

Local Government

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029



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I. Program Details:

A. LG(s)

Name of Local Government	BAKER 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 described/listed here apply to all strategies and income categories unless otherwise stated in an individual strategy in Section II:



- Special Needs set-aside requirement
- Very low- and low-income level set-aside requirement
- Construction set-aside requirement

Applications are collected and reviewed as received. Applications that appear to meet unaccomplished required set-aside requirements are processed chronologically by applicant date for income qualification and become 'first qualified, first served'. If there is a waiting list and a person on the waiting list has not received any previous funding, that applicant/person will take precedence over an applicant that has received previous funding. After required set-aside requirements are accomplished, all other applications are processed for income qualification in like manner to above.

J. Additional Help with SHIP available, except under conditions below:

- Applicant has reached the maximum award amount that was available in the LHAP strategy the year their original mortgage(s) were executed.
- Applicant has unsatisfied mortgage(s) with Baker County.
- Applicant failed to maintain insurance, property taxes were delinquent or received code infractions during previous mortgage term.

The only exceptions being, if a household member becomes disabled, and the home has to be modified for accessibility, or if disaster is declared for Baker County by either Florida Governor or President of the United States.

K. 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.

L. Support Services and Counseling: Support services and counseling services are available from various sources including in-person opportunities. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post) and Credit Counseling. The County recommends and encourages these services; however, does not require these services in order to be financially assisted.

The County works with agencies to provide additional homeownership counseling services for assistance with clearance of deed issues such as Heirs' Property to remove barriers to housing assistance programs such as S.H.I.P. and or other assistance programs requiring proof of ownership (clear title/name on deed) in order to receive assistance.

M. 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
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Local HFA Numbers

- N. 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.

- O. 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.

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

Entity	Duties	Admin. Fee Percentage
Local Government		10%
Third Party Entity/Sub-recipient		

- Q. Project Delivery Costs:** Project delivery costs may include any time spent by Housing Staff or County contracted third party consulting firm(s) who perform housing program tasks, including any and all activities associated with completed project delivery. These include but are not limited to: site surveys, title search, inspections, recording, engineering and will be included in the Deferred Payment Loan (DPL) Agreement also known as the mortgage. This will not exceed 2% of the award.
- R. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, all police, sheriff and fire personnel, health care personnel,



EMTs and first responders, skilled building trades and all members of the United States Armed Services regardless of status.

- S. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Baker County encourages the incorporation of sustainable, storm-resistant innovative design and energy and water conservation into new construction and rehabilitation projects for ongoing sustainability and affordability. The County will, when economically feasible, employ the following Green Building requirements on new construction, rehabilitation, and emergency repair projects:
- Energy star rated windows, appliances, hot water heater, and ceiling fans.
 - Low flow plumbing fixtures.
 - Insulated exterior doors.
 - Increased insulation for walls and ceiling, minimum of R-38.
 - Higher efficiency HVAC units with programable thermostats. Minimum SEER ratings of 14.
- T. Describe efforts to meet the 20% Special Needs set-aside:** The Baker County SHIP Program coordinates advertising efforts with the Baker County Council on Aging and the ARC of North Florida to reach special needs applicants. The Baker County prioritization process prioritizes special needs applicants. Advertisements specify availability of funding for special needs applicants.
- U. Describe efforts to reduce homelessness:** Baker County is unique in that homelessness is not prevalent locally. The most common form of homelessness in Baker County is multiple family households in one dwelling. The program recognizes these types of situations when considering applications for home purchase and encourages the use of this program.
- V. General Provisions:** The following provisions will apply to all strategies unless otherwise indicated:
- 1) **Eligible Housing.** Any real, personal, homesteaded property located within Baker County which is designed and intended for the primary purpose of providing decent, safe, and sanitary residential units that are designed to meet the standards of the Florida Building Code or previous Building Codes adopted under Chapter 553. Manufactured housing (or mobile homes) must be no older than 2001 to be eligible for Rehabilitation or Emergency Repair. Manufactured housing is not eligible for Disaster Strategy.
 - 2) **Income Producing Properties.** Residential properties used as income producing properties are not eligible for any type of SHIP Assistance. Income producing properties are defined as properties producing rental income, or business income based on day care, personal services, retail services or similar activities that require regular and ongoing visits by clients and/or customers to the property. Home offices do not create income producing properties unless the office is regularly used to meet with customers within the property.
 - 3) **Lifetime Limit.** Applicants are eligible for assistance according to the schedule below and provisions listed in Section I item J above and cannot receive assistance twice in the same funding year:
 - a. Demolition/Replacement/New Construction – Once per lifetime plus once for emergency repair.
 - b. Owner Occupied Rehabilitation - Once per lifetime plus once for emergency repair.
 - c. Emergency Repair – Twice per lifetime.
 - 4) **SHIP Mortgage Position:** SHIP mortgages must be in primary position. SHIP mortgages may not be in positions inferior to primary position even in instances of subordination.
 - 5) **Applicants** may not have more than 1 active Deferred Payment Loan (DPL) agreement active at a time,



