

Alachua County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029

BOCC Approved June 23, 2026

FHFC Approved July 7, 2026

Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	7
A. Purchase Assistance with and without Rehab	7
B. Owner Occupied Rehabilitation	9
C. Demolition/Reconstruction	10
D. Disaster Assistance	12
E. Emergency Repair	13
F. Foreclosure Prevention	14
G. Rental Assistance	15
H. Rental Development/Rehabilitation	15
I. Manufactured Housing	17
Section III, Incentive Strategies	18
A. Expedited Permitting	18
B. Ongoing Review Process	18
C. Other Incentives Adopted	19
Exhibits	21
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	
F. Ordinance: (If changed from the original creating ordinance)	
G. Interlocal Agreement	
H. Guidelines for Community Land Trust Purchases	

I. Loan Requirements and Underwriting Guidelines

I. Program Details:

A. LG(s)

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

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2026-2027, 2027-2028, 2028-2029

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:

- a. All strategies will serve households meeting the definition of Special Needs first.
- b. After Special Needs as defined in 420.0004 (13), all strategies will serve households meeting the definition of Essential Services Personnel that meet the very low and low set-asides.
- c. After Essential Services Personnel as defined in Section I, all strategies will serve households to meet the very low and low set-asides.

- 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 and counseling 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 through referral to qualified HUD approved housing counseling agencies. The County may also provide heirs property assistance, title clearing, and estate planning services through referral to qualified legal service providers.
- 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 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	Alachua County	10%
Third Party Entity/Sub-recipient	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. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of*

constructing a permanent structure.

- S. Project Delivery Costs:** In addition to the administrative costs listed above, the county may charge a reasonable project delivery cost to cover title searches, recording fees, legal fees, or inspections performed by non-county employees for rehabilitation projects. The fee will not exceed 5% of the contracted SHIP award and will be included in the amount of the recorded mortgage and note.
- 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 county may, when economically feasible, employ the following Green Building requirements for new construction development, rehabilitation, and emergency repairs:
1. Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint)
 2. Low-flow water fixtures in bathrooms; Water Sense labeled products or the following specifications:
 - Toilets: 1.5 gallons/flush or less
 - Faucets: 1.5 gallons/minute or less
 - Showerheads: 2.0 gallons/minute or less
 3. Energy Star certified water heater, exhaust/ventilation fans, lighting, ceiling fans, refrigerator, dishwasher, washer, dryer, if provided in units
 4. High efficiency heating, ventilation, and air conditioning (HVAC) systems with a minimum of 15 SEER (or 14.3 SEER2). Packaged units are allowed in studios and one-bedroom units with a minimum of 14 SEER (or 13.4 SEER2)
 5. Upgrade of insulation, provide caulking and weather stripping of windows and doors
 6. Structural enhancements such as roofing tie downs, impact resistant windows, and wind/hurricane mitigation and resilience improvements
- V. Describe efforts to meet the 20% Special Needs set-aside:** The goals will be met by ranking Special Needs households first for owner-occupied rehabilitation, emergency repair, and rental assistance strategies. All applications are reviewed and approved by SHIP county staff. Standard procedures are first come first served, however where we have a waiting list, those persons with special needs are ranked higher. We are defining Persons with special needs as in section 420.0004(13), Florida Statutes, "as an adult person requiring independent living services to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits." Persons with special needs as defined above and including frail elders, individuals experiencing homelessness, and people with disabilities may have difficulties finding housing that is safe, affordable, and permanent. They may also require housing that is matched with accessible support services. Many, if not most, of these people with special needs are low or extremely low income (ELI).
- W. Describe efforts to reduce homelessness:** The County works with the local Continuum of Care (CoC) and



agencies serving the homeless populations primarily through referrals and rental assistance to place these individuals or families in rental housing for the purpose of providing a stable housing situation for twelve months or more. In addition to the direct use of SHIP funding to prevent homelessness through the eviction prevention strategy and to rehouse homeless households through the rental assistance strategy detailed below, the County has a partnership with the City of Gainesville to reduce homelessness. The County also has a representative serving on the CoC Governance Board and staff serving on the CoC housing committee, coordinated entry system committee, and planning committee.

Section II. LHAP Strategies (Please read LHAP Strategy Quick Guide before developing strategies):

A. Strategy Name: Purchase Assistance with and without Rehab	Code 1, 2
---	-----------

- a. Summary: Funds may be awarded for Down Payment Assistance that may or may not require rehabilitation. This category of funding will be awarded to First-Time Homebuyers to be used for down payment, closing costs, and eligible repairs for the purchase of an existing home. These funds may also include homes purchased from a community land trust (CLT). A newly constructed home must have received a certificate of occupancy within the last twelve months. SHIP funds will only be provided to a house meeting the state building standards as described in Chapter 553 of the Florida Statutes. SHIP funds may also be used to purchase manufactured homes less than five years old.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:

Very Low	\$60,000.00
Low	\$50,000.00
Moderate	\$30,000.00

The maximum award includes up to \$10,000.00 which may be made available to undertake repairs post-closing as needed.

- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 15 years
 4. Forgiveness: For VLI and LI borrowers, loans are forgiven at the end of the loan term.
 5. Repayment: For VLI and LI borrowers, none due if the loan is in good standing. For MI borrowers, the loan balance will be repaid in full when the property is sold or when the first mortgage has been satisfied.



6. Default: 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 rental property; loss of homestead exemption status; failure to occupy the home as a primary residence or if all or any part of the Property or any interest in it is sold, transferred, gifted, or otherwise conveyed, whether by a voluntary act, involuntarily, by operation of law or otherwise, upon the Mortgagor's breach of any covenant or agreement of the Mortgagor in the Mortgage, including the covenants to pay when due any sums secured by this Mortgage, or in the event that the Mortgagor shall have made material misrepresentations or material omissions in his/her/their application for at SHIP loan, the Mortgagee, at the Mortgagee's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this mortgage by judicial proceeding. If any of these occur, the outstanding balance will be due and payable to Alachua County.

A community Land Trust (CLT) home that is in default: The first right of refusal to acquire the property is offered to the CLT organization. In the event the CLT is not willing or able to exercise its right to purchase, it shall transfer its right to repurchase to Alachua County, giving the County the right, but not the obligation, to foreclose.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be fully forgiven with requisite approval.

- f. Recipient/Tenant Selection Criteria: Applicants are assisted on a first-qualified/first-served basis. Qualified applicants are defined as those that have provided all necessary documentation to determine income and property eligibility and determined to be eligible for the strategy, with priorities for Special Needs, Essential Services Personnel, and income groups as described in section I of this plan. Priority will be granted to applicants who have not received SHIP assistance in the last 10 years over applicants who have received SHIP assistance in the last 10 years (Exception: Disaster Recovery)
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: SHIP award will be available for homes, meeting the following definitions:
- If a home is being constructed involving a construction agreement between the eligible home buyer and a licensed builder/general contractor.
 - If a home has obtained a certificate of occupancy in the 12 months preceding the contract for sale and purchase.
 - If a home was built as a model home, it has never been occupied and is less than a year old.
 - If the final appraised value (including land value), is less than or equal to the maximum purchase price.

The maximum award may not be awarded in all cases depending on the amount of money required to allow the home buyer to qualify for a mortgage loan and maintain affordability.

For applicants seeking SHIP assistance for the purchase of a home requiring repairs, eligible home repairs include:

- Repairs need to meet or exceed the requirements of the Florida Building Code, (Code Violations) ss 553.70-553.898 F.S., as amended and adopted by Alachua County Ordinance 02-01.



- Roof repair or replacement.
- Repair, replacement, or provision of HVAC, electrical, and plumbing.
- Energy conservation measures such as insulation, weather-stripping, etc.
- Alterations to the unit's exterior or interior to provide greater accessibility for people with disabilities or family members over the age of 62 needing assistance.
- Other repairs as recommended by a certified SHIP inspector and approved by the Alachua County SHIP program.

B. Strategy Name: Owner-Occupied Rehabilitation	Code 3
--	--------

a. Summary: Funds may be awarded for the general rehabilitation of owner-occupied homes. The property must have homestead with a clear title. Funds will be awarded to repair owner-occupied homes to alleviate code violations, health hazards, and life and safety issues. SHIP funds assist only those whose housing meets the constructed state housing standards as defined in Chapter 553 of the Florida Statutes. SHIP funds may also be used to assist mobile homes or manufactured homes constructed after December 31, 2009.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:

Very Low: \$60,000.00
Low: \$50,000.00
Moderate: \$30,000.00

Included within the maximum award, up to \$5,000.00 may be utilized to address unforeseen change orders. Assistance for change orders may be provided in the form of a grant. These are on a case-by-case basis and are for unforeseen yet critical and necessary change orders approved by the County and needed to complete the project.

- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred loan secured by recorded note and mortgage; grant for change orders up to \$5,000.00
 2. Interest Rate: 0%
 3. Years in loan term: 15
 4. Forgiveness: After the initial 5 years, principal amount of the loan will reduce by 10% each year of occupancy from the date the mortgage was signed. All loans are forgiven at the end of the loan term.
 5. Repayment: No required if 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 loan term: sale, transfer, or conveyance of the property; conversion to 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 will be fully forgiven.

