending legal matter. The reduced payment will be reported as part of the Program Income (event type: foreclosure) for loan repayment for that close-out year.
- Z. Modular Homes:** Modular homes are built in a factory and built to the Florida Building Code. Modular Homes built to the current Florida Building Code are eligible for SHIP assistance. To receive SHIP assistance modular home must be affixed upon permanent foundation. The recipient must own both the home and the land upon which the mobile/manufactured home is affixed.
- AA. Mobile/Manufactured Homes:** Mobile homes are licensed and built to standards as provided by the U.S. Department of Transportation, and Florida Department of Highway and Motor Vehicle Safety. "Mobile/Manufactured Home" means a structure, transportable in one (1) or more sections, which is eight body feet (8') or more in width, greater than four hundred (400) square feet and which is built on an integral chassis and designed to be used as a dwelling when connected to the required utilities and includes the plumbing, heating, air conditioning and electrical systems contained herein. Mobile/Manufactured Homes built after December 1, 2005, and meet the required standards are eligible for SHIP assistance. To receive SHIP assistance mobile/manufactured home must be affixed upon permanent foundation. The recipient must own both the home and the land upon which the mobile/manufactured home is affixed.
- BB. Reserved Rights of the County:** For the protection, sustainability, and vitality of the Monroe County SHIP, the SHIP Administrator, or designee, may reevaluate any application for eligibility that has the following unique financial commitments or obligations, either existing or reasonably foreseeable in the proximate SHIP transaction, whereby the transition is not financially viable. For example, reevaluation of eligibility may occur when the following circumstances exist: three (3) or more funding sources are required for a home purchase, not including the County's SHIP contribution; reverse mortgage exists on the property; fraudulent or misrepresentations within the transaction; the debt to income ratio for household expenditures exceeds 45% of the annual gross household income; or any combination of SHIP funding already expended upon the property and not yet satisfied/forgiven. Note: The SHIP mortgage amount shall not to be included in the debt to income ratio for household expenditures for purposes of additional review of eligibility determination based on expenditures to income comparison.

Section II. LHAP Strategies:

| | |
|--------------------------------|--------|
| A. HOMEBUYER ASSISTANCE | Code 1 |
|--------------------------------|--------|

- a. Summary of Strategy: Funding assistance for the purchase or construction of a single-family, residential, owner-occupied property, including condominiums, townhouses, mobile/manufactured homes (built after December 1, 2005), and modular homes.
- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low, moderate, and households up to 140% AMI
- d. Maximum award: \$65,000.00
- e. Terms:
1. Deferred Loan: Secured by a recorded note and mortgage
 2. Interest Rate: 0 %
 3. Years in loan term: 30
 4. Forgiveness: The loan balance will be forgiven at the start of Year Fifteen (15)
 5. Repayment: Full payment upon default occurring prior to Year 15; otherwise, none due as long as the loan is in good standing.
 6. Default: The loan will be due and payable in full upon maturity, sale, rental or transfer of the property, failure to comply with the terms of the SHIP mortgage, loss of homestead exemption, foreclosure or death of the last surviving homeowner. In the event of the death of the last surviving homeowner, any income eligible heir residing in the home may assume the SHIP Loan as long as they can obtain title to the entire property within one (1) year of the death of the last surviving homeowner and the first mortgagee consents to the heir assuming the SHIP loan. In the event of divorce by the occupants married to each other and after title has been vested, so long as one of the original owners remains on the title and holds a homestead exemption, the party remaining in the home shall be considered in compliance with the existing terms and conditions of the SHIP Loan.
- f. Recipient Selection Criteria: Eligible applicants will receive assistance on a “First Qualified, First Served” basis with the following priorities. First priority for funding will be given to eligible applicants that meet both the definitions of Special Needs (Section 420.0004 (13), Fla. Stat.) and Very Low-Income. Second priority for funding will be given to eligible applicants that meet the definitions of either Special Needs (Section 420.0004 (13), Fla. Stat.) or Very Low-Income. Third priority for funding will be given to eligible applicants that meet the definition of Essential Service Personnel, as defined herein. Applicants who do not fall into the above categories and who have been determined to be income eligible for program assistance will be placed on a waiting list according to their income (lower is higher in priority). Applications for Homebuyer Assistance must include:
1. A contract for the purchase of an existing housing unit or one under construction. An “under construction” housing unit shall be defined as having a building permit and pilings/foundation complete and inspected.
 2. A lending institution pre-qualification letter for the amount to be financed which may assume up to a \$65,000.00 SHIP loan.

3. An affidavit from the Seller in the event this is a unit under construction, indicating the delivery date of the housing unit (cannot be more than five months from the date of the SHIP approval).

Applicants who fail to submit complete applications, who do not meet SHIP threshold requirements or cannot close due to financing or any other reason, may not reapply for SHIP assistance until the following application cycle.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Buyer(s) must contribute a minimum of one percent (1%) of the sales price as a cash contribution to the purchase. The 1% may be comprised of title insurance, appraisals, inspections and/or closing costs.
2. Property must meet minimum health and safety standards as defined under the U.S Department of Housing and Urban Development's Housing Quality Standards (HQS). Any HQS deficiencies must be corrected prior to or as part of the purchase transaction. In the case of new construction, a Certificate of Occupancy (CO) may be substituted for the HQS inspection. Mortgage loans to public entities, which retain ownership of the land under the terms of a ground lease, shall extend to the improvements.
3. Homes must be financed utilizing funding from a federally insured financial institution subject to the limited exceptions described herein. The County may authorize the following exceptions: 1) non-profits entities that are self-funded; or 2) other financing issued by a non-federally insured financial institution as approved in writing by the SHIP Administrator, or designee, with the condition that the SHIP Mortgage is issued as the first mortgage, with superior priority to any other funding source.
4. When a State or Federal funding source is used, Monroe County SHIP mortgage may be in a junior position to any additional State or Federal funding source. Monroe County SHIP will maintain a superior mortgage position to any other municipalities' contribution to the transaction.
5. Monroe County SHIP may subordinate to primary mortgage refinancing pursuant to Monroe County Board of County Commissioner's Resolution No. 078-2002, as may be amended from time to time. Consistent with the current Resolution, the following conditions must exist: i) the proposed primary mortgage loan has a rate or other terms that are an improvement in the rate or terms of the existing primary mortgage loan; ii) the amount of the new refinanced mortgage does not exceed the amount of the existing primary mortgage payoff and the closing costs as documented on the ALTA settlement statement; and iii) the sum of the proposed primary mortgage and the existing SHIP mortgage loan does not exceed 105% of the value of the property as reflected on a property appraisal.
6. No assumptions (or assignments) are allowed for existing SHIP Homebuyer Mortgage Loans except as otherwise provided herein (i.e. death of the last surviving homeowner/resident heir ownership).
7. **SHARED APPRECIATION PROVISION:** All SHIP funds under this strategy are subject to a mortgage that shall contain recapture provisions which provides for shared appreciation between the buyer(s) and the Monroe County SHIP Program. The amount due to Monroe County upon sale or transfer of the property shall be calculated by adding the sum of the principal balance of the SHIP loan plus a percentage of the appreciated value of the Property as determined under the shared appreciation scale below ("Shared Appreciation Scale"). The Shared Appreciation Value shall be calculated as the difference between the original purchase price of the Property and the sales price, minus the documented value of any permitted improvements made to the Property. Documented improvements for the Property are those represented on the Monroe County Property Appraiser's website. Housing units constructed utilizing Affordable

