



**City of Cape Coral**



**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2019-2020, 2020-2021, 2021-2022**

**Technical Revision #1**

**Approved By**

**Resolution 72-19 April 15, 2019**



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**I. Program Details:**

**A. LG(s)**

Name of Local Government	City of Cape Coral
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	

**B. Purpose of the program:**

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

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

**D. Governance:** The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must 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. The City’s previous Housing Assistance Plan partnered with various non-profit sponsor organizations for the development of its housing strategies. This current plan builds on those partnerships and extends its reach to corporate sponsors, social services organizations, the Lee County Continuum of Care, and for-profit and non-profit organizations. In addition, the City is actively involved in various affordable housing interest groups at the State, County, and local levels of government. The combined resource of these partnerships provides a variety of benefits in the community. These benefits include a reduction in the cost of providing housing, visible improvements to the community’s housing stock and increased opportunity for the disadvantaged.

**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 applications were submitted as well as any established funding priorities as described in this plan.

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

<ul style="list-style-type: none"> <li>a. Special Needs Households</li> <li>b. After Special Needs Set-asides are met                             <ul style="list-style-type: none"> <li>Very-low</li> <li>Low</li> <li>Moderate</li> </ul> </li> </ul>
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- J. **Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, , handicap, or familial status in the award application process for eligible housing.
- K. **Support Services and Counseling:** This Housing Assistance Plan provides for support services which assist in the implementation and development of the housing strategies. These support services are provided to both sponsors and beneficiaries of the plan. They include counseling, networking and technical assistance where needed. These services are provided by the sponsor agencies whom the City’s partners with and City staff.
- 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](http://www.floridahousing.org).

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

- N. **Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria



for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

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

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

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

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

Entity	Duties	Percentage
Local Government	City of Cape Coral	50
Third Party Entity/Sub-recipient	Cape Coral Housing Development Corporation Habitat for Humanity of Lee and Hendry Counties Others to be determined	50

- R. Project Delivery Costs:** The City of Cape Coral will not receive any project delivery costs.
- S. Essential Service Personnel Definition:** The City of Cape Coral defines essential service personnel as: any household earning 120 percent area median income (AMI) or below and, employed in the education system, city or county government, medical and health services, public safety (first responders) and skilled building trades.



- T. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City of Cape Coral will encourage green building requirements in the building specifications for all new construction and rehabilitation projects to include, but not limited to the following: energy star rated windows, appliances, hot water heater and ceiling fans, low flow plumbing fixtures, insulated exterior doors, increased insulation for walls and ceilings, higher efficiency HV AC units and programmable thermostats.
- U. Describe efforts to meet the 20% Special Needs set-aside:** The City of Cape Coral will utilize at least 20% of funding to assist persons meeting the State of Florida definition of special needs. Prioritization of funding will be for the rehabilitation of owner-occupied homes of persons with special needs. Outreach for clients will include marketing to a variety of agencies, including but not limited to, Goodwill, Agency for Persons with Disabilities, the City of Cape Coral Special Populations Program, United Cerebral Palsy, etc. Additionally, advertisements in publications of general circulation may also be used. Should efforts to attract special needs clients under this strategy not produce the amount necessary to reach the set aside, persons meeting the definition of special needs may be assisted with other approved LHAP strategies and counted towards the set-aside.
- V. Describe efforts to reduce homelessness:** The City supports the efforts of the Lee County Continuum of Care (CoC) to simplify and broaden outreach and assessment efforts for homeless persons in Lee County. Much of the outreach to homeless persons is conducted at community events such as the Point in Time Count and the Stand Down/Service Day. There are also specific special events held for the homeless, including an annual candlelight vigil in memory of the homeless who have died in that past year, which is held annually in December. Additionally, outreach is conducted by the many caseworkers at community agencies, the Lee County Homeless Coalition, schools, and other entities that encounter the homeless during other service delivery or during their regular course of business. Needs are assessed during these points of contact, and referrals are made as appropriate. The City of Cape Coral will support programs and resources to allow formerly homeless and at-risk-of homelessness residents to access to affordable permanent housing. The City's local resources include the federal CDBG and the state SHIP funds.