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

- f. Recipient/Tenant Selection Criteria: Applicants are assisted on a first-qualified/first-served basis. Qualified applicants are defined as those that have provided all necessary documentation to determine income and property eligibility and determined to be eligible for the strategy with priorities for Special Needs, Essential Services Personnel, and income groups as described in section I of this plan. Priority will be granted to applicants who have not received SHIP assistance in the last 10 years over applicants who have received SHIP assistance in the last 10 years (Exception: Disaster Recovery)

Eligibility Criteria include:

- Owner Occupancy
- Primary Residence
- Current on Property Taxes
- Current on the mortgage; No Lis Pendens is currently in effect.
- No active liens on the property; excluding HELOCs and primary mortgages
- Property is located in Alachua County, outside of the City of Gainesville
- Property is not located in a flood zone

Compliance with each of these eligibility requirements will be documented in the household file.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Condos and other attached homes are not eligible for Owner Occupied Rehabilitation to correct exterior (common property) problems.

C. Strategy Name: Demolition / Reconstruction	Code 4
--	---------------

a. Summary: Existing homes that are determined to be beyond rehabilitation (the cost of all essential repairs exceed the maximum SHIP award for Owner Occupied Rehabilitation) may be replaced under this strategy. The property must be owner-occupied and must have homestead with a clear title. Liens, taxes, and assessments must be current. The existing structure must be confirmed as substandard and not suitable for habitation by the appropriate county building official.
--

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$400,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage

2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness: The loan will be forgiven in 1/30 per year for the life of the loan. The loan will be forgiven at the end of the 30-year term.
5. Repayment: None is required if the loan is in good standing.
6. Default: The outstanding balance of the loan must be repaid when any of the following conditions occur: sale, homeowner no longer resides in the home, title is transferred, refinance to access equity.

Exception: if title is transferred due to the homeowner dying during the loan period. Title transfer can be made to an income-eligible heir who is going to make the house their primary residence. The heir must apply for the exception and provide the necessary information to certify household income. If the title is transferred to an eligible heir who is not going to reside in the house or a non-income eligible heir, the outstanding balance on the loan must be repaid.

If a refinance is pursued to obtain a fixed-rate mortgage, a reduction in the monthly principal and interest payment, with no cash-out, a written request for the refinance and re-subordination may be submitted for consideration.

- f. Recipient/Tenant Selection Criteria: Applicants are assisted on a first-qualified/first-served basis. Qualified applicants are defined as those that have provided all necessary documentation to determine income and property eligibility and determined to be eligible for the strategy with priorities for Special Needs, Essential Services Personnel, and income groups as described in section I of this plan. Priority will be granted to applicants who have not received SHIP assistance in the last 10 years over applicants who have received SHIP assistance in the last 10 years (Exception: Disaster Recovery)
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants will be given a choice of several housing plans. A new or retrofit of the existing utilities, driveway apron, and demolition may be included as part of the construction costs and included in the bidding process. Applicants who have received assistance under this strategy may be eligible for emergency repair funds if housing staff and inspections can verify an emergency need that would fall under the Emergency Repair strategy guidelines.

Residents cannot directly apply for this program. Alachua County SHIP Subrecipient partners will refer residents to this strategy if they are unable to properly address the residents' needs under Owner Occupied Rehabilitation. Housing staff will determine eligibility for the Demolition/Reconstruction strategy following the referral.

Mobile homes may be eligible for replacement with a factory- or site-built home.

D. Strategy Name: Disaster Assistance

Code 5, 16

- a. Summary: Funds may be awarded for immediate activities during/after a disaster or emergency. The property must have homestead with a clear title. Funds will be awarded to qualified applicants directly affected by a disaster that has been declared by an Executive Order of the President or Governor.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$30,000.00
- 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: Applicants will be ranked for assistance based on a first-qualified, first served basis. All applicants must meet the income criteria for the SHIP program. Property must be located in Alachua County, outside of the city limits of Gainesville, and be the primary resident of the applicant.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Assistance will be available for the following:
- Immediate threats to health and life safety (sewage, damaged windows, roofing) in cases where the home is still habitable.
 - Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable. Including:
 - Repairs that are necessary to make the home habitable
 - Repairs to mitigate dangerous situations (exposed wires)
 - Purchase of emergency supplies for eligible households to waterproof damaged homes.
 - Interim repairs to avoid further damage, tree and debris removal required to make the individual housing unit habitable
 - Construction of wells or repair of existing wells where public water is not available.
 - Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
 - Security deposit for eligible recipients that have been displaced from their homes due to disaster.
 - Rental and utility payment assistance for eligible applicants.
 - Mortgage and utility payment assistance for eligible applicants.
 - Eviction prevention for eligible applicants up to 6 months of past due rent payments.



- Strategies included in the approved LHAP that benefit applicants directly under the executive order.
- Other eligible activities as proposed to and approved by Florida Housing.