Housing Building Permits or properties subject to Affordable (or Workforce) Housing Deed Restrictions, which restrict the appreciation of the Property's value, shall not be subject to the Shared Appreciation Provision.

Shared Appreciation Scale

When the SHIP Loan is subject to Shared Appreciation repayment pursuant to this Section, the amount due to Monroe County will include a percentage of the appreciated value as outlined in the following Schedule:

| Year Sold/Transferred (within the listed year) | Shared Percentage |
|--|-------------------|
| 1 st | 50% |
| 2 nd | 50% |
| 3 rd | 50% |
| 4 th | 50% |
| 5 th | 50% |
| 6 th | 45% |
| 7 th | 40% |
| 8 th | 35% |
| 9 th | 30% |
| 10 th | 25% |
| 11 th | 20% |
| 12 th | 15% |
| 13 th | 10% |
| 14 th | 5% |
| 15 th + | 0% |

| | |
|---|--------|
| B. OWNER OCCUPIED REHABILITATION | Code 3 |
|---|--------|

a. Summary: Funding assistance for owner occupied housing rehabilitation, with/or without leveraging funds through the Weatherization Assistance Program.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Very low, low, moderate, and households up to 140% AMI

d. Maximum award: \$35,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded note and mortgage
2. Interest Rate: 0%
3. Years in loan term: Twenty (20) years
4. Forgiveness: The loan balance will be forgiven during years ten (10) through twenty (20) at the rate of ten (10) % per year.
5. Forgiven at maturity.
6. Repayment: None due as long as the loan is in good standing.
7. Default: The loan will be due and payable in full upon in the event of, rental, sale or transfer of the property before the maturity date, failure to comply with the terms of the SHIP mortgage, loss of homestead exemption, foreclosure or death of the last surviving homeowner. In the event of the death of the last surviving homeowner, any income eligible heir residing in the home may assume the SHIP Loan as long as they can obtain title to the entire property within one (1) year of the death of the last surviving homeowner and the first mortgagee consents to heir assuming the SHIP loan. In the event of divorce by the occupants married to each other and after title has been vested, so long as one of the original owners remains on the title and holds a homestead exemption, the party remaining in the home shall be considered in compliance with the existing terms and conditions of the SHIP Loan.

f. Eligible applicants will receive assistance on a “First Qualified, First Served” basis according to the below priorities.

g. Recipient Selection Criteria: First priority for funding will be given to eligible applicants that meet both the definitions of Special Needs (Section 420.0004 (13), Fla. Stat.) and Very Low-Income. Second priority for funding will be given to eligible applicants that meet the definitions of either Special Needs (Section 420.0004 (13), Fla. Stat.) or Very Low-Income. Third priority for funding will be given to eligible applicants that meet the definition of Essential Service Personnel, as defined herein. Applicants who do not fall into the above categories and who have been determined to be income eligible for program assistance will be placed on a waiting list according to their income (lower is higher in priority).

h. Contractor Selection Criteria: Contractors will be selected in a manner consistent with the Monroe County Purchasing Policy Manual. Contractors may be for-profit or non-for-profit entities. The County may also utilize the County’s Contractor Library or Contractor Pool, wherein contractors must demonstrate the necessary knowledge, license(s), qualifications, capability of providing the requested deliverables, capacity based on other current/active agreements with County, and other criteria listed in the Request For Proposals/Qualifications. These criteria shall be used to score the proposal/qualifications

submitted in response to the RFP/RFQ. Monroe County shall award the work to the Contractor that is determined to be most advantageous to the SHIP Program with price and other factors considered.

i. Additional Information:

1. For the purpose of this strategy, the standard for rehabilitation is defined as those improvements necessary for the subject unit to meet the U.S. Department of Housing and Urban Development's Housing Quality Standards (HQS).
2. All households receiving rehabilitation assistance under this strategy are not eligible for additional SHIP funding for a period of three (3) years from closeout of grant/loan.
3. Best practice is to wait three (3) days from the date that the SHIP mortgage/note is signed before commencing Rehabilitation Work pursuant to this strategy.
4. SHIP Funds allocated for this strategy may be leveraged with private funds, Community Development Block Grant (CDBG), other federal funds, other state funds, or other local funds.
5. Mobile Homes/Manufactured Units may be eligible for assistance under this program. To be eligible mobile homes/manufactured units must meet the following requirements:
 - a. The Mobile Home/Manufactured Unit and the land on which it is located must be owned by the same person;
 - b. The Mobile Home/Manufactured Unit must be affixed to the land with permanent foundation on which it is located; and
 - c. The applicable governmental authority (that issues Building Permits, and when applicable, enforces land use/development regulations) must confirm in writing that the unit has obtained all relevant permits and conforms to applicable land use/development regulations.
6. The home, for which an applicant is receiving SHIP funds, must be homesteaded and owner occupied as their primary residence for a minimum of twelve (12) months prior to application submission. Eligible forms of ownership may be:
 - a. Fee simple title,
 - b. An equivalent form of ownership approved by HUD, or
 - c. Other applicable documents, as determined by the SHIP Administrator or designee.
7. Where the scope of work produces bids greater than the maximum award amount authorized by this strategy, the scope of work will be reduced and Contractors may re-bid.

