

Holmes County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2022-2023, 2023-2024, 2024-2025

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I. Program Details:

A. LG(s)

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

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- To expand 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: 2022-2023, 2023-2024, 2024-2025

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:

Once there is a list of eligible applicants, they will be ranked giving priority to households qualifying as Special Needs and/or elderly in the Moderate Housing Rehabilitation and Replacement Housing strategies.

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 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 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: The Emerald Coast Regional Council (ECRC). The administrative services provided shall include, but are not limited to, the following:

Entity	Duties	Admin. Fee Percentage
Local Government	Coordination	2%
Emerald Coast Regional Council	<ol style="list-style-type: none"> 1. Assistance to clients and those organizations/contractors providing services to SHIP 2. Conduct verification of applicant's eligibility for the program 3. Preparation of all required tracking reports and advertisements 4. Coordination with the Florida Housing Finance Corporation (FHFC) to ensure compliance with program requirements 5. Provision of staff services to the local Affordable Housing Advisory Committee 6. Monitoring of the program's success and providing advice and recommendations for program improvement 7. Preparation of the Local Housing Assistance Plan every three years 8. Preparation for monitoring by Florida Housing Finance Corporation 9. Other services as may be required to ensure successful administration of the program 	8%

- 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:** In addition to the administrative costs listed above, the program administrator, Emerald Coast Regional Council, will have a fee of no more than \$2,000 per Housing Rehabilitation and Replacement Housing project. The fee will cover all project delivery costs including the initial inspection, work write ups, cost estimates, construction inspections, project oversight, as well as any change orders and reporting.
- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Whenever possible, energy star appliances are required. All improvements will meet Energy Conservation requirements as required by Florida Building Code for new construction or existing structures, as applicable. The County, when economically feasible, shall encourage and support green building practices and products, including energy efficient features in each strategy. According to the type and extent of the repair or reconstruction and the needs of the recipient, the following green and energy products will be utilized when viable:
1. Bath fixtures will carry the WaterSense label or the following specifications:
 - a. Toilets: 1.6 gallons/flush or less
 - b. Faucets: 1.5 gallons/minute or less
 - c. Showerheads: 2.2 gallons/minute or less
 2. Appliances
 - a. Energy Star qualified refrigerator, water heater, and range
 3. Lighting
 - a. Installation of Energy Star light fixtures and ceiling fans, and/or
 - b. Installation of Compact Fluorescent Light (CFL) bulbs or LED bulbs in newly installed lighting fixtures
 4. Heating, Cooling, and Ventilation
 - a. HVAC with minimum SEER rating of 14
 5. Building Products
 - a. Energy Star qualified doors and windows
 - b. No or Low-VOC paints (50 grams per liter or less carrying GreenGuard certification)
- V. Describe efforts to meet the 20% Special Needs set-aside:** The goals will be met through our active strategies. Special needs clients will be noted and prioritized on the maintained waiting list.
- W. Describe efforts to reduce homelessness:** The sub recipient will connect with the county and local shelters to obtain information regarding the homeless population to access their needs and provide assistance in finding affordable housing whenever possible.

Section II. LHAP Strategies:

A. Housing Rehabilitation	Code 3, 6
<p>a. Summary: To provide moderate rehabilitation for owner occupied homes to address roofing, electrical, plumbing, sanitary disposal, or structural code deficiencies. Additionally, this strategy provides for the construction or installation of non-essential general property improvements to</p>	

provide basic amenities and to bring dwelling units into conformity with applicable HQS housing standards. The home must be suitable for rehabilitation as determined by the SHIP program staff or subrecipient staff. Mobile or modular homes built after June of 1994 are eligible.