E. Strategy Name: Emergency Repair	Code 6
---	---------------

- a. Summary: Funds may be awarded for a very specific list of items such as windows, roofing, etc. that cannot wait for a more comprehensive substantial rehab. The property must have homestead and clear title. The Emergency Repair program is designed to correct, repair, or replace an essential system and/or critical structural problems. The purpose of the Emergency Repair Program is to stabilize the homeowner's residence by making essential repairs to make the home livable. This is not a comprehensive homeowner rehabilitation program. This includes damaged roofing that is leaking, damaged windows causing exposure to the elements, or electrical or plumbing problems that could cause damage (fire) to the home or are an immediate health hazard to the occupants.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$25,000.00
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 5 years
 4. Forgiveness: Loan to be forgiven at the end of the term.
 5. Repayment: Not required if 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 Loan term: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status, or failure to occupy the home as the 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 will be fully forgiven. If the home is foreclosed on by a superior mortgage holder, the county will try 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 are assisted on a first-qualified/first-served basis. Qualified applicants are defined as those that have provided all necessary documentation to determine income and property eligibility and are determined to be eligible for the strategy, with priorities for Special Needs, Essential Services Personnel, and income groups as described in section I of this plan.
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information: Applicants assisted with emergency repairs, who are on the rehabilitation waiting



list will not lose their place, however, the amount of funds expended for the emergency repairs will be counted towards the maximum award if the applicant receives subsequent assistance through the rehabilitation strategy. Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by the homeowner's policy. Emergency funding is a last resort funding source, payment from insurance and other sources would be used first.

SHIP funds may also be used to assist mobile homes or manufactured housing constructed after December 31, 2009.

F. Foreclosure Prevention	Code 7
----------------------------------	--------

a. Summary: Funds will be awarded to homeowners that are in arrears on their first mortgage. The arrearage must be at least three months, but no more than six months, and cannot be under an active foreclosure action. This is a one-time eligibility per applicant.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- 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: Applicants will be ranked for assistance based on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicant must provide proof of pending foreclosure action or notice. Applicant must also provide evidence of the hardship that caused the nonpayment of mortgage. Eligible reasons are:
 - a. Loss of employment
 - b. Sudden medical illness and/or expenses
 - c. Divorce or separation
 - d. Death in immediate family
 - e. Unforeseen home repair bills

- f. Significant increase in amount of mortgage payment due to variable terms of loan
- g. Deployment or active duty for military
- h. Natural disaster

G. Rental Assistance

Code 13, 23, 26

- a. Summary: Funds will be awarded to renters that are in need of a one-time payment to assist with obtaining a lease on a rental unit and qualify under 420.9072 (7). This may include utility deposits, security deposits or eviction prevention up to six months' rent. For households that are very low income and have one adult with special needs according to 420.0004 (13) or a person who is homeless according to 420.621, rent up to twelve months is eligible.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$15,000.00
- 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: Applicants will be ranked for assistance based on a first-qualified, first served basis with the priorities for Special Needs, Essential Services, Personnel, and income groups as described in Section I of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants will be referred to the County through supportive services or other community-based organizations. Any funds e.g. security or deposits funds paid to a landlord or behalf of a client are the property of the county and must be returned to the County not the client/tenant.

H. Rental Development/Rehabilitation

Code 14, 20, 21

- a. Summary: Funds will be awarded to construct new or for the rehabilitation of existing low-income housing units. These funds will be used as a match with other state and federal housing programs. This funding is intended to be used as gap financing required for the project. In cases where a smaller development (less than 50 units) is being proposed that includes Special Needs units, the County may choose to provide a larger amount of the overall construction financing. Eligible costs may include

demolition, reconstruction, or rehabilitation of rental units. All financing for the project must be secured prior to an award of SHIP funds.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$460,000.00
 - 1. The standard loan will be \$10,000.00 per unit to be constructed or rehabilitated.
 - a. Any requests for funding under this strategy within the city limits of Gainesville must be for Special Needs households and evidence will be provided annually for the term of the mortgage, typically 15 years.
 - b. Any request for funding under this strategy will require at least 20% of the unit's addresses will be for special needs: As defined in section 420.0004 (13), Florida Statutes. If only one unit, it must be special needs.
 - 2. Low Income Housing Tax Credit program developments may receive the lesser of 15% of SHIP funding annual allocation up to a maximum of \$460,000.00. In order to achieve this funding goal, if available, the funds may be expended over several funding years.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: For for-profit developers, funds will be awarded as a loan secured by a recorded subordinate mortgage and note. For non-profit developers, funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: Non-profits, the loan is forgiven on a prorated basis beginning in year six so that 10% of the loan is forgiven annually from years six through fifteen.
 - 5. Repayment: For-profits, the loan is due and payable at the end of the term unless the county negotiates an extended loan term of up to 15 years with the same loan terms in order to secure affordable rental units in the best interest of the county's residents.
 - 6. Default: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur, the outstanding balance will be due and payable. The county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment. Failure to maintain compliance standards as required by the funding source.
 - a. The use of these will be conditions by the first right of refusal – the project in default will make available to a non-profit.
- f. Recipient/Tenant Selection Criteria: All applicants for residence in a SHIP-assisted unit must meet income qualifications of the program as determined and reported by the developer's management company for the development.



