

FLORIDA HOUSING FINANCE CORPORATION  
REGULATORY PLAN FOR 2026-2027

Pursuant to Section 120.74, F.S., and incorporating the rule review requirements of Section 120.5435, F.S., Florida Housing Finance Corporation (FHFC) has prepared the following regulatory plan for 2026-2027. Sections below correspond with the requirements set forth in Section 120.74(1), F.S.

- (a) In compliance with Section 120.74(1)(a), F.S., below is a list of laws enacted or amended during the 12 months prior to October 1, 2026 that create or modify the duties or authority of FHFC.

1. During the 2026 Regular Session, SB 1602 was enacted as Chapter 2026-125, Laws of Florida, creating new duties and authorities of FHFC.

| Section enacted or modified that creates or modifies FHFC authority or duties. | Is rulemaking necessary to implement the law? | If rulemaking is not necessary, a statement explaining reasons why the law may be implemented without rulemaking.                                                                                                                                                                  | If rulemaking is necessary, has notice of rule development been published in the FAR? If yes, which FAR issue? | Rule Number and Title                            | Expected date of publication of Notice of Proposed Rule |
|--------------------------------------------------------------------------------|-----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------------------------------------|
| §83.684, F.S.                                                                  | Yes, upon legislative appropriation.          | Section 83.684, F.S., establishes the Homes for Veterans Property Management Incentive Pilot Program and directs FHFC to adopt rules to implement the program. Implementation of the pilot program, including FHFC's program administration responsibilities, is expressly subject | No.                                                                                                            | To be determined upon legislative appropriation. | N/A unless and until legislative appropriation.         |

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|  |  | to annual legislative appropriation. No appropriation was made for the program during the 2026 legislative session. Accordingly, FHFC does not anticipate implementing the program during this regulatory plan period. |  |  |  |
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2. During the 2026 Regular Session, SB 594 was enacted as Chapter 2026-173, Laws of Florida, modifying FHFC's duties and authorities.

| Section enacted or modified that creates or modifies FHFC authority or duties. | Is rulemaking necessary to implement the law? | If rulemaking is not necessary, a statement explaining reasons why the law may be implemented without rulemaking.                                                                                                     | If rulemaking is necessary, has notice of rule development been published in the FAR? If yes, which FAR issue? | Rule Number and Title | Expected date of publication of Notice of Proposed Rule |
|--------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|-----------------------|---------------------------------------------------------|
| §420.9071, F.S.                                                                | No.                                           | This section was amended to revise a cross reference to §420.9075 within the definition of "Recaptured funds" created by the amendments to §420.9075. This amendment was ministerial and does not require rulemaking. |                                                                                                                |                       |                                                         |
| §420.9072, F.S.                                                                | Yes.                                          |                                                                                                                                                                                                                       | Notice of Rule Development                                                                                     | Ch. 67-37, F.A.C.,    | December 21, 2026.                                      |

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|                 |      |  | was published on September 21, 2026, in Volume 52, Number 183 of the F.A.R.                            | State Housing Initiatives Partnership Program.                    |                    |
| §420.9075, F.S. | Yes. |  | Notice of Rule Development was published on September 21, 2026, in Volume 52, Number 183 of the F.A.R. | Ch. 67-37, F.A.C., State Housing Initiatives Partnership Program. | December 21, 2026. |

3. During the 2026 Regular Session, HB 1389 was enacted as Chapter 2026-179, Laws of Florida, modifying FHFC's duties and authorities.

| Section enacted or modified that creates or modifies FHFC authority or duties. | Is rulemaking necessary to implement the law? | If rulemaking is not necessary, a statement explaining reasons why the law may be implemented without rulemaking.                                                                                                                                                                                     | If rulemaking is necessary, has notice of rule development been published in the FAR? If yes, which FAR issue? | Rule Number and Title |
|--------------------------------------------------------------------------------|-----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|-----------------------|
| §196.1978, F.S.                                                                | No.                                           | Section 196.1978(3)(a), F.S., was amended to define "multifamily project" for purposes of subsection (3). FHFC can apply the statutory definition through its existing certification process without rulemaking. The amendments to Section 196.1978, F.S., first apply to the 2027 property tax roll. |                                                                                                                |                       |
| Section 12, Ch. 2026-179, Laws of Florida                                      | No.                                           | The Office of Program Policy Analysis and Government Accountability, in consultation with FHFC and the Shimberg Center for Housing Studies, will evaluate the efficacy of using mezzanine finance, or second-position short-term                                                                      |                                                                                                                |                       |