C. OWNER OCCUPIED DISASTER RELIEF

Code 5, 16

- a. Summary: Funds will be awarded to owner occupied homeowners and/or displaced individuals to provide immediate disaster relief, repair of existing homes, or purchase assistance required to purchase or replace demolished homes as a result of an emergency or disaster which has been declared by executive order(s) signed by the President of the United States of America or the Governor of the State of Florida.

This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

- (a) Purchase of emergency supplies for eligible households to weatherproof.
- (b) Purchase and/or replacement housing unit.
- (c) Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable.
- (d) Construction of wells or repair of existing wells where public water is not available.
- (e) Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
- (f) Security deposit for eligible recipients that have been displaced from their homes due to disaster.
- (g) Rental assistance for eligible recipients that have been displaced from their homes due to disaster.
- (h) Any strategy included in the approved LHAP that benefits applicants directly affected by the declared disaster.
- (i) Other activities as proposed by Monroe County and approved by the Florida Housing Finance Corporation.

b. Fiscal Years Covered: : 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Very low, low, moderate, and households up to 140% AMI

d. Maximum award: \$35,000

e. Terms:

1. Repayment loan/deferred loan/grant: Secured by a recorded note and mortgage
2. Interest Rate: 0%
3. Years in loan term: Ten (10)
4. Forgiveness: The loan balance will be forgiven during years six (6) through ten (10) at the rate of twenty (20) % per year.
5. Repayment: None due as long as the loan is in good standing.
6. Default: The outstanding loan balance will be due and payable in full upon the rental, sale or transfer of the property, failure to comply with the terms of the SHIP mortgage, loss of homestead exemption or death of the last surviving homeowner. In the event of the death of the last surviving homeowner, any income eligible heir residing in the home may assume the SHIP Loan as long as the heir can obtain title to the entire property within one (1) year of the death of the last surviving homeowner and the first mortgagee consents to the heir assuming the SHIP loan. In the event of divorce by the occupants married to each other and after title has been vested, so long as one of the original owners remains on the title and holds a homestead exemption, the party remaining in the home shall be considered in compliance with the existing terms and conditions of the SHIP Loan.

- f. Recipient Selection Criteria: Applications processed on a “First Qualified, First Served” basis. First priority for funding will be given to eligible applicants that meet both the definitions of Special Needs (Section 420.0004 (13), Fla. Stat.) and Very Low-Income. Second priority for funding will be given to eligible applicants that meet the definitions of either Special Needs (Section 420.0004 (13), Fla. Stat.) or Very Low-Income. Third priority for funding will be given to eligible applicants that meet the definition of Essential Service Personnel, as defined herein. Applicants who do not fall into the above categories and who have been determined to be income eligible for program assistance will be placed on a waiting list according to their income (lower is higher in priority).

- g. Contractor Selection Criteria: Contractors will be selected in a manner consistent with the Monroe County Purchasing Policy Manual. Contractors may be for-profit or non-for-profit entities. The County may also utilize the County’s Contractor Library or Contractor Pool, wherein contractors must demonstrate the necessary knowledge, license(s), qualifications, capability of providing the requested deliverables, capacity based on other current/active agreements with County, and other criteria listed in the Request For Proposals/Qualifications. These criteria shall be used to score the proposal/qualifications submitted in response to the RFP/RFQ. Monroe County shall award the work to the Contractor that is determined to be most advantageous to the SHIP Program with price and other factors considered

- h. Additional Information: Eligible costs include all hard and soft costs associated with the rehabilitation of the property.

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| D. HOMEOWNER SEWER LATERAL CONNECTION | Code 3 |
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| <p>a. Summary: Funding assistance for sewer lateral connections for owner occupied properties, to include condominiums and townhouses.</p> |
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- b. Fiscal Years Covered: : 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low, moderate, and households up to 140% AMI
- d. Maximum award: \$8,000.00
- e. Terms:
1. Repayment loan/deferred loan/grant: Secured by a recorded note and mortgage
 2. Interest Rate: 0 %
 3. Years in loan term: Ten (10)
 4. Forgiveness: Forgiven at maturity
 5. Repayment: None due as long as the loan is in good standing.
 6. Default: The outstanding balance shall be due and payable upon rental, sale, transfer, or failure to comply with the terms of the SHIP mortgage, loss of homestead exemption, foreclosure or death of the last surviving homeowner. In the event of the death of the last surviving homeowner, any income eligible heir residing in the home may assume the SHIP Loan as long as they can obtain title to the entire property within one (1) year of the death of the last surviving homeowner and the first mortgagee consents to the heir assuming the SHIP loan. In the event of divorce by the occupants married to each other and after title has been vested, so long as one of the original owners remains on the title and holds a homestead exemption, the party remaining in the home shall be considered in compliance with the existing terms and conditions of the SHIP Loan.
- f. Recipient Selection Criteria: Applications processed on a “First qualified, First Served” basis. First priority for funding will be given to eligible applicants that meet both the definitions of Special Needs (Section 420.0004 (13), Fla. Stat.) and Very Low-Income. Second priority for funding will be given to eligible applicants that meet the definitions of either Special Needs (Section 420.0004 (13), Fla. Stat.) or Very Low-Income. Third priority for funding will be given to eligible applicants that meet the definition of Essential Service Personnel, as defined herein. Applicants who do not fall into the above categories and who have been determined to be income eligible for program assistance will be placed on a waiting list according to their income (lower is higher in priority).
- g. Contractor Selection Criteria: Contractors will be selected in a manner consistent with the Monroe County Purchasing Policy Manual. Contractors may be for-profit or non-for-profit entities. The County may also utilize the County’s Contractor Library or Contractor Pool, wherein contractors must demonstrate the necessary knowledge, license(s), qualifications, capability of providing the requested deliverables, capacity based on other current/active agreements with County, and other criteria listed in the Request For Proposals/Qualifications. These criteria shall be used to score the proposal/qualifications submitted in response to the RFP/RFQ. Monroe County shall award the work to the Contractor that is determined to be most advantageous to the SHIP Program with price and other factors considered
- h. Additional Information:
1. Best practice is to wait three (3) days from the date that the SHIP mortgage/note is signed before commencing Sewer Lateral Work pursuant to this strategy.

