Florida Housing Finance Corporation

Local Government

TITUSVILLE, FLORIDA

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

AMENDMENT #1

(SB 594)

Adopted by City Council 7/14/2026

Florida Housing Finance Corporation

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Florida Housing Finance Corporation

I. Program Details:

A. LG(s)

Name of Local Government	TITUSVILLE
Does this LHAP contain an interlocal agreement?	NO
If yes, name of other local government(s)	

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- To 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: 2025-2026, 2026-2027, 2027-2028

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 the availability of the Local Housing Assistance Plan and Notice of Funding Availability on the department's webpage and social media venues, as well as email notifications to local community groups seeking input. An additional opportunity for input was provided at an advertised public City Council meeting prior to approval.

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 for applicants. Those households on the waiting list will be notified of their status upon application and again when their name reaches a position on the list for interview and final application status. Applicants will be maintained in an order that is consistent with the time a preliminary application was 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:

1. Households with identified emergency conditions within the housing unit that addresses eligible life safety and/or health conditions of the assisted property.
2. Households identified as special needs in accordance with FS 420.004.
3. Households who have not received assistance previously.

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, and Foreclosure Counseling.

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 finds that the monies deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	All administrative duties	100
Third Party Entity/Sub-recipient	None	N/A

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. 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:** Must state the specific strategies and the specific activities that will be charged as a PDC. *State the percentage and/or maximum dollar amount.*

- Substantial Rehab Program- where third parties are utilized to perform inspections and provide work write up's, 5% of the estimated costs of repairs OR a maximum of $1500.00, whichever is less, will be charged as project delivery fee.
- First Time Homebuyer Program – where a subrecipient and/or sponsor is utilized to manage the program,

a maximum of $2500 per successful closing will be paid for these services. This includes income eligibility determinations, homebuyer counseling, and project management and close out.

T. Essential Service Personnel Definition (ESP): ESP includes teachers and educators; police, EMS, and fire personnel; health care personnel; government employee; and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: For the purpose of SHIP funding, the City has adopted specifications that outlines the general requirements for materials, equipment, appliances, and devices to be used in the rehabilitation, repair, and/or the replacement of eligible structures. When economically feasible, these specifications require the use of "new" products that meet or exceed the green communities' initiative criteria, Florida Building Code, and housing quality standards.

- Paints and primers that are low VOC
- Low-flow water fixtures in bathrooms – Water Sense labeled
- Energy Star rated light fixtures and appliances
- Carpet/pad shall be FHA approved and meet the "Carpet and Rug Institute's" green label
- Energy Star rated windows
- HVAC: minimum 14 SEER rating

These requirements may be adjusted for rental developments if the requirements of other construction funding sources require a more prescriptive list.

***V.* Describe efforts to meet the 20% Special Needs set-aside:** *(describe which strategies and how Special Needs are prioritized for funding as well as agency partners working in this area)*
All housing programs/activities offered by the City give priority funding to "special needs" population households, regardless of funding source. The City actively provides outreach in the community via social media, flyers, and on its website.

***W.* Describe efforts to reduce homelessness:** *(describe which strategies and how Special Needs are prioritized for funding as well as agency partners working in this area)*
The City partners with various service providers to provide a coordinated effort in addressing and serving the homeless population. In December 2015, the City adopted Resolution 34-2015 encouraging multifamily property owners to adopt admission preferences. Further, in September 2015, the Florida Housing Coalition prepared and provided training on Homelessness Strategies and Solutions for Titusville, which resulted in the City adopting a "Housing First" approach in the city and throughout Brevard County. The Brevard Homeless Coalition serves as the City's lead on this initiative.