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|  |  | debt, to stimulate construction of owner-occupied affordable housing and the potential for tiny homes to meet affordable housing needs. OPPAGA's report is due December 31, 2027. FHFC's consultation role can be implemented administratively and does not require rulemaking. |  |  |
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(b) In compliance with Section 120.74(1)(b), F.S., the following is a list of statutes, not otherwise listed pursuant to paragraph (a), and the corresponding rules FHFC expects to amend or repeal before July 1, 2027. For each, FHFC has identified whether the rulemaking is intended to simplify or clarify existing rules, increase efficiency, improve coordination, reduce regulatory costs, or delete obsolete, unnecessary, or redundant rules, as applicable.

1. Sections 420.502, 420.503, 420.507, 420.508, 420.509, and 420.5099, F.S., will be implemented by amending the following rules to ensure statutory compliance, clarify existing rules and, where applicable, delete obsolete, unnecessary, or redundant provisions:

|            |                                                             |
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| 67-21.001  | Purpose and Intent                                          |
| 67-21.002  | Definitions                                                 |
| 67-21.0025 | Miscellaneous Criteria                                      |
| 67-21.003  | Application and Selection Process for Developments          |
| 67-21.004  | Federal Set-Aside Requirements for MMRB Loans               |
| 67-21.0045 | Determination of Method of Bond Sale                        |
| 67-21.006  | MMRB Development Requirements                               |
| 67-21.007  | MMRB Fees                                                   |
| 67-21.008  | Terms and Conditions of MMRB Loans                          |
| 67-21.009  | Interest Rate on Mortgage Loans                             |
| 67-21.010  | Issuance of Revenue Bonds                                   |
| 67-21.013  | Non-Credit Enhanced Multifamily Mortgage Revenue Bonds      |
| 67-21.014  | MMRB Credit Underwriting Procedures                         |
| 67-21.015  | Use of Bonds with Other Affordable Housing Finance Programs |
| 67-21.017  | Transfer of Ownership of a MMRB Development                 |
| 67-21.018  | Refundings and Troubled Development Review                  |
| 67-21.019  | Issuance of Bonds for Section 501(c)(3) Entities            |
| 67-21.025  | HC Fees                                                     |
| 67-21.026  | HC Credit Underwriting Procedures                           |
| 67-21.027  | HC General Program Procedures and Requirements              |

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| 67-21.028 | HC with Tax-Exempt Bond-Financed Developments    |
| 67-21.029 | HC Extended Use Agreement                        |
| 67-21.030 | Sale or Transfer of a Housing Credit Development |
| 67-21.031 | Qualified Contracts                              |

2. Sections 420.507 and 420.521-420.529, F.S., will be implemented by amending the following rules in order to clarify existing rules and increase efficiency:

|            |                                                |
|------------|------------------------------------------------|
| 67-38.001  | Purpose                                        |
| 67-38.002  | Definitions                                    |
| 67-38.0026 | General Program Requirements and Restrictions  |
| 67-38.003  | Application Submission Procedures              |
| 67-38.004  | Incomplete Applications and Rejection Criteria |
| 67-38.005  | Application Evaluation and Award Guidelines    |
| 67-38.007  | Terms of the PLP Loan                          |
| 67-38.008  | Eligible Uses for the Loan                     |
| 67-38.010  | Credit Underwriting Procedures                 |
| 67-38.011  | Fees                                           |
| 67-38.014  | Disbursement Procedures                        |

3. Sections 420.507, 420.508, 420.5087, 420.5089, and 420.5099, F.S., will be implemented by amending the following rules in order to clarify existing rules and increase efficiency:

|            |                                                              |
|------------|--------------------------------------------------------------|
| 67-48.001  | Purpose and Intent                                           |
| 67-48.002  | Definitions                                                  |
| 67-48.004  | Selection Procedures for Developments                        |
| 67-48.007  | Fees                                                         |
| 67-48.0072 | Credit Underwriting and Loan Procedures                      |
| 67-48.0075 | Miscellaneous Criteria                                       |
| 67-48.009  | SAIL General Program Procedures and Restrictions             |
| 67-48.0095 | Additional SAIL Selection Procedures                         |
| 67-48.010  | Terms and Conditions of SAIL Loans                           |
| 67-48.0105 | Sale, Transfer or Refinancing of a SAIL Development          |
| 67-48.013  | SAIL Construction Disbursements and Permanent Loan Servicing |
| 67-48.014  | HOME General Program Procedures and Restrictions             |
| 67-48.015  | Match Contribution Requirement for HOME Allocation           |
| 67-48.017  | Eligible HOME Activities                                     |
| 67-48.018  | Eligible HOME Applicants                                     |