2. SHIP Funds allocated for this strategy may be leveraged with private funds, Community Development Block Grant (CDBG), other federal funds, other state funds, or other local funds.
3. Mobile Homes/Manufactured Units may be eligible for assistance under this program. To be eligible mobile homes/manufactured units must meet the following requirements:
 - a. The Mobile Home/Manufactured Unit and the land on which it is located must be owned by the same person;
 - b. The Mobile Home/Manufactured Unit must be affixed to the land with permanent foundation on which it is located; and
 - c. The applicable governmental authority (that issues Building Permits, and when applicable, enforces land use/development regulations) must confirm in writing that the unit has obtained all relevant permits and conforms to applicable land use/development regulations.

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| E. AFFORDABLE RENTAL CONSTRUCTION/REHABILITATION |
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| Code 14, 21 |
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| a. Summary: Funds provided for the construction or rehabilitation of affordable rental housing units. |
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- b. Fiscal Years Covered: : 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low, moderate, and households up to 140% AMI
- d. Maximum award: \$40,000.00 per unit
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded promissory note, mortgage, SHIP Developer Agreement, and Land Use Restriction Agreement (LURA).
 - 2. Interest Rate: 0% Non Profit – 3% For Profit
 - 3. Years in loan term: Fifteen (15)
 - 4. Forgiveness: Not-for-Profit entities, full loan amount forgiven at maturity. For-Profit entities, full loan amount due at maturity.
 - 5. Repayment: None due as long as the loan is in good standing
 - 6. Default: Due and payable in full upon sale or transfer of the property or failure to comply with the terms of the SHIP Agreements, as detailed herein, or Land Use Restriction Agreement (LURA). SHIP set aside units assisted under this strategy must maintain rents that do not exceed the rent maximums published annually by the Florida Housing Finance Corporation. SHIP recipients that offer rental housing for sale within fifteen (15) years of the SHIP award must give a right of first refusal to eligible non-profit organizations for purchase at the current market value for continued occupancy by eligible persons.
- f. Recipient/Tenant Selection Criteria: Eligible residents will be selected on a “First Qualified, First Served” basis. Depending on the unique features/nuances of each individual project funded under this strategy, Monroe County SHIP’s overarching goal is to provide availability of rental units as a first priority to eligible applicants who meet both the definitions of Special Needs (Section 420.0004 (13), Fla. Stat.) and Very Low-Income; then as a second priority to eligible applicants that meet the definitions of either Special Needs (Section 420.0004 (13), Fla. Stat.) or Very Low-Income; then as a third priority to eligible applicants that meet the definition of Essential Service Personnel, as defined herein; then as a fourth priority to applicants who do not fall into the above categories and who have been determined to be income eligible for program assistance will be placed on a waiting list according to their income (lower is higher in priority).
- g. Sponsor/Developer Selection Criteria: An eligible Sponsor/Developer is defined as a for profit, non-profit, or government entity that applies for an award through the Request for Proposal process as set forth in the Monroe County’s Purchasing Policy Manual. The eligible sponsor/developer must demonstrate the necessary capacity, knowledge, and experience to effectively provide the services and project delivery required under this strategy. Scoring criteria will be as set forth in the Request for Proposal(s), and will include, but not be limited to: demonstrating knowledge/experience on how to conduct the State Housing Initiatives Partnership income certification process and capability to monitor/maintain the intended occupancies for the length of the award (at minimum); utilize innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities, or insurance; SHIP funding request per unit, overall number of units to be reserved or used for affordable rentals, longest period of affordability, and geographic location of the site to provide new

availability/offerings to underserved areas of affordability housing within the County, etc. Additional points will be established in the selection process for the Eligible Sponsor/Developer that proposes to serve the below populations (as prioritized) for construction/rehab of units restricted for use by Special Needs recipients/applicants, and then followed by Very Low Income recipients/applications, and then followed by eligible applicants that meet the definition of Essential Service Personnel, as defined herein, and followed by Low Income recipients/applications, and last for the preservation of currently Assisted Housing Units. At the discretion of the SHIP Administrator, separate RFPs may be solicited pursuant to this strategy on a rotating basis; one for new construction and another for rehabilitation of existing affordable rental units in order to address the unique features of each type of project.

- h. Additional Information: All entities funded under this strategy will be required to execute and record a SHIP Developer Agreement and a Land Use Restriction Agreement (LURA) that ensures a minimum affordability period of fifteen (15) years.

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| F. AFFORDABLE RENTAL DISASTER REHABILITATION RELIEF | Code 16 |
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| a. Summary: Funds will be provided for the rehabilitation of affordable rental units affected by a disaster as declared by executive order signed by the President or Governor. |
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- b. Fiscal Years Covered: : 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low, moderate, and households up to 140% AMI
- d. Maximum award: \$35,000.00 per unit
- e. Terms :
 - 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded note, mortgage, and SHIP Developer Agreement and Land Use Regulations Agreement.
 - 2. Interest Rate: 0 %
 - 3. Years in loan term: Fifteen (15)
 - 4. Forgiveness: The loan balance will be forgiven at maturity.
 - 5. Repayment: None due if the loan is in good standing.
 - 6. Default: Principal and interest shall be due upon the sale or transfer of the property. If during the affordability period the property is sold or transferred to an eligible nonprofit organization approved by the County that agrees to execute all SHIP loan documents for the affordability period originally specified, no payment is due on the loan.
- f. Recipient/Tenant Selection Criteria: Tenants will be processed on a “First Qualified, First Served” basis. First priority for funding will be given to eligible applicants that meet both the definitions of Special Needs (Section 420.0004 (13), Fla. Stat.) and Very Low-Income. Second priority for funding will be given to eligible applicants that meet the definitions of either Special Needs (Section 420.0004 (13), Fla. Stat.) or Very Low-Income. Third priority for funding will be given to eligible applicants that meet the definition of Essential Service Personnel, as defined herein. Applicants who do not fall into the above categories and who have been determined to be income eligible for program assistance will be placed on a waiting list according to their income.
- g. Sponsor/Developer Selection Criteria: Sponsors/Developers will be selected pursuant to the processes outlined within the Monroe County Purchasing Policy Manual for emergencies. Priority among Sponsor/Developers qualifying under this strategy will be assigned based on the below populations residing in the units affected by the disaster, in the following order: 1) Special Needs recipients/applicants, 2) Very Low Income recipients/applications, 3) eligible applicants that meet the definition of Essential Service Personnel, as defined herein, and 4) eligible recipients/applicants that do not fall into the above categories and who have been determined to be income eligible for program assistance prioritized based on their income (lower is higher in priority).
- h. Additional Information: Eligible costs include all hard and soft costs associated with the rehabilitation of the property.