- g. Sponsor Selection Criteria: Developers will apply to the County through an RFQ process. The RFQ will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets with the county's housing element in the Comprehensive Plan. The County reserves the right to select developments that meet all the above requirements and:
- Are in areas of immediate need due to lack of available units.
 - Proposed to preserve and improve existing units.
 - All funding awards will be subject to closing on other funding sources
- h. Additional Information: Developer will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units.

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

- a. Summary: The manufactured housing strategy may provide funds for:
- 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)
 - Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29)
 - Rehabilitation/emergency repairs (code 3)

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- 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:
- 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.
 - Interest Rate: 0%
 - Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
 - Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
 - Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
 - 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 county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a 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. Sec. 402.03.5. – Building permit review for affordable housing units.
 - a. Applicability: This section applies to all housing units funded by any of the following programs: (1) Community Development Block Grant (CDBG) (2) State Housing Initiatives Partnership Program (SHIP) (3) Impact Fee Assistance Program (4) Other (i.e., housing tax credit program).
 - b. Processing Building Permits: Building permits for projects meeting the affordable housing guidelines above shall be available (processed) within six business days from the day the application is found sufficient and complete. No default permit is issued on account of this deadline.
 - c. Application information: In addition to the required information necessary to obtain a building permit, all affordable housing units seeking expedited permit review shall submit an Alachua County Expedited Review Process for Affordable Housing Units form. (Ord. No. 09-05, § 2(Ext. A), 9-8-09)
- B. Name of the Strategy: **Ongoing Review Process**
An ongoing process for reviewing local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption. The Alachua County



Affordable Housing Advisory Committee meets as needed to discuss any changes to the rules or regulations that may affect or adversely impact affordable housing.

C. Other Incentive Strategies Adopted:

a. **Modification of Impact Fees for Affordable Housing**

The County previously provided General Revenue Funding to offset the cost of impact fees for affordable housing units. For reasons of budgetary considerations and lack of effectiveness as a means of achieving affordable housing. The housing element must express principles, guidelines, standards, and strategies that reflect, as needed, the creation and preservation of affordable housing for all current and anticipated future residents of the jurisdiction, elimination of substandard housing conditions, adequate sites, and distribution of housing for a range of incomes and types, including mobile and manufactured homes. The element must provide specific programs and actions to partner with private and nonprofit sectors to address housing needs in the jurisdiction, streamline the permitting process, and minimize the costs and delays for affordable housing, establish standards to address the quality of housing, stabilization of neighborhoods, and identification and improvement of historically significant housing. The County recently decided not to pursue this strategy.

b. **Reservation of Infrastructure Capacity for Housing for very low-income persons, low-income persons, and moderate-income persons**

The Unified Land Development Code, Sec. 407.121(b), provides that a preliminary certificate of level of service compliance (CLSC) may be issued for affordable housing developments for periods established by the phasing schedule of the project's approved preliminary development plan. Reservation of public-school capacity associated with the provision can be made through a development agreement between the developer, county, and the school board under the Interlocal Agreement for Public School Facility Planning.

c. **Allowance for Accessory Dwelling Units in Residential Units in Residential Zoning Districts**

The Unified Land Development Code, Sec. 404.24, provides that in the A, RE, RE-1, R-1a, R-1b, and R-1c districts, located within the rural/agriculture, estate residential, low-density, or medium-density residential land use designations, a single accessory dwelling unit is allowed as an accessory use to the principal structure, without being included in gross residential density calculations. All accessory dwelling units must comply with standards such as size, access, etc. as identified in Sec. 404.24.

d. **Reduction in Parking and Setback Requirements for Affordable Housing**

The Unified Land Development Code, Sec. 407.17, allows for a reduction in the number of parking spaces required for a mixed-use project or for uses that are located adjacent to one another and have different parking demands and operating hours. Sec. 407.18 provides for reductions in the required number of off-street parking spaces through documentation of reduced parking demand. Reduction in setback requirements for zero lot line housing is noted below under "allowance of flexible lot configurations, including zero lot line configurations, for affordable housing".

e. **The Allowance of Flexible Lot Configurations, including Zero Lot Line Configurations, for**

Affordable Housing

The unified Land Development Code, Chapter 403. Article III implements density-based zoning districts that allow for flexible lot sizes and better utilization of densities allowed within land uses. Chapter 404. Article II includes provisions to allow mixed unit types by right (single-family detached units and single-family attached units) in residential zoning districts, allowing for more density and a greater range of unit prices. This in turn creates opportunities to include affordable housing units in market-rate developments. Sec 403.07 and Sec. 407.67 allow for zero lot line units in single family districts, Traditional Neighborhood Developments, and Transit Oriented Developments. Minimum side setbacks do not apply to zero lot line developments provided the building spacing requirements of the Florida Building Code are met. Future Land Use Element Objective 1.8 in the Comprehensive Plan and ULDC Chapter 407. Article XVI provides for Cottage Neighborhoods intended in part to promote diverse and high-quality infill development within the Urban Cluster and a variety of housing types and sizes in the community that meet the needs of households with a diversity of incomes. Cottage neighborhoods may be on lots as small as one acre, with a minimum of four homes and a maximum of 15 homes allowed around any common green and may be incorporated within larger residential subdivisions. These neighborhoods provide for more efficient use of land through density bonuses of two times the maximum units per acre of the zoning district designation. Homes in Cottage Neighborhoods may be located on individual lots or on a common ownership lot, and maybe within a single unit, duplex, or triplex buildings. Setbacks are applied from the overall property boundaries rather than from individual lots.