Section II. LHAP Strategies:

A. Strategy Name	Code
REHABILITATION PROGRAM	**3**

a. Summary:
The intent of this strategy is to fully repair and bring owner occupied single family homes up to code and compliance with minimum housing standards and all applicable building and local codes in one assistance. Therefore, it is intended to serve those units that require interior and exterior repairs and where costs is estimated to exceed $50,000. Repairs include the four major trades such as roofing, electrical, plumbing, and mechanical, and address other life safety code and structural deficiencies. Cosmetic or non-minimum housing related items, may be included if funds are available after completing all required or major trade repairs. Where the homeowner is insured, proceeds from the insurance coverage must be utilized first before obtaining assistance, or in conjunction with the rehabilitation program. Insurance deductibles may be paid through this Program if practical to do so.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
c. Income Categories to be served: Very low, low, or moderate
d. Maximum award: $80,000.00
e. Terms:
1. Repayment loan/deferred loan/grant: Deferred Loan (forgivable) secured by a subordinate recorded mortgage and note.
2. Interest Rate: 0%
3. Years in loan term:

Amount of Assistance	Term
$10,000 to $24,999	5 years
$25,000 to $50,000	10 years
$50,001 to $70,000	15 years
Over $70,000	20 years

4. Forgiveness:

Lien Period	Percentage Forgiven Annually
5 years	20%
10 years	10%
15 years	7% years 1-14; 2 % year 15
20 years	0% first 5 years; 5% years 6-15; 10% years 16-20

5. Repayment: Non required as long as the loan is in good standing.
6. Default: All properties are subject to recapture of funds secured through a recorded mortgage and note placed on the property for the term specified. Upon default, the remaining balance is payable to the City, deposited into the Local Housing Trust Fund account, to be used for other eligible SHIP program strategies. For the purpose of the mortgage and note, "default" shall mean title/deed transferred, deed executed, owner no longer resides at the property as their principal residence, property leased, or owner vacates home for any reason other than a hospital or nursing home stay in any one calendar year for more than 180 days. The passing of title due to the death of the mortgagor to other than a spouse or adult child residing in the home at the time of the loan, or a co-mortgagor

holding an interest in the property, is deemed a conveyance and constitutes a default unless a SHIP eligible heir who will occupy the home as a principal residence assumes the loan. If the legal heir is not SHIP eligible, or chooses not to occupy the home, the remaining balance of the loan will be due and payable immediately. If a superior mortgage holder forecloses on the home, the City will try to seek repayment through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Eligible applicants are processed from an established "waiting list" in the order by the date in which they applied, and priority status as noted, and served on a first-qualified, first served basis. However, due to income set-aside requirements, actual assistance may be provided in a manner necessary to meet these requirements. Applicants must have owned the home for a minimum of one year (five years if converted from a rental) and shall be in good standing with the City, and not have any liens [other than mortgages] on the assisted property. Maximum times of assistance per owner/property is three single instances, and once every ten years.

g. Sponsor Selection Criteria: N/A

h. Additional Information: townhomes or other forms of attached residences will be limited to interior repairs only, unless feasibility allows additional exterior improvements to be performed without requiring an HOA review or approval or affecting adjoining units and unattainable code modifications. Improvements to manufactured homes constructed after June 1994 may be considered when judicious to do so and where required program set asides can be met.

Minimum assistance is $10,000 for this strategy.

See Exhibit in Section H, Policy and Procedure Guidelines, for additional information on eligibility requirements, loan provisions, and other program criteria and requirements.

B. Strategy Name	Code
WEATHERIZATION PROGRAM	**3**

a. Summary:
The intent of this strategy is to provide exterior improvements to an owner-occupied single family housing unit where limited repairs are needed such as roof, painting, windows and doors, and other exterior improvements to make the unit more sustainable and weather resistant for Florida climate.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $50,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Loan (forgivable) secured by a recorded mortgage and note.
2. Interest Rate: 0%
3. Years in loan term:

