



City of Fort Myers

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2019-2020, 2020-2021, 2021-2022



Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	7
A. Purchase Assistance Without Rehabilitation	7
B. Owner Occupied Rehabilitation	8
C. Demolition/Reconstruction	9
D. Disaster Repair	11
E. Emergency Repair	12
F. Rehabilitation	13
Section III, Incentive Strategies	15
A. Expedited Permitting	
B. Ongoing Review Process	
C. Other Incentive Strategies Adopted	
Exhibits	18
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 City of Fort Myers	
D. Signed LHAP Certification	
E. Signed, dated, witnessed or attested adopting resolution	
F. Ordinance: (If changed from the original creating ordinance)	
G. Interlocal Agreement	



I. Program Details:

A. LG(s)

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

B. Purpose of the program:

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

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

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must 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 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:

Eligible applicants will be assisted on a first-qualified, first served basis with the following priority for funding. First priority will be given to Special Needs households as defined in s. 420.004 (13):

An adult person with a diagnosable substance abuse disorder, serious mental illness, developmental disability, or chronic physical illness or disability, or the co-occurrence of two or more of these conditions, and a determination that the condition is:

(a) Expected to be of long-continued and indefinite duration; and

(b) Not expected to impair the ability of the person with special needs to live independently with appropriate supports.

A young adult formerly in foster care who is eligible for services under s. 409.1451(5);

A survivor of domestic violence as defined in s. 741.28; or

A person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits.

- J. **Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. **Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. **Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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



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

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

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

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

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

Entity	Duties	Percentage
City of Fort Myers	The City will perform all administrative duties	100
Third Party Entity/Sub-recipient	N/A	0



- R. **Project Delivery Costs:** The City of Fort Myers does not have any project delivery cost at this time.
- S. **Essential Service Personnel Definition:** Essential Service Personnel is considered to be police, fire firefighters, teachers, medical field employees, City, County, and State employees, skilled building trades, bank employees, retail and wholesale employees, day care employees, and social service employees.
- T. **Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City of Fort Myers will encourage green building requirements in the building specifications for all new construction and rehabilitation projects to include, but not limited to the areas of heating, cooling, water heating, insulation, windows and appliances.
- U. **Describe efforts to meet the 20% Special Needs set-aside:** The City of Fort Myers will utilize at 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 and other approved LHAP strategies of persons with special needs. The City will share the availability of SHIP funds with agencies that serve the qualified special needs population. Additionally, the City will add a special needs question to its application to capture potential applicants.
- V. **Describe efforts to reduce homelessness:** The City partnered with Lee County Southwest Florida to create the Lee County Continuum of Care Strategic Plan to End Homelessness. The City will continue to partner with the County to address homeless issues in the City and will assist in implementing the Plan. As a member of the Lee County Coalition for the Homeless, the City of Ft. Myers supports the regional goals outlined in the Continuum of Care.



model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: This strategy may use CDBG funds along with funds from private lending institutions. Any units or applicants receiving assistance from SHIP and other federal, state, or local programs shall be required to comply with any requirements specified by other programs in addition to SHIP program requirements. In the event the SHIP and CDBG programs have restrictions on the same issue, the more restrictive regulation shall take precedence. If one program is silent on the issue, the program with a regulation on the issue shall apply per Florida Administrative Code 67-37.007(17).

B. Owner Occupied Rehabilitation	Code 3
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a. Summary: SHIP funds will be used to provide rehabilitation of owner-occupied homes in the City. Manufactured homes are not eligible under this strategy. SHIP funds will be used to provide rehabilitation of owner-occupied homes. If repairs to the home are estimated to exceed \$75,000, applicant may be referred to the Demolition/Reconstruction strategy.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$75,000.
- e. Terms:
 1. Repayment loan/deferred loan/grant: Deferred Loan. Funds will be secured by a recorded mortgage and note. A lien in the amount of the assistance shall be placed on the property as a subordinate mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 10 years
 4. Forgiveness: Loan will be forgiven after 10 years
 5. Repayment: Not required as long as the loan is in good standing.
 6. Default: If the property is transferred, sold, rented, refinanced for other than a lower interest rate, or no longer houses the owner before 10 years elapses, the full amount of the mortgage is due without interest.

