



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2023-2024, 2024-2025, 2025-2026



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I. Program Details:

A. LG(s)



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

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2023-2024, 2024-2025, 2025-2026

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.



The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

Priority ranking:

1. Special needs population.
2. Very low income households.
3. Low income households.
4. Moderate income households

J. D

Discrimination: In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.

- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.



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

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	Program advertising, intake and verification of income; processing of payments, oversight of financial transactions and management of consultant's activities.	5%
Third Party Entity/Sub-recipient	Rehab project oversight/management; all facets of the down payment assistance process implementation and administration; activity financial reporting.	5%

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with*



applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

- S. **Project Delivery Costs:** Project delivery costs for the years covered in this LHAP shall not exceed the lesser of 5% or \$3,000 per rehabilitation, emergency repair, or purchase assistance (with or without rehab). Project delivery fees includes: initial/final inspections, bid reviews, construction oversight, work write-up/cost estimates, closing documents, reviews for both rehab and down payment assistance.
- T. **Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- U. **Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City of Winter Haven will promote and encourage innovative design including green building components; storm resistant doors and windows; dedicated products and other features that cause to reduce the cost of home maintenance, lower the cost of property insurance. The City will utilize Energy Star qualified/rated products for appliances that needs installation or replacing. Lighting fixtures, HVAC, ceiling fans, etc. shall be Energy Star as well. The City will also employ Green Building requirements on rehabs and emergency repairs.
- V. **Describe efforts to meet the 20% Special Needs set-aside:** The City of Winter Haven will partner with local non-profit agencies serving the designated population to achieve the set-aside goal. In addition, the City will conduct outreach and advertise for the targeted population.
- W. **Describe efforts to reduce homelessness:** The City partners with a local agency, Heart 4 Winter Haven to address immediate needs of the homeless, including the provision of hotel vouchers, temporary housing and other homeless prevention mechanisms. On a long term bases the City is implementing land use and zoning modification to accommodate more flexible housing types, including accessible dwelling units (ADUs). The City is also in the process of developing more low-oncome housing.

Section II. LHAP Strategies:

A. Owner Occupied Rehabilitation	Code 3
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a. Summary: Use of funds will be to eliminate code violations and substandard housing including health and safety issues, i.e., electrical, plumbing, roofing, windows and other structural conditions. Cosmetic items may be included on rehabilitation projects if funds are available after the completion of priority repairs. Repairs must provide decent, safe and sanitary conditions.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$40,000 (includes project delivery costs)
Project Delivery Costs: Not to exceed \$2,700 per rehab project. Tasks are outlined below:



Task 1: Initial observation of housing units for appropriateness for the program	\$350
Task 2: Scope of Work writing	\$500
Task3: Bidding development & coordination	\$400
Task 4: Construction contract prep & signing	\$300
Task 5: Construction Observation	\$800
Task 6: Coordinate & monitor payment	\$350
Total per Rehab Project: \$2,700	

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: Loan is forgiven on a pro-rated basis of 20% of the original principal is forgiven on an annual basis.
5. Repayment: Not required as long as the loan remains in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the term of the loan: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; and, failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In the event of death of the SHIP program recipient, the loan will be forgiven in its entirety.

Refinance of the first mortgage with cash out is not allowed under any circumstances. In the case of a reverse mortgage, the SHIP loan must first be paid off. In cases of a reverse mortgage the SHIP mortgage must be paid off.

If the home is foreclosed on by a superior mortgage holder, the City of Winter Haven will make an effort to recapture funds through the legal process if it is determined funds may be available to justify pursuing a repayment.

- f. Recipient/Tenant Selection Criteria: A first-qualified, first-served process will be utilized. Priority will be given as detailed in Section 1 (1).
- g. Sponsor Selection Criteria: A subrecipient will be required to apply to the City through the RFP (procurement) process. The City will select a subrecipient to implement the Rehab strategy based on their experience in providing similar housing rehab/repair assistance, the knowledge, experience, and capacity of staff, and ability to implement the strategy.
- h. Additional Information:N/A



B. Purchase Assistance with or without Rehabilitation	Code 1 & 2
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a. Summary: Down payment assistance and closing costs to purchase a new or existing home.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

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

d. Maximum award: All categories are not to exceed and includes project delivery costs.

Very low income: \$50,000 (including project delivery costs)
Low income: \$40,000 (including project delivery costs)
Moderate income: \$30,000 (including project delivery costs)

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: Loan is forgiven on a pro-rated basis of 20% of the original principal is forgiven on an annual basis.
5. Repayment: None due as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the term of the loan: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence; or failure to maintain homeowners' insurance. If any of these occur, the outstanding balance will be due and payable.