Amount of Assistance	Term
$5,000 to $24,999	5 years
$25,000 to $50,000	10 years

4. Forgiveness:

Lien Period	Percentage Forgiven Annually
5 years	20%
10 years	10%

5. Repayment: None required as long as loan is in good standing.
6. Default: All properties are subject to recapture of funds secured through a recorded mortgage and note placed on the property for the term specified. Upon default, the remaining balance is payable to the City, deposited into the Local Housing Trust Fund account, to be used for other eligible SHIP program strategies. For the purpose of the mortgage and note, "default" shall mean title/deed transferred, deed executed, owner no longer resides at the property as their principal residence, property leased, or owner vacates home for any reason other than a hospital or nursing home stay in any one calendar year for more than 180 days. The passing of title due to the death of the mortgagor to other than a spouse or adult child residing in the home at the time of the loan, or a co-mortgagor holding an interest in the property, is deemed a conveyance and constitutes a default unless a SHIP eligible heir who will occupy the home as a principal residence assumes the loan. If the legal heir is not SHIP eligible, or chooses not to occupy the home, the remaining balance of the loan will be due and payable immediately. If a superior mortgage holder forecloses on the home, the City will try to seek repayment through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Eligible applicants are processed from an established "waiting list" in the order by the date in which they applied, and priority status as noted, and served on a first-qualified, first served basis. However, due to income set-aside requirements, actual assistance may be provided in a manner necessary to meet these requirements. Applicants must have owned the home for a minimum of one year (five years if converted from a rental) and shall be in good standing with the City, and not have any liens [other than mortgages] on the assisted property. Maximum times of assistance per owner/property is three single instances, and once every ten years.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

This strategy is not meant to meet a demand from an insurance company that repairs, such as roof, must be made to avoid policy cancellation, instead the condition of such elements must meet the program criteria for repairs as provided for in the City's policy. See City policy as exhibit in Section H.

Minimum assistance under this strategy is $5,000.

C. Strategy Name **FIRST TIME HOMEBUYER PROGRAM [with or without rehab]**	Code **1 or 2**

a. Summary: This strategy provides financial subsidy assistance to first-time homebuyers for financing down-payment, closing costs, pre-paid, reserves, and/or the reduction of the mortgage principal as needed for affordability to eligible applicants. Properties must be located within the city limits of Titusville, pass a home inspection by a qualified/registered Home Inspector, be free of Lead-Based Paint, and pass an environmental evaluation with regard to the proximity to excessive noise and hazardous sites.

Where the housing unit does not pass a home inspection, and the seller refuses to make the necessary repairs through purchase negotiations so that the unit is up to code at time of purchase, the program may provide rehab assistance to the buyer so that necessary repairs can be made within six (6) months of closing. Only those repairs deemed necessary in the home inspection report will be considered. Cosmetic or non-code related items will not be considered.

See First Time Home Buyer Program policy in the Exhibit Section H, for additional program description.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award without rehab:

Income Level	Max. Subsidy*
Very Low	$70,000.00
Low	$50,000.00
Moderate	$30,000.00

Maximum award with rehab {$25,000 max. rehab]

Income Level	Max. Subsidy*
Very Low	$95,000
Low	$75,000
Moderate	$55,000

*Includes subrecipient/sponsor activity delivery fee

e. Terms:

1. Repayment loan/deferred loan/grant: Repayment Loan
2. Interest Rate: 0%
3. Years in loan term:

Subsidy Amount	Term
Under $25,000	5 years
$25,000 to $50,000	10 years
$50,001 to $70,000	15 years
Over $70,000 or New Construction	20 years

4. Forgiveness:

Lien Period	% rate forgiven annually
5 years	0%
10 years	First 5 yrs. 0%, 20% thereafter
15 years	First 5 yrs. 0%, 10% thereafter
20 years	First 5 yrs. 0%, 5% thereafter

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

a) Default: All properties are subject to repayment of funds secured through a subordinate recorded mortgage and note, placed on the property for the term specified. Upon default, the balance of loan is due payable to the City immediately, deposited into the Local Housing Trust Fund account to be used for other eligible SHIP housing program activities. For the purpose of the Mortgage and Note, "default" shall mean: home offered or listed for sale, home offered or listed for rent, title/deed

transferred, Agreement of Deed or Quit Claim Deed executed, property vacated by owner or no longer used as principal residence, property leased, or owner vacates home for any reason other than a hospital or nursing home stay in any one calendar year for more than 180 days. The passing of title due to death to other than a residing spouse or adult child holding interest in the property is deemed a conveyance and constitutes default unless a SHIP eligible heir, who will occupy the home as a principal residence, assumes the loan and meets all of the program eligibilities. If the legal heir is not eligible to assume or chooses not to occupy the home, the outstanding balance of the loan will be due and payable immediately upon default. If a superior mortgage holder forecloses on the home, the City will make an effort to seek repayment through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: The City or Sponsor will accept applications during the advertised "Application Period" when applicable. Applicants will be processed on a first-qualified, first-assisted basis. However, due to SHIP income set-aside requirements, actual assistance may be provided in a manner necessary to meet these requirements.