|            |                                                             |
|------------|-------------------------------------------------------------|
| 67-48.019  | Eligible and Ineligible HOME Development Costs              |
| 67-48.020  | Terms and Conditions of Loans for HOME Rental Developments  |
| 67-48.0205 | Sale, Transfer or Refinancing of a HOME Development         |
| 67-48.022  | HOME Disbursements Procedures and Loan Servicing            |
| 67-48.023  | Housing Credits General Program Procedures and Requirements |
| 67-48.027  | Tax-Exempt Bond-Financed Developments                       |
| 67-48.028  | Carryover Allocation Provisions                             |
| 67-48.029  | Extended Use Agreement                                      |
| 67-48.030  | Sale or Transfer of a Housing Credit Development            |
| 67-48.031  | Qualified Contracts                                         |

4. Section 420.507, F.S., will be implemented by amending the following rules in order to clarify existing rules and increase efficiency:

|            |                                                     |
|------------|-----------------------------------------------------|
| 67-49.0005 | General Provisions                                  |
| 67-49.001  | Definitions                                         |
| 67-49.002  | Procurement of Commodities or Contractual Services  |
| 67-49.003  | Withdrawal of a Competitive Solicitation            |
| 67-49.0031 | Emergency Purchases                                 |
| 67-49.0032 | Single Source Purchases                             |
| 67-49.004  | Modification of Terms of a Competitive Solicitation |
| 67-49.005  | Responsibility of Bidders                           |
| 67-49.007  | Evaluation of Responses                             |
| 67-49.008  | Identical (Tie) Responses                           |
| 67-49.009  | Right to Waive Minor Irregularities                 |
| 67-49.011  | Nonresponsive Bids                                  |
| 67-49.012  | Contract Administrator and Managers                 |
| 67-49.013  | Contracts; Terms, Amendments, Renewals              |

5. Sections 120.53 and 420.507, F.S., will be implemented by amending the following rules in order to clarify existing rules and increase efficiency:

|           |                   |
|-----------|-------------------|
| 67-52.002 | Corporation Clerk |
| 67-52.003 | Final Orders      |
| 67-52.004 | Custodian         |

6. Sections 420.507, 420.5088, and 420.5089, F.S., will be implemented by amending the following rules to ensure statutory compliance, clarify existing

rules, increase efficiency and, where applicable, delete obsolete, unnecessary, or redundant provisions:

|           |                                       |
|-----------|---------------------------------------|
| 67-57.001 | Purpose and Intent                    |
| 67-57.005 | Definitions                           |
| 67-57.010 | Fees                                  |
| 67-57.020 | Notice of funding Availability (NOFA) |
| 67-57.030 | Membership Application Procedures     |
| 67-57.040 | Property Standards                    |
| 67-57.050 | HOP Program Restrictions              |
| 67-57.060 | Eligible Homebuyer Requirements       |
| 67-57.070 | Homebuyer Loan Process                |
| 67-57.080 | HOME Regulations                      |

7. Sections 420.504, 420.507, 420.5087, 420.5089, and 420.5099, F.S., will be implemented by amending the following rules in order to clarify existing rules and increase efficiency:

|           |                                                       |
|-----------|-------------------------------------------------------|
| 67-60.001 | Purpose and Intent                                    |
| 67-60.002 | Definitions                                           |
| 67-60.003 | Notice and Posting of Competitive Solicitations       |
| 67-60.004 | Withdrawal of Competitive Solicitation or Application |
| 67-60.005 | Modification of Terms of Competitive Solicitations    |
| 67-60.006 | Responsibility of Applicants                          |
| 67-60.007 | Evaluation of Applications                            |
| 67-60.008 | Right to Waive Minor Irregularities                   |
| 67-60.009 | Applicant Administrative Appeal Procedures            |
| 67-60.010 | Funding Preferences                                   |

- (c) FHFC's 2025-2026 Regulatory Plan identified laws and corresponding rule chapters for rulemaking before July 1, 2026.