**Section II. LHAP Strategies:**

<b>A. Owner Occupied Rehabilitation</b>	Code 3
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a. Summary: The Rehabilitation Strategy is designed to assist owner-occupied single family residential properties. For the purpose of this strategy, single-family homes include: free standing single-family homes, condominium units, and duplexes that have a separate strap and fee simple ownership. Rehabilitation will be limited to repairs or improvements that are needed for safe or sanitary habitation, correction of code violations and/or barrier removal for accessibility by handicapped/special needs individuals.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$75,000



- e. Terms
  - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordination mortgage and note.
  - 2. Interest Rate: 0%
  - 3. Years in loan term: 10 Years
  - 4. Forgiveness: Loan forgiven in full at the end of the loan term.
  - 5. Repayment: Not required
  - 6. Default: The loan will be in default if any of the following occurs during the term of the loan and will require repayment of the entire amount of the loan. The property ceases to be the primary residence of the recipients. Sale and/or relinquishing of interest in the assisted property or transfer of title of the assisted property. Upon the death of all SHIP program recipients, the sale/transfer of the property to an income eligible heir is allowed. However, all other conditions of the mortgage must be met. Refinance of the original first mortgage with cash out on the assisted property for any reason.
- f. Recipient Selection Criteria: Eligible homeowners will be assisted on a first qualified, first served basis. Special needs households, as defined by 420.0004(13), F.S. will be given first priority in accordance with section 1(l) of this document.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: All strategies are restricted to units within the City of Cape Coral. Properties are required to be owner occupied. The homeowner must be current on monthly mortgage payments and maintain homeowners and flood insurance (if applicable).

<b>B. Water and Sewer Connection</b>	Code 8
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a. Summary: The City of Cape Coral will provide financial assistance to income eligible city residents whose single-family homes are in need of rehabilitation through this strategy. Rehabilitation will be limited to the connection of the owner-occupied home to City water, sewer and irrigation. Assistance will be limited to the connection from the street to the home, the septic abandonment fee, and the water meter fee.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very-Low and Low
- d. Maximum award: \$4,000
- e. Terms :
  - 1. Repayment loan/deferred loan/grant: Grant
  - 2. Interest Rate: N/A
  - 3. Years in loan term: N/A
  - 4. Forgiveness: N/A
  - 5. Repayment: N/A
  - 6. Default: N/A.



- f. Recipient Selection Criteria: Eligible homeowners will be assisted on a first qualified, first served basis. Special needs households, as defined by 420.0004(13), F.S. will be given first priority in accordance with section 1(l) of this document.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Properties are required to be owner occupied as evidenced by homestead exemption. The homeowner must be current on monthly mortgage payments and maintain homeowners and flood insurance (if applicable). Applicants may not have assets in excess of \$20,000 cash value (excluding retirement accounts).

<b>C. Emergency Repair</b>	Code 6
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a. Summary: The Emergency Repair Strategy is designed to assist owner-occupied single-family residential properties with emergency repairs. For the purpose of this strategy, single-family homes include: free standing single-family homes, condominium units, and duplexes that have a separate strap and fee simple ownership. Common element in condominium units are not eligible for assistance under this strategy. This strategy provides for one-time emergency repair to major systems: roofing, heating/cooling, well/septic systems, electrical and plumbing.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low and Low
- d. Maximum award: \$15,000
- e. Terms :
  - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordination mortgage and note.
  - 2. Interest Rate: 0%
  - 3. Years in loan term: 7 years
  - 4. Forgiveness: Loan forgiven in full at the end of the loan term.
  - 5. Repayment: Not required unless the homeowner/sponsor agency defaults.
  - 6. Default: The loan will be in default if any of the following occurs during the term of the loan and will require repayment of the entire amount of the loan. The property ceases to be the primary residence of the recipients, as evidenced by homestead exemption. Sale and/or relinquishing of interest in the assisted property or transfer of title of the assisted property. Upon the death of all SHIP program recipients, the sale/transfer of the property to an income eligible heir is allowed. However, all other conditions of the mortgage must be met. Refinance of the original first mortgage with cash out on the assisted property for any reason.
- f. Recipient Selection Criteria: Eligible homeowners will be assisted on a first qualified, first served basis. Special needs households, as defined by 420.0004(13), F.S. will be given first priority in accordance with section 1(l) of this document.





- g. Sponsor Selection Criteria: N/A.
- h. Additional Information: All strategies are restricted to units within the City of Cape Coral. Properties are required to be owner occupied as evidenced by homestead exemption. The homeowner must be current on monthly mortgage payments and maintain homeowners and flood insurance (if applicable). Properties assisted through the Emergency Repair are eligible for additional more comprehensive rehabilitation through the Owner Occupied Rehabilitation Strategy. A client may not have more than one active Emergency Repair lien.