f. Modification of Street Requirements for Affordable Housing

The County has a range of street standards, depending on street volume, which is intended to minimize street width requirements. Sec. 407.141, ULDC, includes provision for flexibility in street design and less right-of-way required for developments that provide innovative plans. Cottage neighborhoods are provided for in Chapter 407. Article XVI, allows the option of common parking lots rather than private roads, drives, or alleys accessing individual homes, potentially reducing development and housing costs.

g. Development of an Inventory List of Locally Owned Public Lands Appropriate for Affordable Housing Use

Florida Statutes, Sec. 125.379, requires each county to prepare an inventory list every 3 years of all county-owned lands within its jurisdiction that are appropriate for use as affordable housing. The list is then reviewed and adopted by resolution at a public hearing. Housing Element Policy 1.1.8 in the Comprehensive Plan states that Alachua County will review surplus land in its possession for suitability for sale or donation to organizations that propose to develop affordable housing projects. An updated inventory list will be prepared and submitted in 2019. Support for development and growth near transportation hubs, major employers, and mixed-use centers. The Alachua County Comprehensive Plan provides for mixed-use, pedestrian- and bicycle-friendly communities in higher densities and intensities that are transit supportive and reduce the need to rely on a motor vehicle for mobility. These are provided for in Activity Centers designated by the Comprehensive Plan, and in Transit Oriented Developments (TODs) and Traditional Neighborhood Developments (TNDs) in areas designated for urban residential



development. To increase the variety of housing opportunities within walking distance of existing or future commercial and employment areas, residential uses in Activity Centers are allowable as part of mixed-use development in non-residential Future Land Use designations. A range of housing options is allowed in these developments, to provide opportunities for residents of various income levels to reside within the same community.

h. Increased Number of Attached Units

The Unified Land Development Code, Chapter 404. Article II, includes provisions to allow single-family attached units by right in residential zoning districts without restricting the number of units in a row that may be attached. Homes in Cottage Neighborhoods may be within single-unit, duplex, or triplex buildings.

i. Development Review Application Fee

The County Manager may waive development review application fees and charges to not-for-profit corporations that submit affordable housing projects. This policy is annually approved through the Alachua County fee schedule by the Board of County Commissioners.

j. Fee Reduction

Alachua County also offers a 50% reduction in building permit fees for properties with a homestead exemption (owner-occupied) and a Total Just (market) Value of less than \$50,000 as determined by Alachua County.

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.

Alachua County

Fiscal Year: 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 1,063,055.00
Salaries and Benefits	\$ 90,600.00
Office Supplies and Equipment	\$ 12,700.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 106,300.00
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 1,063,055.00
Salaries and Benefits	\$ 90,600.00
Office Supplies and Equipment	\$ 12,700.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 106,300.00
Admin %	10.00%
	OK
Fiscal Year 2028-2029	
Estimated SHIP Funds for Fiscal Year:	\$ 1,063,055.00
Salaries and Benefits	\$ 90,600.00
Office Supplies and Equipment	\$ 12,700.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 106,300.00
Admin %	10.00%
	OK
*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.	
Details:	

Exhibit B
Timeline for SHIP Expenditures

Alachua County affirms that funds allocated for these fiscal years will
 (local government)
 meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030
2028-2029	6/30/2030	6/30/2031	9/15/2031

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
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030
2028-2029	3/30/2031	6/15/2031

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to 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 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.

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
13, 23, 24	Rental Assistance	No		\$15,000		\$15,000			\$0.00	\$0.00	\$0.00	0
14, 20, 24	Rental Development/Rehabilitation	Yes							\$0.00	\$0.00	\$0.00	0
28, 29	Manufactured Housing (Mobile Homes)	Yes							\$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		\$	103,055	10%		OK					
	Home Ownership Counseling		\$	50,000								
	Total All Funds		\$	1,063,055	OK							

Set-Asides			
Percentage Construction/Rehab (75% requirement)		85.6%	OK
Homeownership % (65% requirement)		85.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)		\$ 480,000	45.2%
Low Income (30% requirement)		\$ 400,000	37.6%
Moderate Income		\$ 30,000	2.8%