1. A Notice of Proposed Rule for Rule Chapter 67-21, F.A.C. was published on May 5, 2026, in volume 52, number 87 of the F.A.R. and was subsequently adopted effective August 13, 2026.
2. A Notice of Proposed Rule for Rule Chapter 67-25, F.A.C. was published on April 22, 2026, in volume 52, number 78 of the F.A.R., and the rules were subsequently repealed effective June 23, 2026.
3. Rule Chapter 67-38, F.A.C., was included in FHFC's 2025-2026 Regulatory Plan pursuant to Section 120.74(1)(b), F.S. A Notice of Proposed Rule was not published during that cycle. The referenced rules are expected to be amended during the 2026-2027 cycle.
4. A Notice of Proposed Rule for Rule Chapter 67-45, F.A.C. was published on April 22, 2026, in volume 52, number 78 of the F.A.R., and the rules were subsequently repealed effective June 23, 2026.

5. A Notice of Proposed Rule for Rule Chapter 67-48, F.A.C. was published on May 5, 2026, in volume 52, number 87 of the F.A.R. and was subsequently adopted effective August 13, 2026.
  6. A Notice of Proposed Rule for Rule Chapter 67-54, F.A.C. was published on March 2, 2026, in volume 52, number 41 of the F.A.R., and the rules were subsequently repealed effective April 28, 2026.
- (e) FHFC's five-year schedule for the review of all existing rules as of July 1, 2025, is as follows. This schedule exceeds the statutory minimum requirement to review at least 20 percent of rules annually under Section 120.5435, F.S. Adjustments may be made in subsequent plans as permitted by statute to account for new legislation or unforeseen program needs. FHFC's current schedule provides for completion of the review of all rules subject to Section 120.5435(2)(a), F.S., by the end of the 2027-2028 review period; therefore, no rules are presently scheduled for the 2028-2029 or 2029-2030 review periods.

| Rule                 | Description                                                 | Rule Review Period |
|----------------------|-------------------------------------------------------------|--------------------|
| <b>Chapter 67-21</b> |                                                             |                    |
| 67-21.001            | Purpose and Intent                                          | 2025-2026          |
| 67-21.002            | Definitions                                                 | 2025-2026          |
| 67-21.0025           | Miscellaneous Criteria                                      | 2025-2026          |
| 67-21.003            | Application and Selection Process for Developments          | 2025-2026          |
| 67-21.004            | Federal Set-Aside Requirements for MMRB Loans               | 2025-2026          |
| 67-21.0045           | Determination of Method of Bond Sale                        | 2025-2026          |
| 67-21.006            | MMRB Development Requirements                               | 2025-2026          |
| 67-21.007            | MMRB Fees                                                   | 2025-2026          |
| 67-21.008            | Terms and Conditions of MMRB Loans                          | 2025-2026          |
| 67-21.009            | Interest Rate on Mortgage Loans                             | 2025-2026          |
| 67-21.010            | Issuance of Revenue Bonds                                   | 2025-2026          |
| 67-21.013            | Non-Credit Enhanced Multifamily Mortgage Revenue Bonds      | 2025-2026          |
| 67-21.014            | MMRB Credit Underwriting Procedures                         | 2025-2026          |
| 67-21.015            | Use of Bonds with Other Affordable Housing Finance Programs | 2025-2026          |
| 67-21.017            | Transfer of Ownership of a MMRB Development                 | 2025-2026          |
| 67-21.018            | Refundings and Troubled Development Review                  | 2025-2026          |
| 67-21.019            | Issuance of Bonds for Section 501(c)(3) Entities            | 2025-2026          |
| 67-21.025            | HC Fees                                                     | 2025-2026          |
| 67-21.026            | HC Credit Underwriting Procedures                           | 2025-2026          |
| 67-21.027            | HC General Program Procedures and Requirements              | 2025-2026          |
| 67-21.028            | HC with Tax-Exempt Bond-Financed Developments               | 2025-2026          |
| 67-21.029            | HC Extended Use Agreement                                   | 2025-2026          |
| 67-21.030            | Sale or Transfer of a Housing Credit Development            | 2025-2026          |
| 67-21.031            | Qualified Contracts                                         | 2025-2026          |