<b>D. Down Payment/Closing Cost Assistance</b>	Code 2
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a. Summary: The City of Cape Coral will provide down payment/closing cost assistance to homebuyers purchasing existing, eligible housing. For the purpose of this strategy, eligible housing includes: free standing single-family homes, condominium units, and duplexes that have a separate strap and fee simple ownership.
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- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Moderate
- d. Maximum award: \$40,000
- e. Terms :
  - 1. Repayment loan/deferred loan/grant: Deferred Loan secured by a note and mortgage
  - 2. Interest Rate: 0%
  - 3. Years in loan term: 10 Years
  - 4. Forgiveness: Loan forgiven in full at the end of the loan term.
  - 5. Repayment: Not required unless the homeowner/sponsor agency defaults.  
Default: The loan will be in default if any of the following occurs during the term of the loan and will require repayment of the entire amount of the loan. The property ceases to be the primary residence of the recipients, as evidenced by homestead exemption. Sale and/or relinquishing of interest in the assisted property or transfer of title of the assisted property. Upon the death of all SHIP program recipients, the sale/transfer of the property to an income eligible heir is allowed. However, all other conditions of the mortgage must be met. Refinance of the original first mortgage with cash out on the assisted property for any reason.
- f. Recipient Selection Criteria: Eligible homeowners will be assisted on a first qualified, first served basis. Special needs households, as defined by 420.0004(13), F.S. will be given first priority in accordance with section 1(l) of this document. Income qualified applicants that have a completed lender referral package (including lender approval and signed real estate contract) are deemed qualified. Income certification does not guarantee funding.

Sponsor Selection Criteria: N/A

- g. Additional Information: The City of Cape Coral maintains lender guidelines and in no case can the first institutional mortgage lender exceed the front/back end ratios within these guidelines. All strategies are restricted to units within the City of Cape Coral. All clients purchasing a home through this strategy must



complete first-time homebuyer counseling from a HUD approved counseling agency. All homes must have a full inspection performed by a licensed home inspector. Clients assisted through this strategy will not be eligible for the Owner-Occupied Strategy for a period of five years from closing. At no time may the assistance be greater than 20% the purchase price.

<b>E. Construction and Redevelopment (Homeownership)</b>	Code 10/9
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<p>a. Summary: This strategy is designed to promote the acquisition and/or construction of affordable housing for homeownership opportunities. Eligible properties will be single family homes. All funds awarded to the sponsors/developers must be used to cover the cost of acquisition/rehabilitation, replacement, or the new construction of single-family housing.</p>
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- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low and Low
- d. Maximum award: Developer/Sponsor - \$200,000 Homebuyer \$100,000
- e. Terms :
  - 1. Repayment loan/deferred loan/grant:
    - Developer/Sponsor - Funds will be awarded to the Developer as a deferred loan secured by a recorded subordinate mortgage and note until conveyed to the buyer.
    - Homebuyer – Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
  - 2. Interest Rate:
    - Developer/Sponsor - 0%
    - Homebuyer – 0%
  - 3. Years in loan term:
    - Developer – Ends upon conveyance of property to a homebuyer, but not later than 24 months after the award.
    - Homebuyer – 20 years
  - 4. Forgiveness:
    - Developer – Forgiven upon conveyance to buyer if transferred within 24 months of the award.
    - Homebuyer – Loan is forgiven at the end of the loan term.
  - 5. Repayment: Not required if the loan is in good standing.
  - 6. Default:
    - Developer – Failure on the part of the developer to receive a certificate of occupancy and transfer ownership to an income eligible buyer within 24 months of receiving the award will constitute a default. If any of these occur the outstanding balance will be due and payable.

Homebuyer: The loan will be determined to be in default if any of the following occurs during the loan term. The property ceases to be the primary residence of the recipients, as evidenced by homestead exemption. Sale and/or relinquishing of interest in the assisted property or transfer of title of the assisted property. Upon the death of all SHIP program recipients, the sale/transfer of the property to an income eligible heir is allowed. However, all other conditions of the mortgage must be met. Refinance of the original first mortgage with cash out on the assisted property for any reason. If



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

- f. Recipient Selection Criteria: For rehabilitate and new construction homeownership units, assistance will be provided on a first qualified, first served basis. Special needs households, as defined by 420.0004(13), F.S. will be given first priority in accordance with section 1(l) of this document. Buyers must qualify for a first mortgage.
- g. Sponsor Selection Criteria: The sponsor agency(s) assisting the City with implementing this plan will be selected through a publicly advertised competitive application process. This process involves a thirty (30) day public notification of the availability of funding, a written application delineating program requirement, a request for proposal (RFP), an open and objective evaluation process, which includes criteria to be used for evaluation and a formal award through a written contract.

Eligible sponsor will at a minimum, meet the following criteria.