If the qualifying homeowner dies, the heir is eligible for the SHIP Program, the SHIP mortgage may be assumed so long as all other SHIP requirements are met. If the heir is not eligible for the SHIP Program, the heir will be given 5 years to pay back the remaining balance of the SHIP Mortgage.

- f. Recipient Selection Criteria: Eligible households will be served on a first-qualified, first-served basis, with preference given to applicants when an issue of health or safety will warrant first priority after the established priority for Special Needs households. Staff shall make awards on the following criteria:



1. Recipients must be income eligible.
2. The homes must be located in the City limits of Fort Myers.
3. The homes must be owner-occupied dwellings.
4. Property must be homesteaded.
5. Recipients must be current with property taxes and insurance.

g. Sponsor Selection Criteria: N/A

h. Additional Information: This strategy may layer Community Development Block Grant (CDBG) funds along with funds from private lending institutions. Any units or applicants receiving assistance from SHIP and other federal, state, or local programs shall be required to comply with any requirements specified by other programs in addition to SHIP program requirements. In the event the SHIP and CDBG programs have restrictions on the same issue, the more restrictive regulation shall take precedence. If one program is silent on the issue, the program with a regulation on the issue shall apply per Florida Administrative Code 67-37.007(12).

1. The improvements to be made must bring the condition of the housing unit up to the City's minimum housing standards and any federal housing quality standards as well as meet the quality standards established in 20 CFR Part 982.401. Under no circumstances shall improvements be made to only improve the aesthetics of the home.
2. If the repair estimates to the structure exceed \$75,000 or improvements cannot be made to bring the condition of the housing unit up to the City's minimum housing and any federal housing quality standards as well as meet the quality standards established in 20 CFR Part 982.401, as determined by the Rehabilitation Specialist, the home will be considered for demolition and reconstruction.
3. If the homeowner disputes the above stated evaluation, they can provide a current appraisal at their expense.
4. The value of the property after rehabilitation must not exceed 90% of the median purchase price (existing home) for the Fort Myers-Cape Coral Metropolitan Statistical Area. If the rehabilitated property will exceed 90% of the median purchase price, refer to federal program for possible funding.

C. Demolition/Reconstruction	Code 4
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a. Summary: The SHIP funds will be used to provide reconstruction of owner-occupied homes in the City. The SHIP funds will be used to provide demolition/reconstruction of owner-occupied homes.

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

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

d. Maximum award: \$175,000

- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred Loan. Funds will be secured by a recorded mortgage and note. A lien in the amount of the assistance shall be placed on the property as a subordinate mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 20 years
 4. Forgiveness: Loan forgiven after 20 years
 5. Repayment: Not required as long as the loan is in good standing.
 6. Default: If the property is transferred, sold, rented, refinanced for other than a lower interest rate, or no longer houses the recipient before 20 years elapses, the full amount of the mortgage is due without interest. If the qualifying homeowner dies, the heir is eligible for the SHIP Program, the SHIP mortgage may be assumed so long as all other SHIP requirements are met. If the heir is not eligible for the SHIP Program, the heir will be given 5 years to pay back the remaining balance of the SHIP Mortgage.
- f. Recipient Selection Criteria: Eligible households will be served on a first-qualified, first-served basis, with reference given to applicants when an issue of health or safety will warrant first priority after the established priority for Special Needs households. Household will only be awarded funds on a one-time basis. Staff shall make awards on the following criteria:
1. Recipients must be income eligible.
 2. The homes must be located in the City limits of Fort Myers.
 3. The homes must be owner-occupied dwellings.
 4. Property must be homesteaded.
 5. Recipients must be current with property taxes and insurance.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: This strategy may layer Community Development Block Grant (CDBG) funds along with funds from private lending institutions. Any units or applicants receiving assistance from SHIP and other federal, state, or local programs shall be required to comply with any requirements specified by other programs in addition to SHIP program requirements. In the event the SHIP and CDBG programs have restrictions on the same issue, the more restrictive regulation shall take precedence. If one program is silent on the issue, the program with a regulation on the issue shall apply per Florida Administrative Code 67-37.007(12).
1. The reconstruction must be built to meet or exceed the City's minimum housing standards and any federal housing quality standards as well as meet the quality standards established in 20 CFR Part 982.401. Under no circumstances shall improvements be made to only improve the aesthetics of the home.
 2. A commitment letter will not be submitted to property owner until funds are available to build reconstruction. However, if an emergency exists, the homeowner will be referred to the Emergency Rehabilitation Program until funds are available to reconstruct.