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| <b>Chapter 67-25</b> |                                                                                                        |           |
| 67-25.002            | Definitions                                                                                            | 2025-2026 |
| 67-25.003            | Issuance of Revenue Bonds                                                                              | 2025-2026 |
| 67-25.004            | Security for Repayment of Bonds                                                                        | 2025-2026 |
| 67-25.005            | Notice of Program and Invitation and Application to Participate                                        | 2025-2026 |
| 67-25.006            | Program Documents                                                                                      | 2025-2026 |
| 67-25.007            | Allocation of Proceeds                                                                                 | 2025-2026 |
| 67-25.008            | Program Fees                                                                                           | 2025-2026 |
| 67-25.009            | Commitment and Origination Periods                                                                     | 2025-2026 |
| 67-25.011            | Loan Processing                                                                                        | 2025-2026 |
| 67-25.012            | Eligible Persons                                                                                       | 2025-2026 |
| 67-25.013            | Transfer of Single-Family Residence by Eligible Borrower                                               | 2025-2026 |
| 67-25.014            | Rental of Bond Financed Residences                                                                     | 2025-2026 |
| 67-25.015            | Interest Rate on Program Loans and Financing Programs                                                  | 2025-2026 |
| 67-25.0155           | Private Mortgage Insurance                                                                             | 2025-2026 |
| 67-25.016            | Waiver of Repayment Terms under Mortgage                                                               | 2025-2026 |
| 67-25.017            | Rating of Bonds                                                                                        | 2025-2026 |
| <b>Chapter 67-37</b> |                                                                                                        |           |
| 67-37.002            | Definitions                                                                                            | 2026-2027 |
| 67-37.005            | Local Housing Assistance Plans (LHAP)                                                                  | 2026-2027 |
| 67-37.006            | Review of Local Housing Assistance Plans and Amendments                                                | 2026-2027 |
| 67-37.007            | Uses of and Restrictions Upon SHIP Local Housing Distribution Funds for Local Housing Assistance Plans | 2026-2027 |
| 67-37.008            | Local Housing Assistance Trust Fund                                                                    | 2026-2027 |
| 67-37.011            | Interlocal Entities                                                                                    | 2026-2027 |
| 67-37.019            | Compliance Monitoring for Housing Developed With SHIP Local Housing Distribution Funds                 | 2026-2027 |
| <b>Chapter 67-38</b> |                                                                                                        |           |
| 67-38.001            | Purpose                                                                                                | 2026-2027 |
| 67-38.002            | Definitions                                                                                            | 2026-2027 |
| 67-38.0026           | General Program Requirements and Restrictions                                                          | 2026-2027 |
| 67-38.003            | Application Submission Procedures                                                                      | 2026-2027 |
| 67-38.004            | Incomplete Applications and Rejection Criteria                                                         | 2026-2027 |
| 67-38.005            | Application Evaluation and Award Guidelines                                                            | 2026-2027 |
| 67-38.007            | Terms of the PLP Loan                                                                                  | 2026-2027 |
| 67-38.008            | Eligible Uses for the Loan                                                                             | 2026-2027 |
| 67-38.010            | Credit Underwriting Procedures                                                                         | 2026-2027 |
| 67-38.011            | Fees                                                                                                   | 2026-2027 |

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| 67-38.014            | Disbursement Procedures                                      | 2026-2027 |
| <b>Chapter 67-39</b> |                                                              |           |
| 67-39.002            | Definitions                                                  | 2027-2028 |
| 67-39.0025           | Guarantee Program                                            | 2027-2028 |
| 67-39.003            | Feasibility Studies                                          | 2027-2028 |
| 67-39.004            | Eligibility Criteria for Qualified Obligations               | 2027-2028 |
| 67-39.0045           | Required Submissions for Qualified Lending Institutions      | 2027-2028 |
| 67-39.005            | Fees and Rates                                               | 2027-2028 |
| 67-39.006            | Contractual Provisions of Qualified Obligation Documents     | 2027-2028 |
| 67-39.010            | Program Documents                                            | 2027-2028 |
| 67-39.014            | Guarantee Program Payments                                   | 2027-2028 |
| 67-39.015            | Audit Requirement                                            | 2027-2028 |
| <b>Chapter 67-45</b> |                                                              |           |
| 67-45.001            | Definitions                                                  | 2025-2026 |
| 67-45.002            | Notice of Funding Availability                               | 2025-2026 |
| 67-45.003            | General Program Restrictions                                 | 2025-2026 |
| 67-45.004            | Application Procedures                                       | 2025-2026 |
| 67-45.005            | Terms and Conditions of Loans                                | 2025-2026 |
| 67-45.006            | Loan Processing                                              | 2025-2026 |
| 67-45.007            | Fees                                                         | 2025-2026 |
| <b>Chapter 67-48</b> |                                                              |           |
| 67-48.001            | Purpose and Intent                                           | 2025-2026 |
| 67-48.002            | Definitions                                                  | 2025-2026 |
| 67-48.004            | Selection Procedures for Developments                        | 2025-2026 |
| 67-48.007            | Fees                                                         | 2025-2026 |
| 67-48.0072           | Credit Underwriting and Loan Procedures                      | 2025-2026 |
| 67-48.0075           | Miscellaneous Criteria                                       | 2025-2026 |
| 67-48.009            | SAIL General Program Procedures and Restrictions             | 2025-2026 |
| 67-48.0095           | Additional SAIL Selection Procedures                         | 2025-2026 |
| 67-48.010            | Terms and Conditions of SAIL Loans                           | 2025-2026 |
| 67-48.0105           | Sale, Transfer or Refinancing of a SAIL Development          | 2025-2026 |
| 67-48.013            | SAIL Construction Disbursements and Permanent Loan Servicing | 2025-2026 |
| 67-48.014            | HOME General Program Procedures and Restrictions             | 2025-2026 |
| 67-48.015            | Match Contribution Requirement for HOME Allocation           | 2025-2026 |
| 67-48.017            | Eligible HOME Activities                                     | 2025-2026 |
| 67-48.018            | Eligible HOME Applicants                                     | 2025-2026 |
| 67-48.019            | Eligible and Ineligible HOME Development Costs               | 2025-2026 |

