



# LEGAL REQUEST MEMORANDUM (LRM)

From: (Name) Urie Helen (Dept) Community Services - 5340

Last First

(Title) Housing Grant Manager (Phone) 352-671-8781

Signature *Helen Urie* Date December 5, 2024

The Office of the County Attorney is requested to provide legal assistance as detailed in this legal request and supporting documents (attached).

Request for:  New Document  Review & Comment  RESUBMIT LRM No. \_\_\_\_\_

Approve as to Form  Other

### Description of Request

Our Local Housing Assistance Plan (LHAP) strategy will assist with Demolition Replacement for income eligible homeowners. Home is inhabitable and there is a first mortgage on the property. Contract to reflect Scope of Work, Loan Terms and Payment Requirements. Three proposals for the Commissios to review:

1. Monthly payment on 50% on loan amount over a 30-year period plus taxes and insurance Example: \$75,000 / 30 years = \$2,500/12= \$208.34 (plus 1/12 taxes and 1/12 insurance)
2. Monthly payment on 50% of loan over 30-year period based on 30% annual gross income-(recalculated annually)
3. No mortgage payment on loan over a 30-year period maintaining 30-year deferred mortgage. (Monthly payment will be 1/12 taxes and 1/12 insurance- recalculated annually)

For more information or discussion, contact:  Same as above

(Name) \_\_\_\_\_ (Title) \_\_\_\_\_ (Phone) \_\_\_\_\_

Last First

Agenda Item?  Yes  No Agenda Date: January 21, 2025

Agenda Deadline Date for Legal: January 8, 2025 Agenda Deadline Date for Admin: \_\_\_\_\_

**Note: Please allow a MINIMUM of 5 working days BEFORE deadlines for LRM to be completed.**

### DO NOT COMPLETE - Office of the County Attorney use ONLY

LRM No. 2024-1072

Assigned to:  Matthew Guy Minter, County Attorney  Dana E. Olesky, Chief Asst. County Attorney  Thomas Schwartz, Asst. County Attorney  Valdoston Shealey, Asst. County Attorney

Outcome:  Approved as to form and legal sufficiency

Approved with revisions:  Suggested  Completed

Other:

Date Received:

\_\_\_\_\_  
*Thomas Schwartz*

**RECEIVED**  
 By Victoria Ryder at 4:37 pm, Dec 05, 2024

Attorney Signature: \_\_\_\_\_ Date: 12/17/24

Staff Signature: *Lori Ryker* Date: 12/17/24 Returned:  Department  Admin

Completed