Emergency situations will be considered as significant breaches of the structural envelope, accessibility (when an individual has a physical disability), or sanitary disposal problems which target health and safety concerns.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$50,000; \$20,000 Emergency Repair
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded lien.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 62 years of age and older: Five (5) year term
61 years of age and younger: Fifteen (15) year term
Emergency Repair: One (1) year term
 - 4. Forgiveness: Five (5) year loan: Loan is forgivable at a rate of twenty percent (20%) per year. At the end of the term, the loan is completely forgiven. Fifteen (15) year loan: Loan is forgivable at a rate of twenty percent (20%) per year, starting in year eleven (11). Emergency Repair loans are completely forgiven after one (1) year.
 - 5. Repayment: None required as long as the loan is in good standing.
 - 6. Default: If the property is sold before the lien expires, the outstanding balance of the loan is due and payable. If the title is transferred, or if the house is no longer the primary residence of the applicant, the outstanding balance of the loan is due and payable, with the following exception: If the applicant passes away and ownership transfers to an income eligible heir who is going to make the house their primary residence, the loan will be extended to them. If the title is transferred to an eligible heir who is not going to reside in the house or a non-eligible heir, the outstanding balance of the loan is due and payable in full.

If a superior mortgage holder forecloses on the home, the county will make an effort to collect the funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
- d. Recipient Selection Criteria: Assistance will be provided on a first qualified, first served basis with priorities as stated in Section I.I. This means the application is complete and income eligibility is verified, the house is determined eligible for repair, and the Home Care and Maintenance Class has been successfully completed. The family must provide proof of property ownership. Life estates are

recognized as proof of ownership..

Priority will be given to applicants with Special Needs and/or the elderly.

- e. Sponsor Selection Criteria: N/A
- f. Additional Information: An applicant assisted under this strategy is ineligible to receive additional funding for rehabilitation during an outstanding five (5) or fifteen (15) year lien period from all other strategies except Disaster Mitigation. A homeowner may reapply for further assistance after the current lien period has expired. Mobile homes are not eligible for assistance.

B. First-Time Homebuyer (Down Payment/Closing Cost Assistance)	Code 1, 2
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a. Summary: SHIP funds will be awarded to provide down payment and closing costs assistance to first-time homebuyers for the purchase of an existing or new affordable single-family housing unit. Assistance shall be tailored to the individual affordability and financing needs of the participating homebuyer, however, each homebuyer shall only receive the minimum level of assistance required to enable the purchase of an existing home.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

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

d. Maximum award: Very Low: \$20,000
 Low: \$15,000
 Moderate: \$10,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment, subordinate loan secured by a recorded mortgage.

2. Interest Rate: 0%

3. Years in loan term: Fifteen (15) Years

4. Forgiveness: The loan is forgivable at a rate of twenty percent (20%) per year, beginning in year eleven (11).

5. Repayment: None required as long as the loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

Subordination of Liens may only be requested if the dwelling unit is being refinanced, in which the interest

rate will be reduced, therefore reducing the monthly payments and there is no cash back or payoff of any additional debt.

In cases where the qualifying homeowner dies during the loan term, a SHIP eligible heir who will occupy the home as a primary residence may assume the loan. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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

- f. Recipient/Tenant Selection Criteria: Assistance will be provided on a first qualified, first serve basis. This means the application is complete and income eligibility is verified. The applicant must also meet the definition of a first-time homebuyer.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: The first mortgage must be at a fixed rate: no ARM's, prepayment penalty, negative amortization, or balloon loans. Owner financing is not allowable. Completion of the Homebuyer Education Class is mandatory prior to closing. Mobile or modular homes built after June of 1994 are eligible. Permanent first mortgage financing is provided through financial institutions without County guarantee, thereby leveraging a significant volume of private sector financing. Existing dwellings must meet minimum housing code standards, or the applicant, as evidenced through an independent home inspection prior to down payment assistance funds being released, must provide escrow for repairs.