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| 67-48.020            | Terms and Conditions of Loans for HOME Rental Developments  | 2025-2026 |
| 67-48.0205           | Sale, Transfer or Refinancing of a HOME Development         | 2025-2026 |
| 67-48.022            | HOME Disbursements Procedures and Loan Servicing            | 2025-2026 |
| 67-48.023            | Housing Credits General Program Procedures and Requirements | 2025-2026 |
| 67-48.027            | Tax-Exempt Bond-Financed Developments                       | 2025-2026 |
| 67-48.028            | Carryover Allocation Provisions                             | 2025-2026 |
| 67-48.029            | Extended Use Agreement                                      | 2025-2026 |
| 67-48.030            | Sale or Transfer of a Housing Credit Development            | 2025-2026 |
| 67-48.031            | Qualified Contracts                                         | 2025-2026 |
| <b>Chapter 67-49</b> |                                                             |           |
| 67-49.0005           | General Provisions                                          | 2026-2027 |
| 67-49.001            | Definitions                                                 | 2026-2027 |
| 67-49.002            | Procurement of Commodities or Contractual Services          | 2026-2027 |
| 67-49.003            | Withdrawal of a Competitive Solicitation                    | 2026-2027 |
| 67-49.0031           | Emergency Purchases                                         | 2026-2027 |
| 67-49.0032           | Single Source Purchases                                     | 2026-2027 |
| 67-49.004            | Modification of Terms of a Competitive Solicitation         | 2026-2027 |
| 67-49.005            | Responsibility of Bidders                                   | 2026-2027 |
| 67-49.007            | Evaluation of Responses                                     | 2026-2027 |
| 67-49.008            | Identical (Tie) Responses                                   | 2026-2027 |
| 67-49.009            | Right to Waive Minor Irregularities                         | 2026-2027 |
| 67-49.011            | Nonresponsive Bids                                          | 2026-2027 |
| 67-49.012            | Contract Administrator and Managers                         | 2026-2027 |
| 67-49.013            | Contracts; Terms, Amendments, Renewals                      | 2026-2027 |
| <b>Chapter 67-50</b> |                                                             |           |
| 67-50.001            | Purpose and Intent                                          | 2027-2028 |
| 67-50.005            | Definitions                                                 | 2027-2028 |
| 67-50.010            | Fees                                                        | 2027-2028 |
| 67-50.020            | Notice of Funding Availability (NOFA)                       | 2027-2028 |
| 67-50.030            | General Program Eligible Activities                         | 2027-2028 |
| 67-50.040            | General Program Restrictions                                | 2027-2028 |
| 67-50.045            | Scattered Site Developments                                 | 2027-2028 |
| 67-50.050            | HAP Restrictions                                            | 2027-2028 |
| 67-50.060            | HOME Restrictions                                           | 2027-2028 |
| 67-50.070            | Application and Selection Procedures                        | 2027-2028 |
| 67-50.080            | Credit Underwriting Procedures                              | 2027-2028 |
| 67-50.090            | Disbursement of Funds, Draw Requests, and Loan Servicing    | 2027-2028 |
| 67-50.105            | Reallocation for Disaster Areas                             | 2027-2028 |