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			Alachua County									
Estimated Funds (Anticipated allocation only):			\$ 1,063,055									
Code	Strategies	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
	Homeownership											
1,2	Purchase Assistance with/without Rehab	Yes	3	\$60,000	5	\$50,000	1	\$30,000	\$460,000.00	\$0.00	\$460,000.00	9
3	Owner Occupied Rehab	Yes	5	\$60,000	3	\$50,000		\$30,000	\$450,000.00	\$0.00	\$450,000.00	8
4	Demolition/Reconstruction	Yes		\$400,000		\$400,000			\$0.00	\$0.00	\$0.00	0
5	Disaster Assistance	Yes		\$30,000		\$30,000		\$30,000	\$0.00	\$0.00	\$0.00	0
6	Emergency Repair	Yes		\$25,000		\$25,000		\$25,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No		\$10,000		\$10,000		\$10,000	\$0.00	\$0.00	\$0.00	0
3	Manufactured Housing (Mobile Homes)	Yes							\$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		8		8		1		\$910,000.00	\$0.00	\$910,000.00	17
Purchase Price Limits:			New	\$ -	Existing	\$ -						

You must enter a purchase price limit above You must enter a purchase price limit above

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
13,23,24	Rental Assistance	No		\$15,000		\$15,000			\$0.00	\$0.00	\$0.00	0
14,20,21	Rental Development/Rehabilitation	Yes							\$0.00	\$0.00	\$0.00	0
28, 29	Manufactured Housing (Mobile Homes)	Yes							\$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			\$ 103,055		10%		OK					
Home Ownership Counseling			\$ 50,000									
Total All Funds			\$ 1,063,055		OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		85.6%	OK
Homeownership % (65% requirement)		85.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 480,000	45.2%	OK
Low Income (30% requirement)	\$ 400,000	37.6%	OK
Moderate Income	\$ 30,000	2.8%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			Alachua County									
Estimated Funds (Anticipated allocation only):			\$ 1,063,055									
Code	Strategies	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
	Homeownership											
1,2	Purchase Assistance with/without Rehab	Yes	3	\$60,000	5	\$50,000	1	\$30,000	\$460,000.00	\$0.00	\$460,000.00	9
3	Owner Occupied Rehab	Yes	5	\$60,000	3	\$50,000		\$30,000	\$450,000.00	\$0.00	\$450,000.00	8
4	Demolition/Reconstruction	Yes		\$400,000		\$400,000			\$0.00	\$0.00	\$0.00	0
5	Disaster Assistance	Yes		\$30,000		\$30,000		\$30,000	\$0.00	\$0.00	\$0.00	0
6	Emergency Repair	Yes		\$25,000		\$25,000		\$25,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No		\$10,000		\$10,000		\$10,000	\$0.00	\$0.00	\$0.00	0
3	Manufactured Housing (Mobile Homes)	Yes							\$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		8		8		1		\$910,000.00	\$0.00	\$910,000.00	17
Purchase Price Limits:			New	\$ -	Existing	\$ -						

You must enter a purchase price limit above You must enter a purchase price limit above

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
13,23,24	Rental Assistance	No		\$15,000		\$15,000			\$0.00	\$0.00	\$0.00	0
14,20,21	Rental Development/Rehabilitation	Yes							\$0.00	\$0.00	\$0.00	0
28, 29	Manufactured Housing (Mobile Homes)	Yes							\$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			\$ 103,055		10%		OK					
Home Ownership Counseling			\$ 50,000									
Total All Funds			\$ 1,063,055		OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		85.6%	OK
Homeownership % (65% requirement)		85.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 480,000	45.2%	OK
Low Income (30% requirement)	\$ 400,000	37.6%	OK
Moderate Income	\$ 30,000	2.8%	

Exhibit D

67-37.005(1), F.A.C.

2026

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

Alachua County

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will 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.

Exhibit D

67-37.005(1), F.A.C.

2026

- (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 (ACFR). An electronic copy of the ACFR 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

Type Name and Title

Approved as to

2

Designated by:

Curtin Hanson
Alachua County
Attorney

Exhibit D

67-37.005(1), F.A.C.

2026

Date

OR

_____
A handwritten signature in black ink, appearing to read 'Jim Z-8', is written over a horizontal line.

Attest:

(Seal)

26-00216_LHAP Certification_06232026BOCC

Final Audit Report

2026-07-01

Created:	2026-06-30
By:	Chucassia Miller (ctm@alachuaclerk.org)
Status:	Signed
Transaction ID:	CBJCHBCAABAABYVAOLO4-dZ-l51taiyyYY5neppz4NSn