3. If the homeowner disputes the above stated evaluation, they can provide a current appraisal at their expense.
4. The value of the property after demolition/reconstruction must not exceed 90% of the median purchase price (existing home) for the Fort Myers-Cape Coral Metropolitan Statistical Area. If the rehabilitated property will exceed 90% of the median purchase price, refer to federal program for possible funding. The replacement will also include cost of demolition and land value.

This will assist participants with an outstanding first mortgage with permission from the lending institution.

D. Disaster Repair	Code 5
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a.	<p>Summary: The SHIP funds will be used to offset rehabilitation costs to qualified homeowners following a disaster as declared by the President of the United States or Governor of the State of Florida by Executive Order. Units assisted must be within the City limits of Fort Myers.</p> <ol style="list-style-type: none"> 1. The funding for this strategy will come from unencumbered funds of other SHIP strategies. The City will fund this strategy only when there is an actual disaster is declared by a state/federal disaster area. These funds will be disbursed to a qualified contractor who will complete the rehabilitation under a contractual agreement between the Contractor and the homeowner. 2. The improvements to be made must bring the condition of the housing unit up to the City's minimum standards in all applicable housing codes and any federal housing quality standards. Repairs can be made to the interior or exterior of the home. Under no circumstances shall improvements be made to only improve the aesthetics of the home.
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- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$15,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: 0 %
 3. Years in loan term: 10 years
 4. Forgiveness: Forgiven after 10 years if the owner has continued to occupy the house as their principal residence.
 5. Repayment: The home must remain the owner's principal residence.
 6. Default: If the property is transferred, sold, rented, refinanced for other than a lower interest rate, or no longer houses the owner before 10 years elapses, the full amount of the mortgage is due without interest. If the heir is eligible for the SHIP Program, the SHIP mortgage may be assumed so long as all other SHIP requirements are met. If the heir is not eligible for the SHIP Program, the heir will be given



5 years to pay back the remaining balance of the SHIP Mortgage.

- f. Recipient Selection Criteria: Applicants will be selected on a first-qualified, first-served basis with the following requirements:
 - 1. Homes must be owner-occupied dwellings.
 - 2. Must provide proof of homeowner’s insurance.
 - 3. Must file and use proceeds from insurances as first option.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: SHIP funds may be leveraged with other federal and/or state emergency program funds.

E. Emergency Repair	Code 6
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a. Summary: SHIP funds will be used to provide emergency and substandard home repair. The emergency repair must be assessed by the City’s Rehabilitation Specialist and must be determined to be an unsafe condition for the household. Life Safety and health issues and elderly and/or disabled residents will have priority under this strategy. Emergencies and substandard home repairs are defined below. If the emergency request is not defined on the list below, the Rehabilitation Specialist will approve or deny the request:

- Structural components showing imminent collapse.
- Inoperable/substandard heating and cooling systems.
- Inoperable/substandard plumbing/leaks in walls or foundation.
- Inoperable/substandard toilet or hot water heater.
- Roof leaks causing electrical hazards, ceiling collapse or structural damage.
- Inoperable/substandard electrical systems.
- Collapsed or inoperable/substandard chimney or flue.
- Inoperable/substandard sewage system, in either well or City metered system.
- Handicap Accessibility
- Security Devices