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.

Established policy and procedures: The Monroe County Year 2030 Comprehensive Plan and Land Development Code and Code of Ordinances establish procedures for expediting the development of affordable housing projects.

Provide a description of the procedures used to implement this strategy: Affordable housing permit applications are not required to go through the competitive ROGO (Rate of Growth Ordinance) process. Additionally, any development order or development permit for affordable housing receives priority in processing and review of applications and permits, per Section 9-2(b) of the Monroe County Code.

Responsible Agency: Monroe County Building Department and Planning & Environmental Resources Department

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.

Established policy and procedures:

1. Section 9-3 of the Monroe County Code states: All ordinances, policies, resolutions, regulations, and comprehensive plan provisions (regulations) that may affect the cost of housing including those regarding infrastructure, permitting, impact fees, or development process and approvals shall be reviewed by the growth management director, the planning director, the building official and the finance or budget director. The assessment shall evaluate whether the new regulation does, in fact, affect the cost of housing including affordable housing. Such evaluation shall be addressed in the staff report to the board of county commissioners.

Responsible Agency: Monroe County Planning & Environmental Resources and Monroe County Building Department

2. The County allows applicants to apply to the Board of County Commissioners to waive building permit application fees for affordable housing (Section 6-108(e), Monroe County Code).

Responsible Agency: Monroe County Building Department

3. The adopted Fee Resolution for the Planning & Environmental Resources Department provides that there shall be no application or other fees, except advertising and noticing fees, for affordable housing projects, except that all applicable fees shall be charged for applications for all development approvals required for any development under Sec. 139-2(b)

(Transfer of ROGO Exemptions from Mobile Home Parks) and for applications for variances to setback, landscaping and/or off-street parking regulations associated with an affordable housing development.

Responsible Agency: The Monroe County Planning and Environmental Resources Department and Monroe County Building Department

Other Incentive Strategies Adopted:

C. Name of Strategy: Modification of Impact Fee Requirements

Established policy and procedure: The County waives impact fees for all affordable housing permits, pursuant to Comprehensive Plan Policy 601.1.12, Section 139-1(b)(4) and Chapter 126 of the Land Development Code.

Monroe County Comprehensive Plan Policy 601.1.12: Monroe County shall annually monitor the eligibility of the occupants of housing units which have received special benefits, including but not limited to those issued under the affordable housing provisions specified in the Land Development Code or those issued through the Permit Allocation System. If occupants no longer meet the eligibility criteria specified in the Plan and in the Land Development Code, and their eligibility period has not expired, then Monroe County may take any one or a combination of the following actions:

1. require the payment of impact fees, if they were waived;
2. proceed with remedial actions through the Department of Code Compliance, as a violation of the Monroe County Code;
3. take civil court action as authorized by statute, common law, or via agreement between an applicant and the County; and/or
4. require the sale or rental of the unit(s) to eligible occupants.

Monroe County Code Chapter 126 – Impact Fees, Section 126-4(h)(6): Type of Development Not Affected. ... (6) Affordable or employee housing units (as defined in section 101-1) for which a deferred payment of impact fees has been recorded in the chain of title.

Monroe County Code Section 139-1 Affordable and employee housing; administration: 139-1(b)(4) The requirements of this Land Development Code for the provision of impact fees shall be waived for affordable and employee housing and any market rate housing developed in accordance with subsection (b)(8) of this section.

Responsible Agency: Monroe County Building Department and Planning & Environmental Resources Department

D. Name of Strategy: Flexibility in Densities for Affordable Housing

Established policy and procedures:

- 1) Pursuant to Sections 130-157 and 139-1(b)(1) of the Land Development Code, the following density bonuses are allowed for affordable and employee housing: a Maximum Net Density of 25 dwelling units per buildable acre for land within an Urban Residential (UR) land use district; a Maximum Net Density of 18 dwelling units per buildable acre for land within a Mixed Use (MU) land use district; a Maximum Net Density of 18 dwelling units per buildable acre for land within a Suburban Commercial (SC) land use district; and a Maximum Net Density of 12 dwelling units per buildable acre for land within an Urban Commercial (UC) land use district.

Responsible Agency: Monroe County Planning & Environmental Resources Department

- 2) Pursuant to Section 139-1(b)(2) of the Land Development Code, the maximum net residential density allowed per district and by this section shall not require Transferable Development Rights (TDR) for affordable and employee housing and market rate housing developed in accordance with subsection (b)(8) of this section. This allows a higher density for affordable and employee housing without the transfer and retirement of additional density.
- 3) Pursuant to Section 139-1(b)(5), the County allows the construction of affordable housing units on nonresidential sites, including hotel/motel density development, without deducting from the commercial floor area allowed when calculating density, any existing lawfully established or proposed affordable or employee housing on a parcel and the floor area thereof shall be excluded from the calculation of the total gross nonresidential floor area). Providing a 'density bonus' for the development of affordable or employee housing on the site with the nonresidential use.

Responsible Agency: Monroe County Planning & Environmental Resources Department

E. Name of Strategy: Reservation of Infrastructure Capacity for Affordable Housing

Established policy and procedure: Monroe County prepares an annual Public Facilities Capacity Report. This Report indicates that there is sufficient infrastructure capacity to accommodate the needs of County residents.