"26-00216_LHAP Certification_06232026BOCC" History

-  Document created by Chucassia Miller (ctm@alachuaclerk.org)
2026-06-30 - 5:58:33 PM GMT- IP address: 216.194.145.253
-  Document emailed to bocccchairsignature@alachuacounty.us for signature
2026-06-30 - 5:59:13 PM GMT
-  Email viewed by bocccchairsignature@alachuacounty.us
2026-06-30 - 8:55:06 PM GMT- IP address: 163.120.80.69
-  Signer bocccchairsignature@alachuacounty.us entered name at signing as Ken Cornell
2026-07-01 - 1:52:12 PM GMT- IP address: 76.18.235.248
-  Document e-signed by Ken Cornell (bocccchairsignature@alachuacounty.us)
Signature Date: 2026-07-01 - 1:52:14 PM GMT - Time Source: server- IP address: 76.18.235.248 - Signature Appearance Selected: MOBILE_IMAGE
-  Document emailed to jki@alachuaclerk.org for signature
2026-07-01 - 1:52:16 PM GMT
-  Email viewed by jki@alachuaclerk.org
2026-07-01 - 1:52:25 PM GMT- IP address: 51.54.38.120
-  Signer jki@alachuaclerk.org entered name at signing as Jess Irby
2026-07-01 - 2:22:40 PM GMT- IP address: 216.194.145.253
-  Document e-signed by Jess Irby (jki@alachuaclerk.org)
Signature Date: 2026-07-01 - 2:22:42 PM GMT - Time Source: server- IP address: 216.194.145.253 - Signature Appearance Selected: IMAGE
-  Agreement completed.
2026-07-01 - 2:22:42 PM GMT

ALACHUA COUNTY
BOARD OF COUNTY COMMISSIONERS

RESOLUTION NO. 2026-35

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF ALACHUA COUNTY, FLORIDA; APPROVING THE LOCAL HOUSING ASSISTANCE PLAN (LHAP) FOR FY 2026-2029, AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP ACT (SHIP) AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED; AUTHORIZING THE SUBMISSION OF THE LHAP TO THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

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

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one-year 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, the Alachua County Community Support Services Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the prepared Local Housing Assistance Plan has been reviewed by the Alachua County Affordable Housing Advisory Committee; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public to submit the Local Housing Assistance Plan, a copy of which is attached hereto, for approval so as to qualify for said documentary stamp tax funds.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ALACHUA COUNTY, FLORIDA, AS FOLLOWS:

1. The Board of County Commissioners of Alachua County, Florida hereby

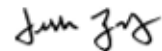
approves the Local Housing Assistance Plan, a copy of which is attached hereto, for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2026-2027, 2027-2028, 2028-2029.

2. The Chair of the Board of County Commissioners 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 is further authorized to do all things necessary and proper to carry out the term and conditions of said plan.
3. This resolution shall become effect immediately upon its approval by the Board of County Commissioners of Alachua County, Florida.

DULY ADOPTED in regular session on this 23rd day of June 2026.

**BOARD OF COUNTY COMMISSIONERS OF
ALACHUA COUNTY, FLORIDA**

ATTEST:



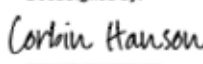
J.K. "Jess" Irby, Esq.

Clerk of Court

BY: 

Ken Cornell, Chair
Board of County Commissioners

APPROVED AS TO FORM

DocuSigned by:

9FF93D92AF02436...

County Attorney

26-00216_LHAP_Resolution 2026-35

Final Audit Report

2026-07-01

Created:	2026-06-30
By:	Chucassia Miller (ctm@alachuaclerk.org)
Status:	Signed
Transaction ID:	CBJCHBCAABAAxTxpKIM7PJRWuW93Qc2p0SnTT55I2VZU

"26-00216_LHAP_Resolution 2026-35" History

-  Document created by Chucassia Miller (ctm@alachuaclerk.org)
2026-06-30 - 6:00:26 PM GMT- IP address: 216.194.145.253
-  Document emailed to bocccchairsignature@alachuacounty.us for signature
2026-06-30 - 6:00:51 PM GMT
-  Email viewed by bocccchairsignature@alachuacounty.us
2026-06-30 - 8:54:59 PM GMT- IP address: 163.120.80.69
-  Signer bocccchairsignature@alachuacounty.us entered name at signing as Ken Cornell
2026-07-01 - 1:52:41 PM GMT- IP address: 76.18.235.248
-  Document e-signed by Ken Cornell (bocccchairsignature@alachuacounty.us)
Signature Date: 2026-07-01 - 1:52:43 PM GMT - Time Source: server- IP address: 76.18.235.248 - Signature Appearance Selected: MOBILE_IMAGE
-  Document emailed to jki@alachuaclerk.org for signature
2026-07-01 - 1:52:52 PM GMT
-  Email viewed by jki@alachuaclerk.org
2026-07-01 - 1:52:58 PM GMT- IP address: 51.54.38.112
-  Signer jki@alachuaclerk.org entered name at signing as Jess Irby
2026-07-01 - 2:23:08 PM GMT- IP address: 216.194.145.253
-  Document e-signed by Jess Irby (jki@alachuaclerk.org)
Signature Date: 2026-07-01 - 2:23:10 PM GMT - Time Source: server- IP address: 216.194.145.253 - Signature Appearance Selected: IMAGE
-  Agreement completed.
2026-07-01 - 2:23:10 PM GMT