g. Sponsor Selection Criteria: The City will continue to utilize established sponsor(s) meeting the selection criteria set forth by the City to oversee and manage the applicant selection and qualification process for the First-Time Homebuyer Program, as well as, provide the required homebuyer counseling.

h. Additional Information: The maximum rehab assistance associated with purchase assistance shall be $25,000. Housing units requiring more than $25,000 in repairs will not be considered eligible for the program.

Any person currently incarcerated or on probation for an offense which would require them to register; or who must register with the Brevard County Sheriff's Office or the Florida Department of Law Enforcement under Florida Statute 775.13 as a person convicted of a felony in any court of this state, or any person who has been convicted in a federal court or any court of a state other than Florida or in any foreign state or country, which crime, if committed in Florida, would be a felony; or any person listed by the Florida Department of Law Enforcement as a sexual predator or a sexual offender as provided for under Florida Statute 944.606, or 944.608; is not eligible for this program. Any household member that is a convicted felon must have his or her civil rights restored or must have been pardoned in order to receive assistance.

D. Strategy Name **DISASTER RECOVERY PROGRAM**	Code **5**

a. Summary: The intent of this strategy is to provide temporary assistance in the event of a declared disaster. Assistance may consist of rental assistance [up to six months] for temporary relocation/housing, insurance deductible assistance, or emergency repairs. All types of assistance will be made directly to the landlord, insurance company, or contractor(s).

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $10,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Years in loan term: N/A

4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient/Tenant Selection Criteria: Applications will be processed in the order in which they are received. Funds will be awarded to eligible applicants on a first-qualified, first-served basis.

g. Sponsor Selection Criteria: N/A

h. Additional Information: If homeowner is insured, proceeds from the insurance must be used first before SHIP funds, except for the payment of the deductible. Funds for this strategy will only be allocated from unencumbered funds or additional funds awarded through FHFC for the disaster.

E. Strategy Name **RENTAL REHAB PROGRAM**	Code **14**

a. Summary: The intent of this strategy is to assist property owners [private individuals or non-profits] of affordable rental housing units, single family or multi family, with repairs to housing unit(s) to bring them up to minimum housing standards and increase energy efficiency and sustainability of the unit(s).

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $50,000.00 [per unit]

e. Terms:

1. Repayment loan/deferred loan/grant: Repayment Loan
2. Interest Rate: 0%
3. Years in loan term: 10 years
4. Forgiveness: N/A
5. Repayment: loan payments are due, at a minimum, on an annual basis at a rate of 10% of the initial loan value. For example, loan amount of $50,000 would require an annual payment, minimally, of $5000.00 until full loan amount is repaid. Periodic payments are accepted.
6. Default: All properties are subject to repayment of funds secured through a subordinate [in case of an existing first mortgage] recorded mortgage and note with a Land Use Restriction Agreement, placed on the property for the specified term. Upon default, the balance of loan is due payable to the City immediately, deposited into the Local Housing Trust Fund account to be used for other eligible SHIP housing program activities. For the purposes of this strategy, default shall mean that the assisted unit(s) are no longer made available to and occupied by very low- or low-income tenants and whose rents do not meet the criteria in Section M of this LHAP as evidenced through annual monitoring efforts.

f. Recipient/Tenant Selection Criteria: N/A

g. Sponsor/Sub-recipient Selection Criteria: The City has an open application cycle that allows the submittal of proposals on an as needed basis from applicants. All proposals will be evaluated by department staff and/or the AHAC to determine the feasibility of the proposed project. The City will advertise the availability of this strategy in its SHIP program materials and departmental webpage, in addition, when necessary to meet encumbrance or expenditure deadlines, the department will issue Request for Proposals from time to time.

h. Additional Information: Property owners must be in good standing with the City and other federal or state agencies, not have any outstanding municipal liens, and no history of property mismanagement. Property owners are tasked with providing a certified home inspection report and securing bids for the required

work needed to bring the unit(s) up to code. A minimum of three bids are required, and award shall be made to the lowest most qualified responsive bidder.