C. Replacement Housing	Code 4
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a. Summary: Funds will be awarded to applicants to construct affordable replacement homes. These funds will provide for the demolition of uninhabitable or dilapidated (50% or more of structure needing replacement) houses and mobile homes, to include well, septic, and the construction of a replacement house (site built only). The home must be owner occupied with clear title. Taxes and assessments must be current. The existing structure must be certified by the SHIP inspector as not suitable for rehabilitation.
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- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, and low
- d. Maximum award: \$175,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Applicants will receive assistance in the form of a Deferred Payment Loan, which is secured by a forgivable mortgage and note.
 - 2. Interest Rate: 0%

3. Years in loan term: Fifteen (15) years
4. Forgiveness: The loan is forgivable at a rate of twenty percent (20%) per year, beginning in year eleven (11).
5. Repayment: None required so long as the loan remains in good standing for the required time.
6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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

- g. Recipient/Tenant Selection Criteria:-Recipient Selection Criteria: Applicants will be selected on a first-qualified, first served with preference given to applicants that are 62 years or older and/or Special Needs. In addition, the applicant must be on the rehabilitation waiting list and have the need for an immediate repair. If the applicant lives in a mobile home, they will be put on the waiting list and the staff inspector will determine eligibility for a replacement house.

Applicants must have owned and resided in the home as their primary residence a minimum of five (5) consecutive years before the date of the application. The applicant must provide proof of property ownership. Life estates are recognized as proof of ownership.

The Home Care and Maintenance Class must be successfully completed unless the applicant is determined unable to attend the class by the SHIP Program Office, in which case the applicant will be provided the study materials.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A

D. Disaster Mitigation	Code 5, 16
<p>a. Summary: The Disaster Strategy aids households in the aftermath of a disaster as declared by the President of the United States or 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</p>	

yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. Applicants with existing SHIP liens are eligible for this strategy SHIP. Disaster funds may be used for items such as, but not limited to:

1. Purchase of emergency supplies for eligible households to weatherproof damaged homes;
2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
3. Construction of wells or repair of existing wells where public water is not available;
4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
5. Security deposit for eligible recipients that have been displaced from their homes due to disaster;
6. Rental assistance for eligible recipients that have been displaced from their homes due to disaster;
7. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster or
8. Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$20,000
- 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/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first served basis with the following additional requirements:
 1. Must file for and use proceeds from insurance as first option, when available.
 2. Must provide proof of property ownership
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Funds for disaster mitigation will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster. Mobile Homes are eligible.

E. New Construction

Code 10

a. Summary: SHIP funds may be used to reduce the amount of the construction loan as well as providing down payment/closing cost assistance toward the purchase of a lot. Construction financing must be in place prior to lot acquisition assistance. Assistance shall be tailored to the individual affordability and financing needs of the participating homebuyer, however, each homebuyer shall only receive the minimum level of assistance required to enable the purchase of an existing or newly constructed home.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

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

d. Maximum award: Very Low: \$20,000
Low: \$15,000
Moderate: \$10,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment; subordinate loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: Fifteen (15) years
4. Forgiveness: Forgiveness begins in the eleventh year and depreciates at 20% each year from year eleven(11) to fifteen (15).
5. Repayment: None so long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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

f. Recipient/Tenant Selection Criteria: Assistance will be provided on a first qualified, first serve basis. This means the application is complete and income eligibility is verified. The applicant must also meet the definition of a first-time homebuyer.

g. Sponsor/Sub-recipient Selection Criteria: N/A

h. Additional Information: Applicants must secure a first mortgage through an approved lender. An applicant assisted under this strategy is ineligible to receive additional funding for Substantial Rehabilitation strategy during the fifteen (15) year lien period. A homeowner is eligible to reapply for further assistance after the current lien period has expired.

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:

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:

C. Name of the Strategy: **Impact Fees**

The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

D. Name of the Strategy: **Flexible Densities**

Established policy and procedures:

The Comprehensive Plan Future Land Use Categories Low-Density (L-DR) and Medium-Density Residential (M-DR) categories allow for Density Bonuses for affordable housing in that Land Development Regulations (LDR) to increase density from 4 d.u./acre to 5 d.u./acre. Policy 3.3 under Housing Chapter 2.3 states "The County shall provide density bonuses for developments located within the 'low-density residential' and 'medium-density residential' future land use categories that provide affordable housing as defined by the Affordable Housing Needs Assessment for Holmes County".