- Sponsor agency will be a non-profit, community-based organization, having obtained official designation as 501(c) (3) and in operation for more than 12 months.
- Preference will be given to non-profit organizations, which hire personnel from Welfare Transition, Workforce Development Initiatives and other employment assistance programs.
- Sponsor agency must have an established outreach program with the intent of assisting income groups and disadvantaged citizens targeted for assistance by this Housing Assistance Plan.
- Sponsor agency will be required to have an established program of support services including post-delivery referral services to assist clientele.
- Sponsor agency will have an established record of income qualifying households based on HUD regulations

Developers will provide a project development cost breakdown including a project development fee and the city will pay for project expenses on a reimbursement basis. The maximum subsidy allowed must be used to cover hard and soft costs. Hard costs include the cost of land, permits, impact fees, site preparation, construction materials, landscaping, cost to acquire the structure and/or land, demolition cost, and all construction related hard costs. Soft costs include plat reviews, recoding fees, permits, impact fees, professional service fees, surveys, appraisal and architectural drawings, developer fees, interest rate buydowns and other acceptable fees and related soft cost. In all cases, the buyer receives the benefit of SHIP assistance in the form of gap subsidy between the cost of the property and the buyer's first mortgage.

- h. Additional Information: N/A

<b>F. Rental Housing Strategy</b>	Code 14/21
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a.	Summary: The City of Cape Coral will provide assistance to eligible sponsor organizations for the production of affordable rental housing. This strategy will provide for partnering with for-profit affordable housing developers and non-profit sponsor agencies for the construction/rehabilitation of rental units to serve income qualified residents within the City.
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- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022



- c. Income Categories to be served: Very low and Low
- d. Maximum award: \$250,000 per project
- e. Terms :
1. Repayment loan/deferred loan/grant: Deferred Loan secured by Mortgage and Note
  2. Interest Rate: 0%
  3. Years in loan term: 15 Years
  4. Forgiveness: Loan is forgiven at the end of the loan term.
  5. Repayment: Not required unless the sponsor agency defaults.
  6. Default: The mortgage will be recaptured upon any of the following events occurring prior to the 15-year term. If the property is transferred before the fifteen-year affordability period, the sponsor agency must return the funds to the City for deposit in the Local Housing Assistance Trust Fund, in accordance with SHIP program guidelines established under 420.9075(5) Florida Statutes. If the new buyer is eligible for the program, the mortgage may be assumed so long as all other SHIP requirements are met. All SHIP assisted rental properties offered for sale prior to 15 years or the term of assistance, whichever is longer, must be subject to a right of first refusal for purchase at the current market value less the amount of the SHIP subsidy by an eligible nonprofit sponsor organization who would provide continued occupancy by eligible persons.
- f. Recipient Selection Criteria: Potential tenants will be selected by the developer/management company on a first qualified, first served basis.
- g. Sponsor Selection Criteria: All sponsors assisting the City with implementing this plan will be selected through a publicly advertised competitive application process. This process involves a thirty (30) day public notification of the availability of funding, a written application delineating program requirement, a request for proposal (RFP), an open and objective evaluation process and a formal award through a written contract. Sponsor selection outside of the advertised competitive application may be encumbered by the local government at their discretion when funding is being requested as a match for Florida Housing Finance Corporation or Federal competitive cycles.

Eligible sponsors will at a minimum, meet the following criteria.

- Eligible sponsors may include for-profit, not-for-profit or public housing agencies.
- Non-profit sponsors must have obtained official designation as 501(c)(3) and been in operation for more than 12 months or a for-profit corporation organized and established under the laws of the State of Florida.
- Non-profit community based organizations will be required to operate and maintain an office within Lee County, which is easily accessible to the general public and provides reasonable accommodations for persons requesting assistance.
- Eligible sponsors will have an established record of construction and/or rehabilitation of affordable housing.
- Eligible sponsors will be required to provide substantial evidence of its ability to construct or otherwise deliver a completed project within a reasonable timetable.



- Preference will be given to non-profit and for-profit organizations, which hire personnel from Welfare Transition, Workforce Development Initiatives and other employment assistance programs.
- The non-profit or for-profit corporation must have financial accountability standards that permit the Department of Community Development to account for and audit SHIP funds.

h. Additional Information: N/A

<b>G. Disaster Relief</b>	Code 5
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Summary of the Strategy: The Disaster Relief strategy provides funds to households following a disaster or emergency declared by the President of the United States or Governor of the State of Florida. SHIP disaster funds may be used for items such as, but not limited to:

- (a) purchase of emergency supplies for eligible households to weatherproof damaged homes;
- (b) interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
- (c) construction of wells or repair of existing wells where public water is not available;
- (d) payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
- (e) mortgage and utility payment assistance for eligible applicants.
- (f) Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order.
- (g) other eligible activities as proposed to and approved by Florida Housing.