For unit(s) built before 1978, the owner will be responsible for environmental testing for lead-based paint and asbestos. Where positive results are noted, the owner must abate the materials as part of the rehab process or unit(s) are not eligible for assistance. Unit(s) located in a flood zone, except Zone X, are not eligible for assistance. Additionally, unit(s) located in proximity to hazardous waste sites are not eligible. For unit(s) located in a high noise area, rehab must address and reduce the impacts of the noise levels.

Draws {reimbursements] will be processed in accordance with the housing rehab policy and accompanied by lien releases at each phase of work.

F. Strategy Name **NEW CONSTRUCTION**	Code **10**

b. Summary: The intent of this strategy is to assist Community Housing Development Organizations or Community Land Trusts to construct new affordable homeownership units on vacant infill properties donated by the City for resale to eligible buyers.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
c. Income Categories to be served: Very low, Low
d. Maximum award: $25,000 [per unit]
e. Terms: DEVELOPER
   7. Repayment loan/deferred loan/grant: Deferred Loan
   8. Interest Rate: 0%
   9. Years in loan term: 10 years
   10. Forgiveness: N/A
   11. Repayment:
   12. Default: All properties are subject to repayment of funds secured through a subordinate [in case of an existing first mortgage] recorded mortgage and note with a Land Use Restriction Agreement, placed on the property for the specified term. Upon default, the balance of loan is due payable to the City immediately, deposited into the Local Housing Trust Fund account to be used for other eligible SHIP housing program activities.

f. Recipient/Tenant Selection Criteria: N/A
g. Sponsor/Sub-recipient Selection Criteria: The City has an open application cycle that allows the submittal of proposals on an as needed basis from developers. All proposals will be evaluated by department staff and/or the AHAC to determine the feasibility of the proposed project. The City will advertise the availability of this strategy in its SHIP program materials and departmental webpage, in addition, when necessary to meet encumbrance or expenditure deadlines, the department will issue Request for Proposals from time to time.
h. Additional Information: Developers must be in good standing with the City and other federal or state agencies, not have any outstanding municipal liens, no history of property mismanagement, and be current qualified CHDO or CLT.

Terms: APPLICANT/BUYER
Eligible buyers will be assisted through the First Time Homebuyer Program as outlined in Strategy C.

G. Manufactured Housing (Mobile Homes)	Code 3, 28, 29

a. Summary: The manufactured housing strategy may provide funds for:
   1. Relocation assistance for owners/tenants who have been evicted due to closure of a mobile home park in accordance with 723.003, F.S. (code 28)
   2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29)
   3. Rehabilitation/emergency repairs (code 3)

b. Fiscal Years Covered: 2026-2027, 2027-2028

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

d. Maximum award: $10,000 (relocation assistance)
   $5,000 (lot rental assistance)
   $15,000 (rehab/emergency repairs)

e. Terms:
   1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
   2. Interest Rate: 0%
   3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
   4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
   5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
   6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: 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 City 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 repayment.

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.

g. Sponsor Selection Criteria: N/A

h. Additional Information:Manufactured housing constructed after June 1994 is eligible.

III. LHAP Incentive Strategies

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

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

Provide a description of the procedures used to implement this strategy:
The Plan Review process will be expedited by reducing the review time by 25%, as determined by the Land Development Regulations (LDR's), as revised, and allow the submittal of building permits concurrently with the site development review process. Applicants desiring to utilize this incentive shall fill out an Expedited Permit Review request form.

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:
A Planning Division staff person and/or Planning & Zoning Commission member shall serve as liaison to the AHAC and staff to oversee all policy, procedures, and regulations that impact the affordable housing issues and to identify affordable housing as part of the review checklist.

Currently, the lead Principle Planner serves in this capacity as approved by City Council through the adoption of the most current Housing Incentive Plan. The Principle Planner will be responsible for identifying such impacts and shall notify the Development Services, Building, and Neighborhood Services Departments, as well as, the City Council and Planning & Zoning Commission of any effects on affordable housing.