Responsible Agency: Monroe County Planning & Environmental Resources Department

F. Name of Strategy: Allowance of Affordable Accessory Residential Units in Residential Zoning Districts

Established policy and procedure: Additions and accessory bedrooms may be permitted on developed parcels as an accessory use/structure. The accessory use/structure must be consistent with existing density and Rate of Growth Ordinance (ROGO) requirements specified within the Land Development Code and the Monroe County Comprehensive Plan. Accessory uses/structures do not include second dwelling units, guest houses, lock-outs or any other potentially habitable structures that are occupied by a separate and independent resident/household.

Responsible Agency: Monroe County Planning & Environmental Resources Department

G. Name of Strategy: Reduction of parking and setback requirements for affordable housing

Established policy and procedure: Pursuant to Sections 102-186 and 102-187, off-street parking requirements may be granted variances if the requisite criteria can be met.

Pursuant to Section 131-3(c), any required off-street parking spaces may be located on an accessory driveway within the front yard setback on a parcel developed exclusively with a residential use, provided it does not occupy more than 60 percent of the required front yard setback area and any vehicle utilizing such an off-street parking space shall be properly licensed and operable.

Responsible Agency: Monroe County Planning & Environmental Resources Department

H. Name of Strategy: Allowance of Flexible Lot Configurations

Established policy and procedure: Monroe County allows flexible lot configurations to the extent setback and buffer yard requirements are met. Pursuant to Sections 102-186 and 102-187, variances to setback and buffer yard requirements may be granted if the requisite criteria can be met.

Pursuant to Sections 110-110 and 110-111 of the Land Development Code, there is a process to request a lot line adjustment for lots in a duly recorded lot as shown on a plat approved by the County. The resulting lots configured in the lot line adjustment process must meet the minimum requirements for a building site pursuant to the Land Development Code and Comprehensive Plan. All resulting lots will conform to the site development standards of the applicable zoning district.

Responsible Agency: Monroe County Planning & Environmental Resources Department

I. Name of Strategy: Modification of Street Requirements

Established policy and procedure: Monroe County allows internal street configurations that meet life safety criteria.

Responsible Agency: Monroe County Planning & Environmental Resources Department & Engineering Department

J. Name of Strategy: Inventory of County Owned Property Suitable for Affordable Housing

Established policy and procedures: Pursuant to Section 125.379, Florida Statutes, the County has prepared and will continue to provide an inventory of possible sites suitable for affordable housing. (Comprehensive Plan Policy 601.1.3)

On April 21, 2021, the Monroe County BOCC reviewed the updated inventory of County owned sites which may be appropriate for use as affordable housing. The inventory includes two developed parcels and two vacant parcels. The two developed parcels were also included in the 2015 approved inventory. The two vacant parcels were deeded to Habitat for Humanity in June 2022 for the development of affordable housing.

Responsible Agency: The Clerk of Court has the list of properties approved by the Board of County Commissioners in Resolution 167-2021. Monroe County Planning & Environmental Resources Department.

K. Name of Strategy: Support development near transportation hubs and major employment centers and mixed use developments

Established policy and procedures:

- 1) Pursuant to Sections 130-157 and 130-139(b)(1) of the Land Development Code, the following density bonuses are allowed for affordable and employee housing within zoning districts that allow commercial and mixed use development: a Maximum Net Density of 18 dwelling units per buildable acre for land within a Mixed Use (MU) land use district; a

Maximum Net Density of 18 dwelling units per buildable acre for land within a Suburban Commercial (SC) land use district; and a Maximum Net Density of 12 dwelling units per buildable acre for land within an Urban Commercial (UC) land use district.

Responsible Agency: Monroe County Planning & Environmental Resources Department

- 2) Livable CommuniKeys Plans (LCP) have been adopted by the Board of County Commissioners for Key Largo, Tavernier, Big Pine Key and No Name Key, Stock Island, and the Lower Keys. These LCPs identify activity centers that encourage the development of affordable housing near identified mixed use and employment centers. Proposed amendments to the Land Development Code also incorporate these areas as community center zoning overlay districts.

Responsible Agency: Monroe County Planning & Environmental Resources Department

- 3) Policy 601.1.5 of the Monroe County Comprehensive Plan states: If Monroe County funding, or if County-donated land is to be used for any affordable housing project, alternative sites shall be assessed according to the following guidelines:

4. Proximity to employment and retail centers. Sites within five miles of employment and retail centers shall be preferred. [9J-5.010(3)(c)(5)]

Responsible Agency: Monroe County Planning & Environmental Resources Department

- 4) Pursuant to Section 114-15 of the Land Development Code, nonresidential and multi-family uses generating over two thousand (2,000) trips per day shall be developed to encourage mass transit, by including features such as: transit facilities, including covered bus shelters, pedestrian/bicycle paths, bicycle racks, carpool facilities, adequate turning radii for large vehicles, and pedestrian access to adjacent nonresidential and multi-family uses.

Responsible Agency: Monroe County Planning & Environmental Resources Department

L. Name of Strategy: Inclusionary Housing

Residential

Established policy and procedure: Per Section 139-1(e)(2) of the Land Development Code:

- a. Residential developments, other than mobile home or mobile home spaces covered by subsection (e)(2)b. of this section, that result in the development or redevelopment of three (3) or more dwelling units on a parcel or contiguous parcels shall be required to develop or redevelop at least 30 percent of the residential units as affordable housing units. Residential development or redevelopment of three (3) units on a parcel or contiguous parcels shall require that one (1) developed or redeveloped unit be an affordable housing unit. For the purpose of this section, and notwithstanding subsection (e)(2)b. of this section, any dwelling unit exceeding the number of lawfully established dwelling units on site, which are created by either a TRE or ROGO allocation award, shall be considered developed units.
- b. The removal and replacement with other types of dwelling units of ten (10) or more mobile homes that are located on a parcel or contiguous parcels and/or the conversion

of mobile home spaces located on a parcel or contiguous parcels into a use other than mobile homes shall be required to include in the development or redevelopment a number of affordable housing units equal to at least 30 percent of the number of existing units being removed and replaced or converted from mobile home use or, in the event the new use is nonresidential, to develop affordable housing units at least equal in number to 30 percent of the number of mobile homes or mobile home spaces being converted to other than mobile home use. Removal and replacement or conversion to a different use of ten (10) mobile homes or mobile home spaces on a parcel or contiguous parcels shall require that three (3) units be replaced or converted to deed-restricted affordable housing.