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

c. Income Categories to be served: Very low and Low

d. Maximum award: \$20,000

e. Terms :

Homebuyer

1. Repayment loan/deferred loan/grant: \$5,000-20,000 = Deferred Loan secured by a subordinate mortgage and note/<\$5,000 = Grant
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: Forgiven at the end of the loan term
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be in default if any of the following occurs during the term of the loan and will require repayment of the entire amount of the loan. Homeowner - The property ceases to be the primary residence of the recipients, as evidenced by homestead exemption. Sale and/or relinquishing of interest in the assisted property or transfer of title of the assisted property. Upon the death of all SHIP program recipients, the sale/transfer of the property to an income eligible heir is allowed. However, all other conditions of the mortgage must be met. Refinance of the original first mortgage with cash out on the assisted property for any reason. Subrecipient Agency - SHIP awards are provided to sponsor agencies through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in



compliance with SHIP Statute and Rule. Non-profit sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back 100% of the SHIP funds.

Developer

- Repayment loan/deferred loan/grant: \$5,000-20,000 = Deferred Loan secured by a subordinate mortgage and note/<\$5,000 = Grant
- Interest Rate: 0%
- Years in loan term: 5 Years
- Forgiveness: Loan forgiven in full at the end of the loan term.
- Repayment: Not required unless the homeowner/sponsor agency defaults.
- Default: The loan will be in default if any of the following occurs during the term of the loan and will require repayment of the entire amount of the loan. Homeowner - The property ceases to be the primary residence of the recipients, as evidenced by homestead exemption. Sale and/or relinquishing of interest in the assisted property or transfer of title of the assisted property. Upon the death of all SHIP program recipients, the sale/transfer of the property to an income eligible heir is allowed. However, all other conditions of the mortgage must be met. Refinance of the original first mortgage with cash out on the assisted property for any reason. Subrecipient Agency - SHIP awards are provided to sponsor agencies through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Non-profit sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back 100% of the SHIP funds.

- f. Recipient Selection Criteria: Eligible applicants will be selected in order in which they applied for the program and assisted on a first qualified, first served basis.
- g. Subrecipient Selection Criteria: Due to the emergency nature of this strategy, sponsors will be chosen by the City from agencies with current SHIP contracts at the time of the disaster declaration.
- h. Additional Information: Funds for disaster mitigations will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation.

### III. LHAP Incentive Strategies

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

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

Provide a description of the procedures used to implement this strategy: The City of Cape Coral expedites permitting for housing assisted with state/federal funding. Projects are identified with a cover sheet and are processed by the Building Division's Customer Service Permit Coordinators. Other planning approval processes, such as site plan approval or variances, are coordinated and expedited by Planning Division Housing Section Staff.

- B. Name of the Strategy: **Ongoing Review Process**  
An ongoing process for review of local policies, ordinances, regulations and plan



provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy: The City of Cape Coral Planning Division reviews local policies, ordinances and regulations prior to City Council adoption to determine provisions that may increase the cost of housing. This is reported annually on the SHIP annual report.

C. Name of the Strategy: **Triennial Review of Public Land**

Review City owned land on a triennial basis to determine if suitable for the placement of affordable housing.

Provide a description of the procedures used to implement this strategy: The City of Cape Coral Planning Division coordinates with the Real Estate Division on a triennial basis to review surplus land for suitability for affordable housing. All City owned vacant properties are identified and evaluated by a set of criteria. Properties are then presented at a public hearing for approval/denial. Following the establishment of the list, properties are disposed by City Council action.

D. Name of the Strategy: **The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.**

Provide a description of the procedures used to implement this strategy: In 2018, the City of Cape Coral City Council approved the City Council approved the Single-Family Impact Fee Deferral Pilot Program. This pilot program allows for the deferral of impact fees for partner agencies participating in the City's affordable housing programs.

E. Name of the Strategy: **The reduction of parking and setback requirements for affordable housing.**

Provide a description of the procedures used to implement this strategy: Applicants have the ability to deviate from required parking based on ITE minimums through an administrative process.

**IV. EXHIBITS:**

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Ordinance: (If changed from the original creating ordinance). – N/A



G. Interlocal Agreement. – N/A

H. Other Documents Incorporated by Reference. - Lender Guidelines/Subordination of Mortgage Policy