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

Other Documents Incorporated by Reference.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A (2025)

TITUSVILLE		
Fiscal Year: 2025-2026		
Estimated SHIP Funds for Fiscal Year:	$	387,167.00
Salaries and Benefits	$	34,500.00
Office Supplies and Equipment	$	2,000.00
Travel Per diem Workshops, etc.	$	500.00
Advertising	$	1,500.00
Other*	$	200.00
Total	$	38,700.00
Admin %		10.00%
	OK	
Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	356,147.00
Salaries and Benefits	$	31,414.00
Office Supplies and Equipment	$	2,000.00
Travel Per diem Workshops, etc.	$	500.00
Advertising	$	1,500.00
Other*	$	200.00
Total	$	35,614.00
Admin %		10.00%
	OK	
Fiscal Year 2027-2028		
Estimated SHIP Funds for Fiscal Year:	$	350,000.00
Salaries and Benefits	$	30,500.00
Office Supplies and Equipment	$	2,000.00
Travel Per diem Workshops, etc.	$	500.00
Advertising	$	1,500.00
Other*	$	200.00
Total	$	34,700.00
Admin %		9.91%
	OK	

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

Exhibit B
Timeline for SHIP Expenditures

City of Titusville affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation should be notified according to the following dates:

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to robert.dearduff@floridahousing.org and kathy.cutler@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/timeline 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.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2025-2026

Name of Local Government: TITUSVILLE

Estimated Funds (Anticipated allocation only): $ 387,167

Code	Strategies / Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
3	Rehabilitation Program	Yes	1	$80,000	1	$80,000		$80,000	$160,000.00	$0.00	$160,000.00	2
3	Weatherization Program	Yes	1	$50,000	1	$50,000		$50,000	$100,000.00	$0.00	$100,000.00	2
2	First Time Homebuyer Program w/Rehab	Yes		$95,000		$75,000	1	$30,000	$30,000.00	$0.00	$30,000.00	1
10	New Construction	Yes			1	$25,000			$25,000.00	$0.00	$25,000.00	1
1	First Time Homebuyer Assistance	No		$70,000		$50,000		$30,000	$0.00	$0.00	$0.00	0
16	Disaster Recovery- Emergency Repairs	No		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		2		3		1		$315,000.00	$0.00	$315,000.00	6
Purchase Price Limits:			New	$ 510,939	Existing	$ 510,939						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14	Rental Rehab Program	Yes		$50,000		$50,000	0	0	$0.00	$0.00	$0.00	0
16	Disaster Recovery- Rental Assistance	No		$10,000		$10,000		10000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$	38,716	10%		OK					
	Home Ownership Counseling		$	-								
	Total All Funds		$	353,716	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		81.4%		OK
Homeownership % (65% requirement)		81.4%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		$ 130,000	33.6%	OK
Low Income (30% requirement)		$ 155,000	40.0%	OK
Moderate Income		$ 30,000	7.7%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government: TITUSVILLE

Estimated Funds (Anticipated allocation only): $ 356,147

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
3	Rehabilitation Program	Yes	1	$80,000	1	$80,000		$80,000	$160,000.00	$0.00	$160,000.00	2
3	Weatherization Program	Yes		$50,000	1	$50,000		$50,000	$50,000.00	$0.00	$50,000.00	1
2	First Time Homebuyer Program w/rehab	Yes		$95,000		$75,000	1	$30,000	$30,000.00	$0.00	$30,000.00	1
10	New Construction	Yes		$25,000	1	$25,000			$25,000.00	$0.00	$25,000.00	1
29	Manufactured Housing - Lot Rental	No		$5,000		$5,000		$5,000	$0.00	$0.00	$0.00	0
3	Manufactured Housing - Rehab	Yes		$15,000		$15,000		$15,000	$0.00	$0.00	$0.00	0
28	Manufactures Housing- Relocation	Yes		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
1	First Time Homebuyer Assistance	No		$70,000		$50,000		$30,000	$0.00	$0.00	$0.00	0
16	Disaster Recovery- Emergency Repairs	Yes		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		1		3		1		$265,000.00	$0.00	$265,000.00	5
Purchase Price Limits:			New	$ 510,039	Existing	$ 510,039						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14	Rental Rehab Progam	Yes	1	$50,000		$50,000			$50,000.00	$0.00	$50,000.00	1
16	Disaster Recovery- Rental Assistance	No		$10,000		$10,000		$ 10,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		1		0		0		$50,000.00	$0.00	$50,000.00	1
	Administration Fees		$	35,000	10%		OK					
	Home Ownership Counseling		$	-								
	Total All Funds		$	350,000	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		88.4%		OK
Homeownership % (65% requirement)		74.4%		OK
Rental Restriction (25%)		14.0%		OK
Very-Low Income (30% requirement)		$ 130,000	36.5%	OK
Low Income (30% requirement)		$ 155,000	43.5%	OK
Moderate Income		$ 30,000	8.4%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