In the event of death of the SHIP program recipient, 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.

Refinancing of the first mortgage with cash out is not allowed under any circumstances. In the case of a reverse mortgage, the SHIP loan must first be paid off.

If the home is foreclosed on by a superior mortgage holder, the City of Winter Haven will make an effort to recapture funds through the legal process if it is determined funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: A first-qualified, first-served process will be utilized. Priority will be given as detailed in Section 1 (1).

g. Sponsor Selection Criteria: N/A

h. Additional Information: Applicants must be able to secure a first mortgage by an approved lender.



Manufactured and mobile homes are allowed with this strategy.

C. Emergency Repair	Code 6
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a. Summary: This SHIP strategy provides grant funds (no repayment required) for emergency repairs necessary to mitigate code violations or repairs needed to address health and safety concerns. Funds may be used for electrical, plumbing, HVAC, leaking or damaged roof/including structural repairs necessary to mitigate to avoid future damage, wheelchair ramps and handicap accessibility.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$20,000 (including project delivery costs)
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant with no recapture terms.
 - 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: A first-qualified, first-served process will be utilized. Priority will be given as detailed in Section 1 (1).
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: An applicant requiring emergency repair will be required to:
 - 1. Allow city staff or its' contractors to access the home for an inspection to determine the need for the repair.

D. Disaster Mitigation	Code 5
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a. Summary: Funds will be awarded to applicants in need of home repairs which are directly caused by a disaster, or in anticipation of a disaster that is declared by an Executive Order of the President or the Governor. Repairs will be prioritized as follows:

- 1. Immediate threats to life and safety (sewage, damaged windows, roofing) in cases where the home is still habitable.
- 2. Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable.
- 3. Repairs necessary to make the home habitable.
- 4. Repairs to mitigate dangerous situations or potential threats to the safety and security of the home environment (exposed wires, tree trimming/cutting or debris removal).
- 5. Payments/repayments of insurance deductibles and depreciation allowance calculations

determined by insurance companies for eligible housing directly affected by the disaster.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$20,000 (including project delivery costs)
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant with no recapture terms.
 - 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: A first-qualified, first-served process will be utilized. Priority will be given as detailed in Section 1 (1).
 - 1. Must provide proof of homeowner's insurance
 - 2. Must file insurance and use proceeds from insurance as the first option.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Funds for disaster mitigation will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster.
- h. Additional Information: N/A

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 City of Winter Haven SHIP Administrator will notify all required permit viewers, including but not limited to the Planning Division, Building Division, Fire, Natural Resources, Public Services, Police, Utilities and Engineering or any qualified SHIP projects.

Any formal permit application, including but not limited to Development Review Committee



Review, Site Plan Review, or Building Permit application shall be marked as AFFORDABLE HOUSING and prioritized for immediate review.

SHIP projects that require bidding and procurement shall be marked as AFFORDABLE HOUSING and prioritized for immediate review and disbursement.

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: Prior to adoption of any new ordinance, procedure, regulation or plan, the City will consider the impact on the cost of housing pursuant to the Objective 1.1 and related policies of the Housing element of the City's Comprehensive Plan adopted August 22, 2011 and updated April 28, 2014.

The Affordable Housing Advisory Committee (AHAC) was created by resolution to review established policies and procedures, ordinances, and regulations, as well as plan provisions that may increase the cost of housing. The AHAC continues to meet quarterly.

C. Name of the Strategy: **Core Improvement Area**

Provide a description of the procedures used to implement the strategy:

The Core Improvement Area within the City of Winter Haven was established for the purpose of waiving certain City and County impact fees, excluding City Water and Sewer Utility Impact Fees. In the Core Improvement Area, the City waives Police, Fire, Library, Parks and Recreation, and Transportation Impact Fees. The County waives fees on Schools, Jails, Emergency Medical Services (EMS) and Transportation. For affordable housing, locating in the City's Core Area gives residents better access to transit, medical services, recreational facilities, as well as educational and employment opportunities.

D. Name of the Strategy: **Inventory of Public Land Suitable for Affordable Housing**

Provide a description of the procedures used to implement the strategy:

The City maintains an inventory of public land that is suitable for affordable housing within the municipal limits. The inventory can be used to attract developers and builders who are interested in constructing affordable housing. The inventory is maintained by the City's Planning Division.

E. Name of the Strategy: **Density Flexibility**

Provide a description of the procedures used to implement the strategy:



The City works with the housing industry, on creating incentives, to provide a variety of housing types and options, from which the City's residents to choose. Ensures that land development regulations and zoning do not create barriers to the construction of Alternatives to single-family detached housing such as condominiums, townhouses, apartments, loft apartments, and accessory residential units.