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| <b>Chapter 67-52</b> |                                                                                                                                                                                                                                                                                                                    |           |
| 67-52.002            | Corporation Clerk                                                                                                                                                                                                                                                                                                  | 2026-2027 |
| 67-52.003            | Final Orders                                                                                                                                                                                                                                                                                                       | 2026-2027 |
| 67-52.004            | Custodian                                                                                                                                                                                                                                                                                                          | 2026-2027 |
| <b>Chapter 67-53</b> |                                                                                                                                                                                                                                                                                                                    |           |
| 67-53.0035           | Florida Housing Finance Corporation                                                                                                                                                                                                                                                                                | 2027-2028 |
| 67-53.004            | Right to Inspect and Monitor Elderly Housing Community Loan (EHCL) Funded Developments                                                                                                                                                                                                                             | 2027-2028 |
| 67-53.006            | Compliance and Monitoring Procedures for the Pre-Development Loan Program (PLP)                                                                                                                                                                                                                                    | 2027-2028 |
| 67-53.008            | Compliance and Reporting Requirements for State Apartment Incentive Loan (SAIL) Program, HOME Investment Partnerships (HOME) Rental Program, Multifamily Mortgage Revenue Bond (MMRB) Program, Housing Credit (HC) Program, Rental Recovery Loan Program (RRLP), and Elderly Housing Community Loan Program (EHCL) | 2027-2028 |
| 67-53.009            | Compliance and Monitoring for Homeownership Assistance Program (HAP) and Homeownership Programs                                                                                                                                                                                                                    | 2027-2028 |
| <b>Chapter 67-54</b> |                                                                                                                                                                                                                                                                                                                    |           |
| 67-54.002            | Definitions                                                                                                                                                                                                                                                                                                        | 2025-2026 |
| 67-54.003            | Notice of Program and Invitation and Application to Participate                                                                                                                                                                                                                                                    | 2025-2026 |
| 67-54.004            | Program Documents                                                                                                                                                                                                                                                                                                  | 2025-2026 |
| 67-54.005            | Issuance of Certificates                                                                                                                                                                                                                                                                                           | 2025-2026 |
| 67-54.006            | Loan Processing                                                                                                                                                                                                                                                                                                    | 2025-2026 |
| 67-54.007            | Eligible Borrowers                                                                                                                                                                                                                                                                                                 | 2025-2026 |
| 67-54.008            | Eligible Properties                                                                                                                                                                                                                                                                                                | 2025-2026 |
| 67-54.009            | Reporting Requirements                                                                                                                                                                                                                                                                                             | 2025-2026 |
| 67-54.010            | Fees                                                                                                                                                                                                                                                                                                               | 2025-2026 |
| <b>Chapter 67-57</b> |                                                                                                                                                                                                                                                                                                                    |           |
| 67-57.001            | Purpose and Intent                                                                                                                                                                                                                                                                                                 | 2026-2027 |
| 67-57.005            | Definitions                                                                                                                                                                                                                                                                                                        | 2026-2027 |
| 67-57.010            | Fees                                                                                                                                                                                                                                                                                                               | 2026-2027 |
| 67-57.020            | Notice of funding Availability (NOFA)                                                                                                                                                                                                                                                                              | 2026-2027 |
| 67-57.030            | Membership Application Procedures                                                                                                                                                                                                                                                                                  | 2026-2027 |
| 67-57.040            | Property Standards                                                                                                                                                                                                                                                                                                 | 2026-2027 |
| 67-57.050            | HOP Program Restrictions                                                                                                                                                                                                                                                                                           | 2026-2027 |
| 67-57.060            | Eligible Homebuyer Requirements                                                                                                                                                                                                                                                                                    | 2026-2027 |
| 67-57.070            | Homebuyer Loan Process                                                                                                                                                                                                                                                                                             | 2026-2027 |