- c. In calculating the number of affordable housing units required for a particular project, or phase of a project, all dwelling units proposed for development or redevelopment or mobile homes or mobile home spaces to be converted from mobile home use shall be counted. In phased projects, the affordable housing requirements shall be proportionally allocated among the phases. If a subsequent development or redevelopment is proposed following a prior development approved on the same property as it existed as of the effective date of the ordinance (ORD 030-2003, 017-2006, 011-2008 and 006-2016) from which this section is derived, which prior development did not meet the compliance thresholds set forth in subsection (e)(2)a. or (d)(2)b. of this section, the requirements of subsection (e)(2)a. or (e)(2)b. of this section shall be met as part of the subsequent development for all units proposed for development or redevelopment.

Nonresidential and Transient

Ordinance 001-2021 was adopted by the Monroe County BOCC on February 17, 2021 which created an inclusionary housing requirement to address **nonresidential and transient development** to ensure that affordable housing is provided to the local workforce by employee generating development proportionate with the need for affordable workforce housing it creates.

The established policy and procedure is set forth in Section 139-1(f) of the Land Development Code. The intent of the section is to ensure that there is an affordable supply of housing for the local workforce. This will be accomplished by requiring workforce housing be provided for all new development and redevelopment in an amount proportionate to the need for affordable workforce housing that the nonresidential and transient use development or redevelopment creates. The intent of this subsection is to permit nonresidential and transient use owners to continue to establish uses consistent with the current building and safety standards and to ensure that as development and redevelopment occurs, comprehensive plan policies regarding affordable housing are implemented.

The technical support and analysis upon which the nonresidential inclusionary housing requirements are established are based upon the *'Affordable Workforce Housing Support Study for Non-Residential Development,'* prepared by Clarion Associates, LLC, prepared in June 2017.

Responsible Agency: Monroe County Planning & Environmental Resources Department

Recommendation: Monroe County shall maintain land development regulations on inclusionary housing.

M. Name of Strategy: Mobile Home Park Incentive Program

Established policy and procedure: Section 139-2(b) of the Land Development Code establishes incentives for affordable housing development by allowing the transfer of market rate ROGO exemptions within the ROGO subarea from mobile home parks in exchange for maintaining an equal or greater number of deed-restricted affordable dwelling units within Monroe County.

This program provides an eligible sender site owner the opportunity to transfer market rate ROGO exemptions currently associated with existing and lawfully established dwelling units from eligible sender sites to receiver site(s) within Monroe County, provided that it involves the pooling of affordable dwelling unit rights for redevelopment at donated, purchased or otherwise appropriately deed-restricted sites, and transfer of ROGO exemptions or allocations for the purpose of implementing and facilitating one or more affordable housing projects.

Responsible Agency: Monroe County Planning & Environmental Resources Department

N. Name of Strategy: Employee Housing, Commercial Apartments, and Workforce Housing as Permitted Uses

Established policy and procedure: The Monroe County Land Development Code currently permits “Employee Housing” and/or “Commercial Apartments” in several Land Use (Zoning) Districts where residential units are not otherwise permitted. Per Section 101-1 of the code:

Employee housing means an attached or detached dwelling unit that is intended to serve as affordable, permanent housing for working households, which derive at least 70 percent of their household income from gainful employment in the county and meet the requirements for affordable housing as defined in this section and as per section 130-161.

Commercial apartment means an attached or detached residential dwelling unit located on the same parcel of land as a nonresidential use that is intended to serve as permanent housing for the owner or employees of that nonresidential use. The term does not include a tourist housing use or vacation rental use.

Ordinance 001-2021 was adopted by the Monroe County BOCC on February 17, 2021 which created a definition for “workforce” and “workforce housing” as a part of a larger ordinance to create an inclusionary housing requirement to address nonresidential and transient development. The new Workforce housing use is interchangeable with the terms detached or attached dwellings, employee housing or commercial apartments included in the land use districts and shall be a permitted use in all land use districts where detached dwelling, attached dwellings, employee housing or commercial apartments are included as a current permitted use. The adopted definitions are consistent with the recommendation from the AHAC specified in Resolution 01-2016.

Established definitions in LDC Section 101-1:

Workforce means individuals or families who are gainfully employed supplying goods and/or services to Monroe County residents or visitors.

Workforce Housing means dwelling units for those who derive at least 70% of their income as members of the Workforce in Monroe County and who meet the affordable housing income categories of the Monroe County Code. Workforce housing shall be interchangeable with the terms detached or attached dwellings, employee housing or commercial apartments included in the land use districts and shall be a permitted use in all land use districts where detached

dwelling, attached dwellings, employee housing or commercial apartments are included as a current permitted use. An applicant choosing to develop workforce housing is subject to the requirements of Chapter 139 and all other requirements included in the land development code, including but not limited to, density, parking, bufferyards, access, etc.

Responsible Agency: Monroe County Planning & Environmental Resources Department

O. Name of Strategy: Purchase and Lease Back Program

Established policy and procedure: The County has a purchase and lease-back program for affordable housing.

Additionally, the County has actively participated in the federal and state grant opportunities made available after Hurricane Irma to acquire and redevelop mobile parks as workforce housing. The County has applied for a Community Development Block Grant - Disaster Recovery (CDBG-DR) grant to fund the property's purchase price and development costs.

Responsible Agencies: Monroe County Land Development Authority; Monroe County Housing Authority and Monroe County Attorney's Office.