E. Name of the Strategy: **Accessory Residential Units**

Established policy and procedures:

Chapter 2.3 Policy 3.7 states "Accessory residential structures i.e. "granny flats", "mother-in-law" and "studio" apartments will be permitted in land use designations permitting residential development, subject to Local Planning Agency (LPA) approval, individual property covenants, densities, and level of service standards. To protect the aesthetic qualities of existing neighborhoods, accessory residential structures shall be required to meet site and design criteria so that exterior designs blend with nearby existing residential dwellings. Manufactured accessory residential structures shall be required to meet the site and design criteria of manufactured housing, as stated in Policy 3.4.

IV. EXHIBITS:

Required

- 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.

Optional

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

Holmes County

Fiscal Year: 2022-2023

Estimated SHIP Funds for Fiscal Year:	\$	350,000.00
Salaries and Benefits	\$	28,000.00
Office Supplies and Equipment	\$	3,000.00
Travel Per diem Workshops, etc.	\$	3,000.00
Advertising	\$	1,000.00
Other*	\$	
Total	\$	35,000.00
Admin %		10.00%
		OK

Fiscal Year 2023-2024

Estimated SHIP Funds for Fiscal Year:	NA
Salaries and Benefits	NA
Office Supplies and Equipment	NA
Travel Per diem Workshops, etc.	NA
Advertising	NA
Other*	NA
Total	NA
Admin %	NA
	NA

Fiscal Year 2024-2025

Estimated SHIP Funds for Fiscal Year:	\$	350,000.00
Salaries and Benefits	\$	28,000.00
Office Supplies and Equipment	\$	3,000.00
Travel Per diem Workshops, etc.	\$	3,000.00
Advertising	\$	1,000.00
Other*	\$	
Total	\$	35,000.00
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

Holmes County 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
2022-2023	6/30/2024	6/30/2025	9/15/2023	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2024	9/15/2025	9/15/2026
2024-2025	6/30/2026	6/30/2027	9/15/2025	9/15/2026	9/15/2027

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
2022-2023	3/30/2024	3/30/2025	6/15/2023	6/15/2024	6/15/2025
2023-2024	3/30/2025	3/30/2026	6/15/2024	6/15/2025	6/15/2026
2024-2025	3/30/2026	3/30/2027	6/15/2025	6/15/2026	6/15/2027

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.

[illegible]

[illegible]

Set-Asides			
Percentage Construction/Rehab (75% requirement)		89.6%	OK
Homeownership % (65% requirement)		89.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)		\$ 220,000	62.9% OK
Low Income (30% requirement)		\$ 80,000	22.9% OK
Moderate Income		\$ 25,000	7.1%

[illegible][illegible]

Set-Asides		
Percentage Construction/Rehab (75% requirement)	89.6%	OK
Homeownership % (65% requirement)	89.6%	OK
Mental Restriction (25%)	0.0%	OK
Very-Low Income (30% requirement)	\$ 220,000	62.9%
Low Income (30% requirement)	\$ 80,000	22.9%
Moderate Income	\$ 25,000	7.1%

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Holmes 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 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).

Shade Steen
Witness

Earl Stafford
Chief Elected Official or designee

Whitney Miller
Witness

Earl Stafford - Chairman
Type Name and Title

08/04/2022
Date

OR

Attest:
(Seal)

RESOLUTION #: 22-19

A RESOLUTION OF THE BOARD OF COUNTY COMMISSION OF THE HOLMES COUNTY 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 CHAIRMAN 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 Holmes County 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 BOARD OF THE HOLMES COUNTY, FLORIDA that:

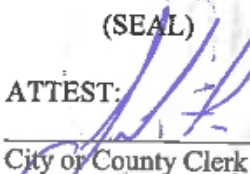
Section 1: The Board of County Commission of the Holmes County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for fiscal years 2022-2023, 2023-2024, 2024-2025.

Section 2: The Board of County Commission, 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.

PASSED AND ADOPTED THIS 2nd DAY OF August, 2022.


Chairman of Mayor or designee

(SEAL)
ATTEST:

City or County Clerk