TITUSVILLE

Estimated Funds (Anticipated allocation only):			$ 350,000									
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
3	Rehabilitation Program	Yes	1	$80,000	1	$80,000		$80,000	$160,000.00	$0.00	$160,000.00	2
3	Weatherization Program	Yes	1	$50,000	1	$50,000		$50,000	$100,000.00	$0.00	$100,000.00	2
10	New Construction	Yes		$25,000	1	$25,000			$25,000.00	$0.00	$25,000.00	1
29	Manufactured Housing- Lot Rental Assistance	No	1	$5,000	1	$5,000		$5,000	$0.00	$10,000.00	$10,000.00	2
3	Manufactured Housing- Rehab	Yes		$15,000		$15,000		$15,000	$0.00	$0.00	$0.00	0
1	First Time Homebuyer Assistance	No		$70,000		$50,000		$30,000	$0.00	$0.00	$0.00	0
2	First Time Homebuyer Assistance w/Rehab	Yes		$95,000		$75,000		$55,000	$0.00	$0.00	$0.00	0
16	Disaster Recovery- Emgergency Repairs	Yes		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
28	Manufactured Housing- Relocation Assistance	Yes		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		3		4		0		$285,000.00	$10,000.00	$295,000.00	7
Purchase Price Limits:			New	$ 510,039	Existing	$ 510,039						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14	Rental Rehab Program	Yes		$50,000		$50,000			$0.00	$0.00	$0.00	0
16	Disaster Recovery- Rental Assistance	No		$10,000		$10,000		$ 10,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$ 35,000		10%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 330,000	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		81.4%		OK
Homeownership % (65% requirement)		84.3%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		$ 135,000	38.6%	OK
Low Income (30% requirement)		$ 160,000	45.7%	OK
Moderate Income		$ -	0.0%	

Exhibit D
67-37.005(1), F.A.C.
2022

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: City of Titusville, Florida

Certifies that:

(1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.

(2) All SHIP funds will be expended in a manner which will ensure 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 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).

Tracy Davis
Witness Tracy Davis

Chief Elected Official or designee

Witness Kent Burnaw

Terrie Franklin, Neighborhood Services Director

Date 7/15/2026

OR

Attest:

(Seal)

Exhibit E

RESOLUTION#: 15-2026

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF TITUSVILE, FLORIDA, AMENDING RESOLUTION 10-2025 TO APPROVE A LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT; AUTHORIZING AND DIRECTING THE MAYOR, OR DESIGNEE, 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 Act (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.* the City finds 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. Therefore, the City will elect to utilize the maximum 10 percent allowed of the local housing distribution, plus 5% of program income deposited into the trust fund, for the cost of administering the program, except as defined in s. 120.52(19), should the City receive a local housing distribution not to exceed $350,000, it will elect to use 10 percent of program income for administrative costs.

WHEREAS, Amendment #1 to the three-year Local Housing Assistance Plan for programs years 2025/2026, 2026/2027 and 2027/2028 incorporates requirements of SB 594- Manufactured Housing (mobile homes), for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Council finds that it is in the best interest of the public for the City of Titusville to submit an Amendment to its Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

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

Section 1: The City Council of the City of Titusville hereby approves Amendment #1 of 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 2025-2026, 2026-2027, 2027-2028.

Section 2: The Mayor and/or Designee, 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 14th DAY OF JULY 2026.

Andrew Connors, Mayor

(SEAL)

ATTEST:

Wanda F. Wells, City Clerk