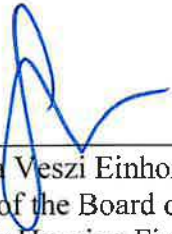
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| 67-57.080            | HOME Regulations                                                      | 2026-2027 |
| <b>Chapter 67-58</b> |                                                                       |           |
| 67-58.001            | Purpose and Intent                                                    | 2027-2028 |
| 67-58.002            | Definitions                                                           | 2027-2028 |
| 67-58.003            | Application and Selection Procedures for Projects                     | 2027-2028 |
| 67-58.004            | Applicant Administrative Appeal Procedures                            | 2027-2028 |
| 67-58.005            | Fees                                                                  | 2027-2028 |
| 67-58.006            | General Program Procedures and Restrictions                           | 2027-2028 |
| 67-58.010            | Total Project Cost                                                    | 2027-2028 |
| 67-58.015            | Supplemental Loans for Green Building                                 | 2027-2028 |
| 67-58.020            | Credit Underwriting and Loan Procedures                               | 2027-2028 |
| 67-58.030            | Terms and Conditions of Loans                                         | 2027-2028 |
| 67-58.040            | Sale or Transfer of a Project                                         | 2027-2028 |
| 67-58.050            | Construction Disbursements                                            | 2027-2028 |
| 67-58.060            | Loan Servicing                                                        | 2027-2028 |
| 67-58.070            | Credit Underwriting                                                   | 2027-2028 |
| 67-58.080            | Terms of the Loans to Applicants                                      | 2027-2028 |
| 67-58.090            | Disbursement of Funds, Draw Requests, and Construction Loan Servicing | 2027-2028 |
| 67-58.100            | Terms of the Loans to Eligible Persons                                | 2027-2028 |
| 67-58.110            | Permanent Loan Servicing - Annual Review                              | 2027-2028 |
| <b>Chapter 67-59</b> |                                                                       |           |
| 67-59.001            | Purpose and Intent                                                    | 2027-2028 |
| 67-59.005            | Definitions                                                           | 2027-2028 |
| 67-59.010            | Programs                                                              | 2027-2028 |
| 67-59.020            | Eligibility for UMAP or UMAP/MLRP                                     | 2027-2028 |
| 67-59.030            | Eligibility for MLRP Only                                             | 2027-2028 |
| 67-59.040            | Application                                                           | 2027-2028 |
| 67-59.050            | Form of Assistance                                                    | 2027-2028 |
| 67-59.060            | Quarterly Reviews                                                     | 2027-2028 |
| 67-59.201            | Overview                                                              | 2027-2028 |
| 67-59.210            | Eligibility for PR                                                    | 2027-2028 |
| 67-59.220            | Application                                                           | 2027-2028 |
| 67-59.230            | Form of Assistance                                                    | 2027-2028 |
| <b>Chapter 67-60</b> |                                                                       |           |
| 67-60.001            | Purpose and Intent                                                    | 2026-2027 |
| 67-60.002            | Definitions                                                           | 2026-2027 |
| 67-60.003            | Notice and Posting of Competitive Solicitations                       | 2026-2027 |

|           |                                                       |           |
|-----------|-------------------------------------------------------|-----------|
| 67-60.004 | Withdrawal of Competitive Solicitation or Application | 2026-2027 |
| 67-60.005 | Modification of Terms of Competitive Solicitations    | 2026-2027 |
| 67-60.006 | Responsibility of Applicants                          | 2026-2027 |
| 67-60.007 | Evaluation of Applications                            | 2026-2027 |
| 67-60.008 | Right to Waive Minor Irregularities                   | 2026-2027 |
| 67-60.009 | Applicant Administrative Appeal Procedures            | 2026-2027 |
| 67-60.010 | Funding Preferences                                   | 2026-2027 |

- (f) The following rules were substantively reviewed during the 2025-2026 review period and are identified as untimely rule reviews pursuant to Section 120.74(1)(f), F.S. The corresponding rulemaking is scheduled for the 2026-2027 cycle:

|            |                                                |
|------------|------------------------------------------------|
| 67-38.001  | Purpose                                        |
| 67-38.002  | Definitions                                    |
| 67-38.0026 | General Program Requirements and Restrictions  |
| 67-38.003  | Application Submission Procedures              |
| 67-38.004  | Incomplete Applications and Rejection Criteria |
| 67-38.005  | Application Evaluation and Award Guidelines    |
| 67-38.007  | Terms of the PLP Loan                          |
| 67-38.008  | Eligible Uses for the Loan                     |
| 67-38.010  | Credit Underwriting Procedures                 |
| 67-38.011  | Fees                                           |
| 67-38.014  | Disbursement Procedures                        |

- (g) FHFC does not issue licenses in accordance with Section 120.60, F.S.; therefore, the reporting requirements of Section 120.74(1)(g), F.S., do not apply.
- (d) The Chair of the Board of Directors of FHFC and FHFC's General Counsel hereby certify that each has reviewed this Regulatory Plan. We also certify that FHFC regularly reviews all of its rules, most recently in August 2026, to determine whether the rules remain consistent with FHFC's rulemaking authority and the laws implemented.



Sandra Veszi Einhorn  
Chair of the Board of Directors  
Florida Housing Finance Corporation



Laura J. Cox  
General Counsel  
Florida Housing Finance Corporation

Done this 25th day of September 2026. This Regulatory Plan will be published on FHFC's website on or before October 1, 2026.