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$15,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: 0%
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A



6. Default: N/A

f. Recipient Selection Criteria: Eligible households will be served on a first-qualified first-served basis, with preference given elderly or disabled applicants after the established priority for Special Needs households. Household will only be granted funds on a one-time basis. Staff shall make awards on a first-come, first-qualified basis from all applicants meeting the following criteria:

1. Recipients must be income eligible.
2. The homes must be located in the City limits of Fort Myers.
3. The homes must be owner-occupied dwellings.
4. Property must be homesteaded.
5. Recipients must be current with property taxes and insurance.

g. Sponsor Selection Criteria: N/A

h. Additional Information: This strategy may use CDBG funds along with funds from private lending institutions. Any units or applicants receiving assistance from SHIP and other federal, state, or local programs shall be required to comply with any requirements specified by other programs in addition to SHIP program requirements. In the event the SHIP and CDBG programs have restrictions on the same issue, the more restrictive regulation shall take precedence. If one program is silent on the issue, the program with a regulation on the issue shall apply per Florida Administrative Code 67-37.007(12).

1. The improvements to be made must bring the condition of the housing unit up to the City's minimum housing standards and any federal housing quality standards as well as meet the quality standards established in 20 CFR Part 982.401. Under no circumstances shall improvements be made to only improve the aesthetics of the home.

F. Rehabilitation	Code 14
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a. Summary: SHIP funds will be used to provide rehabilitation of rental units in the City. Additionally, SHIP funds will be available to IRS approved non-profit organizations for the rehabilitation of rental units. Eligible activities include rehabilitation of rental housing for availability to eligible persons. Permitting, minor and major rehabilitation, weatherization, code compliance, emergency repairs, accessibility for persons with disabilities, and conversions are approved activities.

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

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

d. Maximum award: \$75,000 per unit

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan. Funds will be secured by a recorded mortgage and note. A lien in the amount of the assistance shall be placed on the property as a subordinate mortgage.
2. Interest Rate: 0 %
3. Years in loan term: 15 years



4. Forgiveness: Loan forgiven after 15 years.
 5. Repayment: Not required as long as the loan is in good standing.
 6. Default: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur, the outstanding balance will be due and payable.
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- f. Recipient Selection Criteria: Eligible households will be served on a first-qualified, first-served basis, with reference given to applicants when an issue of health or safety will warrant first priority. Household will only be awarded funds on a one-time basis.
 - g. Sponsor/Sub-recipient Selection Criteria: SHIP funds are available to IRS approved non-profit organizations on a competitive basis according to the City's procurement procedures. Sponsor will maintain waiting lists on a first-qualified, first-served basis.
 - h. Additional Information: Preference will be given to projects that guarantee ongoing affordability of each unit and have a mechanism to monitor and implement ongoing affordability of the units.

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 current permitting process begins in the Community Development Department's Permitting Division. The division receives a permit application for processing and determines if the Plan Review process is required or if the permit can be issued over the counter to the applicant based on the permit type. If a plan review process is required, all associated fees are collected at the time of application. If it is determined that the required permit can be issued over the counter, fees are collected, and the permit is issued.

The staff subsequently determines if the permit application is required to undergo an "expedited" review process or the "standard" review process. The general plan review process takes between 7 days for a residential project and 21 days for a commercial project. The current lists of expedited permits include city-owned property, affordable housing, and permits that can be issued over the counter.

The permit applications that undergo an "expedited" review process are processed, scanned and distributed immediately to the Plan Review. In addition, the files and plans are scanned and distributed electronically to the plan reviewers that are required to review the permit application. They are also notified by email of the need to "expedite" their review. The completion time for the expedited review process is approximately one to two business days and requires cooperation of all departments.