Required

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

Optional

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

MONROE COUNTY, FLORIDA

| Fiscal Year: 2025-2026 | |
|---------------------------------------|---------------------|
| Estimated SHIP Funds for Fiscal Year: | \$ 663,805.00 |
| Salaries and Benefits | \$ 61,900.00 |
| Office Supplies and Equipment | \$ 3,000.00 |
| Travel Per diem Workshops, etc. | |
| Advertising | \$ 1,450.00 |
| Other* | |
| Total | \$ 66,350.00 |
| Admin % | 10.00% |

| Fiscal Year 2026-2027 | |
|---------------------------------------|---------------------|
| Estimated SHIP Funds for Fiscal Year: | \$ 663,805.00 |
| Salaries and Benefits | \$ 61,900.00 |
| Office Supplies and Equipment | \$ 3,000.00 |
| Travel Per diem Workshops, etc. | \$ |
| Advertising | \$ 1,450.00 |
| Other* | \$ |
| Total | \$ 66,350.00 |
| Admin % | 10.00% |

| Fiscal Year 2027-2028 | |
|---------------------------------------|---------------------|
| Estimated SHIP Funds for Fiscal Year: | \$ 663,805.00 |
| Salaries and Benefits | \$ 61,900.00 |
| Office Supplies and Equipment | \$ 3,000.00 |
| Travel Per diem Workshops, etc. | \$ |
| Advertising | \$ 1,450.00 |
| Other* | \$ |
| Total | \$ 66,350.00 |
| Admin % | 10.00% |

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

**Exhibit B
Timeline for SHIP Expenditures**

MONROE COUNTY, FLORIDA affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

| Fiscal Year | Encumbered | Expended | Closeout Report |
|--------------------|-------------------|-----------------|------------------------|
| 2025-2026 | 6/30/2027 | 6/30/2028 | 9/15/2028 |
| 2026-2027 | 6/30/2028 | 6/30/2029 | 9/15/2029 |
| 2027-2028 | 6/30/2029 | 6/30/2030 | 9/15/2030 |

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation should be notified according to the following dates:

| Fiscal Year | Funds Not Expended | Closeout AR Not Submitted |
|--------------------|---------------------------|----------------------------------|
| 2025-2026 | 3/30/2028 | 6/15/2028 |
| 2026-2027 | 3/30/2029 | 6/15/2029 |
| 2027-2028 | 3/30/2030 | 6/15/2030 |

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to robert.dearduff@floridahousing.org and include:

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

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2027-2028

| Name of Local Government: | | MONROE COUNTY | | | | | | | | | | |
|--|-------------------------------|--------------------------------|-----------|--------------------|----------|--------------------|--------------|--------------------|------------------|-------------------------|--------------|-------|
| Estimated Funds (Anticipated allocation only): | | \$ 663,805 | | | | | | | | | | |
| Code | Strategies Homeownership | Qualifies for 75% set-aside | VLI Units | Max. SHIP Award | LI Units | Max. SHIP Award | Mod Units | Max. SHIP Award | New Construction | Without Construction | Total | Units |
| 1 | HOMEBUYER ASSISTANCE | Yes | | | | | 7 | \$65,000 | \$455,000.00 | \$0.00 | \$455,000.00 | 7 |
| 3 | OWNER OCCUPIED REHABILITATION | Yes | | | 1 | \$35,000 | 2 | \$35,000 | \$105,000.00 | \$0.00 | \$105,000.00 | 3 |
| | | | | | | | | | \$0.00 | \$0.00 | \$0.00 | 0 |
| | | | | | | | | | \$0.00 | \$0.00 | \$0.00 | 0 |
| | | | | | | | | | \$0.00 | \$0.00 | \$0.00 | 0 |
| | | | | | | | | | \$0.00 | \$0.00 | \$0.00 | 0 |
| | | | | | | | | | \$0.00 | \$0.00 | \$0.00 | 0 |
| | | | | | | | | | \$0.00 | \$0.00 | \$0.00 | 0 |
| | | | | | | | | | \$0.00 | \$0.00 | \$0.00 | 0 |
| | | | | | | | | | \$0.00 | \$0.00 | \$0.00 | 0 |
| Total Homeownership | | | 0 | | 1 | | 9 | | \$560,000.00 | \$0.00 | \$560,000.00 | 10 |
| Purchase Price Limits: | | | New | \$ 1,058,723 | Existing | \$ 1,058,723 | | | | | | |

OK OK

| Code | Rental | Qualifies for 75% set-aside | VLI Units | Max. SHIP Award | LI Units | Max. SHIP Award | Mod Units | Max. SHIP Award | New Construction | Without Construction | Total | Units |
|---------------------------|--|--------------------------------|------------|--------------------|----------|--------------------|--------------|--------------------|------------------|-------------------------|-------------|-------|
| 14 | AFFORDABLE RENTAL CONST/REHABILITATION | Yes | | | 1 | \$35,000 | | | \$35,000.00 | \$0.00 | \$35,000.00 | 1 |
| | | | | | | | | | \$0.00 | \$0.00 | \$0.00 | 0 |
| | | | | | | | | | \$0.00 | \$0.00 | \$0.00 | 0 |
| | | | | | | | | | \$0.00 | \$0.00 | \$0.00 | 0 |
| | | | | | | | | | \$0.00 | \$0.00 | \$0.00 | 0 |
| | | | | | | | | | \$0.00 | \$0.00 | \$0.00 | 0 |
| Total Rental | | | 0 | | 1 | | 0 | | \$35,000.00 | \$0.00 | \$35,000.00 | 1 |
| Administration Fees | | | \$ 66,360 | | 10% | | OK | | | | | |
| Home Ownership Counseling | | | \$ - | | | | | | | | | |
| Total All Funds | | | \$ 661,360 | | OK | | | | | | | |

Set-Asides

| | | |
|---|------------|-------|
| Percentage Construction/Rehab (75% requirement) | 89.6% | OK |
| Homeownership % (65% requirement) | 84.4% | OK |
| Rental Restriction (25%) | 5.3% | OK |
| Very-Low Income (30% requirement) | \$ - | |
| Low Income (30% requirement) | | |
| Moderate Income | \$ 525,000 | 79.1% |

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

| |
|---------------|
| MONROE COUNTY |
| |

Certifies that:

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

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

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest:

(Seal)

EXHIBIT E

BOCC Resolution adopting the LHAP

-----**PLACEHOLDER**-----