F. Name of the Strategy: **Affordable Accessory Residential Units**

Provide a description of the procedures used to implement the strategy

Revise the land development regulations to allow for greater use of accessory residential units as an alternative, low impact, housing option in place of developing traditional single-family and multi-family units.

IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.

Optional

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

(City of Winter Haven)

Fiscal Year: 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 613,073.00
Salaries and Benefits	\$ -
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 1,500.00
Other*	\$ 55,807.00
Total	\$ 61,307.00
Admin %	10.00%
OK	

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 613,073.00
Salaries and Benefits	\$ -
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 1,500.00
Other*	\$ 55,807.00
Total	\$ 61,307.00
Admin %	10.00%
OK	

Fiscal Year 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 613,073.00
Salaries and Benefits	\$ -
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 1,500.00
Other*	\$ 55,807.00
Total	\$ 61,307.00
Admin %	10.00%
OK	

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

Details: The City of Winter Haven will use admin funds to pay for consulting fees for project delivery services of rehab, review of closing docs, and all other reporting activity.

**Exhibit B
Timeline for SHIP Expenditures**

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

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2023-2024	6/30/2025	6/30/2026	9/15/2025	9/15/2026
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027
2025-2026	6/30/2027	6/30/2028	9/15/2027	9/15/2028

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027
2025-2026	3/30/2028	6/15/2028

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

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

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

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.

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: City of Winter Haven

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.

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: City of Winter Haven

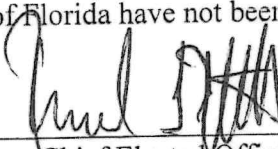
Certifies that:

- (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).

Witness



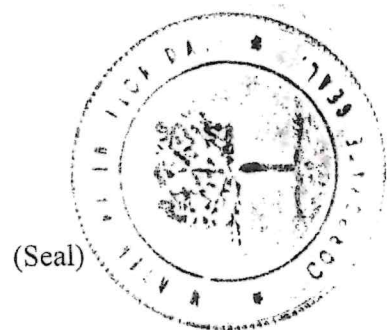
Chief Elected Official or designee

Witness

Bradley T. Dantzler
Type Name and Title

Date

OR
Vanessa Castello
Attest:



RESOLUTION NO. R-23-36

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF WINTER HAVEN, FLORIDA, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; PROVIDING FOR SEVERABILITY, THE ADMINISTRATIVE CORRECTION OF SCRIVENER'S ERRORS; PROVIDING FOR REPEAL OF CONFLICTING RESOLUTIONS; AND PROVIDING AN EFFECTIVE DATE.

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

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (2022), 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, of the Florida Statutes. It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined ins. Section 120.52(19), of the Florida Statutes and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

WHEREAS, the City's Economic and Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation which is attached as Exhibit "A" and incorporated herein by reference; and

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

NOW THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF WINTER HAVEN, FLORIDA, that:

Section 1: The City Commission of the City of Winter Haven, Florida, hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto as Exhibit "A" for submission to the Florida Housing Finance Corporation as required by Sections 420.907 through 420.9079, of the Florida Statutes, for fiscal years 2023-2024, 2024-2025, 2025-2026.

Section 2: The Mayor and/or the City Manager or his designee are 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.

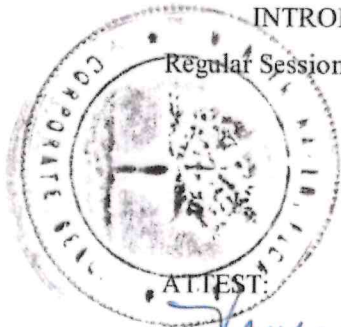
Section 3: The provisions of this Resolution are severable. If any word, sentence, clause, phrase or provision of this Resolution for any reason is declared by any court of competent jurisdiction to be void, unconstitutional or unenforceable, then all remaining provisions and portions of this Resolution shall remain in full force and effect.

Section 4: The administrative correction of scrivener's errors that do not affect the intent of this Resolution are hereby authorized to be made by the City Manager or his designee by filing a corrected copy of this Resolution with the City Clerk.

Section 5: All Resolutions in conflict with this Resolution are repealed but only to the extent necessary to give this Resolution full force and effect.

Section 6: This Resolution shall take effect immediately upon its adoption.

INTRODUCED AND PASSED by the City Commission of the City of Winter Haven, Florida, in Regular Session, on this 10th day of July, 2023.



ATTEST:

Tanessa Castillo
CITY CLERK

CITY OF WINTER HAVEN, FLORIDA

BY:

Paul J. PMA
Mayor-Commissioner

Approved as to form:

[Signature]
CITY ATTORNEY