Upon completion of the Plan Review process, either a Plan Review comment letter or a fee sheet is generated and sent to the applicant to inform them of the outcome of the review process. Plans that have to be resubmitted or revised are processed and distributed using the same process (standard or expedited) that was used previously.

- 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:

Housing and Development Planner will submit a request for Department Heads to assign staff to the Affordable Housing Taskforce. The Housing and Development Planner will act as the main



person of contact for the taskforce. Additionally, the Planner will schedule quarterly meetings. Participating staff should inform the Planner and/or Community Development Director of any new policies or changes in their respective departments that may affect affordable housing. Additionally, the Planner may schedule joint meetings with the Affordable Housing Oversight Team and the Local Affordable Housing Advisory Committee, as needed. The Housing and Real Estate Division will create a checklist of items that may increase the cost of housing and provide to team. Major policy request will be reported directly to the Community Development Director. The Affordable Housing Oversight Team and the Local Affordable Housing Advisory Committee will be responsible for making recommendations on policy changes, code amendments, and/or any other items that may affect the cost of affordable housing.

C. Other Incentive Strategies Adopted:

MODIFICATION OF IMPACT FEES

Impact Fees often increase the cost of housing thus limiting the availability of affordable housing and/or the number of developers willing to provide affordable housing. The purpose of an impact fee waiver is to modify impact fee requirements by reducing or waiving fees.

Established policy and procedures: In both Lee County and the City of Fort Myers, the imposition of impact fees, except school impact fees, is waived for residential construction in the areas shown on the Enterprise Zone Boundary Map dated April 5, 2010. Also, the collection rates for Road, School and Regional Park impact fees is reduced in accordance to the following schedule:

	Commencement Date	Expiration Date
45%	March 7, 2018	March 6, 2019
47.5%	March 7, 2019	March 6, 2020
50%	March 7, 2020	March 8, 2021
52.5%	March 9, 2021	March 9, 2022
55%	March 10, 2022	Until further action by LCBOCC

FLEXIBLE DENSITIES

Allowing flexible densities provides opportunities for developers to be more flexible in their pricing and provide more affordable housing.

Allowing flexible densities provides opportunities for developers to be more flexible in their pricing and provide more affordable housing.

Established policy and procedures: The existing Land Development Code allows for a variety of density options.



FLEXIBLE LOT CONFIGURATIONS

Flexible Lot Configurations provide flexibility for owners with substandard or small lot configurations.

Established policy and procedures: Flexible lot configurations are not allowed by-right for affordable housing projects, but the City encourage and allow zero lot-line, angled lots, and other lot configurations.

PUBLIC LAND INVENTORY

Established policy and procedures: The City of Fort Myers Housing and Real Estate Division currently holds the Land Bank Inventory of vacant lots and structures throughout the City. Annually, the Real Estate Division identifies City Lots that are suitable for affordable housing. The Administration Section 2-38 of the City of Fort Myers Land Development code regulates the sell and purchase of property. In addition, State Statue 166.0451 requires the City to inventory vacant lots that were approved for affordable residential development and approved the list by City ordinance and submit to the State. The list is requires updating every three years.

Energy Conservation and Green Building

Energy Conservation and Green Building provides a healthier environment for life on our planet.

Established policy and procedures: The City will promote and encourage green building construction through expedited reviews, builder recognition and training to reduce energy costs (e.g., more efficient heating and cooling systems); and reduce water use (e.g., low-flow faucets and toilets) for all housing projects.



IV. EXHIBITS:

- A. Administrative Budget
- 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). ***Not Changed***

City of Fort Myers

Fiscal Year: 2019-2020	
Estimated SHIP Funds for Fiscal Year:	\$ 985,401.00
Salaries and Benefits	\$ 91,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 4,000.00
Advertising	\$ 2,000.00
Other*	\$
Total	\$ 98,500.00
Admin %	10.00%
	OK

Fiscal Year 2020-2021	
Estimated SHIP Funds for Fiscal Year:	\$ 985,401.00
Salaries and Benefits	\$ 91,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 4,000.00
Advertising	\$ 2,000.00
Other*	\$
Total	\$ 98,500.00
Admin %	10.00%
	OK

Fiscal Year 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 985,401.00
Salaries and Benefits	\$ 91,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 4,000.00
Advertising	\$ 2,000.00
Other*	\$
Total	\$ 98,500.00
Admin %	10.00%
	OK

*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.

Details:

Exhibit B
Timeline for SHIP Expenditures

City Of Fort Myers affirms that funds allocated for these fiscal years will meet the following deadlines:

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

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

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

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

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

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

Other Key Deadlines:

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

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: **CITY OF FORT MYERS, FLORIDA**

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.

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

Wendy White
Witness

Fred Burson
Chief Elected Official or designee

Wendy White
Witness

Fred Burson, Mayor Pro tem
Type Name and Title

3/22/19
Date

OR

Queen Carver
Attest: *City Clerk*
(Seal)



RESOLUTION NO. 2019-07

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

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

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

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

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

WHEREAS, as required by *section 420.9075, F.S.* It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering

the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

WHEREAS, the Economic and Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Commission finds that it is in the best interest of the public for the CITY OF FORT MYERS, FLORIDA to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF FORT MYERS, FLORIDA that:

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

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

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

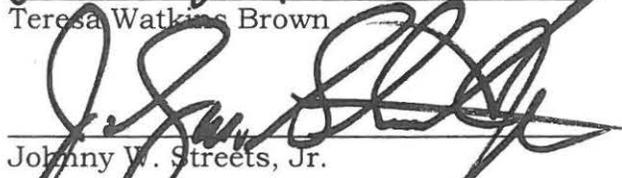
RESOLUTION NO. 2019-07

PASSED IN PUBLIC SESSION of the City Council of the City of Fort Myers, Florida, on March 18, 2019.

Aye


Teresa Watkins Brown

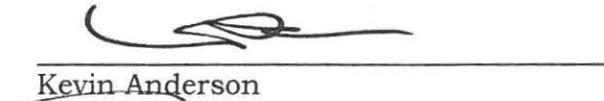
Aye


Johnny W. Streets, Jr.

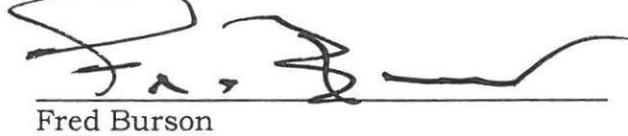
Aye


Terolyn P. Watson

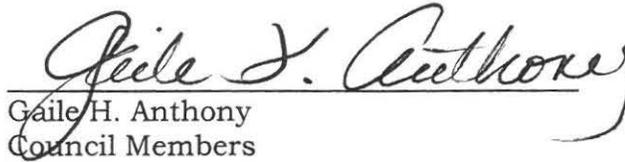
Aye


Kevin Anderson

Aye

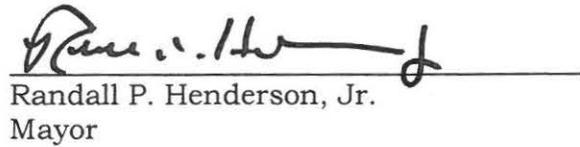

Fred Burson

Aye


Gaile H. Anthony
Council Members

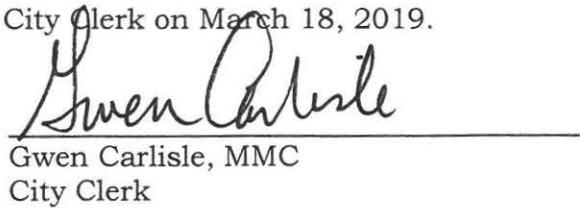
APPROVED on March 18, 2019.

Aye


Randall P. Henderson, Jr.
Mayor

FILED in the Office of the City Clerk on March 18, 2019.




Gwen Carlisle, MMC
City Clerk