except in the instance that one (1) is for Disaster Assistance.

- 6) **Property** taxes and/or assessments must be current, must have clear title/deed, with no outstanding judgements, liens, orders, or encumbrances. This includes 1st or 2nd mortgages, Reverse mortgages and Mortgage Recovery Advances.
- 7) **Any applicant** who is delinquent on child support, alimony or in violation of any valid court order or judgement will be denied SHIP assistance. If any person wishing to apply is awaiting trial/sentencing at time of application window and is only adult in the residence/home, applicant must wait until trial/sentence is completed and verdict handed down as applicants currently incarcerated are not eligible.
- 8) **Contractor Information.** For strategies requiring new construction and for any form of rehabilitation, repair, or reconstruction, only state licensed contractors with proof of active status and insurance will be approved for contract work.
- 9) Recipients of the SHIP Program are asked that all complaints and warranty issues be in writing and addressed to the Baker County Administration/SHIP Administrator and a copy addressed to the awarded contractor.
- 10) All requests for refinancing a SHIP deferred payment loan (DPL) shall be in writing addressed to the County Manager and Chairman of the Board. Information that must be included in your letter of request, name, date, address, date of SHIP DPL agreement, and reason for the request of refinancing. Final approval for all refinancing shall be the responsibility of the Board of County Commissioners. Additional information may be required.
- 11) If assistance is provided through the SHIP Program, subordination within the DPL term will be prohibited with the following exceptions:
 1. Refinancing for documented medical emergency, such as but not limited to heart attack, stroke, and automobile accident.
 2. Refinancing for documented major home repair/improvement, such as but not limited to persons with special needs, flooding, and fire.
 3. Refinancing for lower interest rate, with NO cash back to owner.
 4. Refinancing in the event of major loss of income from head of household.
 5. Refinancing in the event of the death of head of household

Section II. LHAP Strategies:

A. Demolition/New Construction/Replacement	Code 4
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- a. Summary: Assistance will be provided on a one-time basis to homeowners whose homes are not in compliance with the State and local building codes or Section 8 Minimum Quality Standards. In lieu of rehabilitation when homes are deteriorated to the extent that repairs are beyond the allowable cost or 51% extensive structural damage, a replacement home will be constructed. The existing structure must be certified by the Baker County SHIP Administrator and the Baker County Building Official as substandard and not suitable for rehabilitation. Any site built or mobile home that is deemed beyond the cost of rehabilitation by the Baker County SHIP Administrator or Building Official must be demolished on site. The home must be owner occupied with a clear title.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Extremely Low, Very Low and, Low Income
- d. Maximum award: \$ 150,000
- 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: 20 years
 4. Forgiveness: The loan amount will be forgiven at a rate of one-twentieth (1/20) of the loan forgiven each year over the loan term as long as:
 - a. Property remains as principal, homesteaded, legal residence.
 - b. Property taxes are paid in full every year.
 - c. Owner maintains homeowner's insurance for full replacement value of property during the life of the loan with Baker County listed as mortgage holder.
 - d. No code enforcement violations exist.
 5. Repayment: None as long as in good standing.
 6. Default: The portion of the deferred payment loan remaining will be due at the occurrence of the earliest of one of the following events:
 - a. Death of recipient(s)
 - b. Sale or transfer of title
 - c. Property is no longer maintained as principal, homesteaded residence
 - d. Foreclosure or conveyance
 - e. Loss of homestead status
 - f. Tax Lien/Deed sale
 7. In the event of the death of the applicant(s) within the lien period, the loan may be assumed by a SHIP eligible, legal heir who will occupy the home as a primary homesteaded residence and have 180 days to income qualify. All heirs and successors will be held to the same rules and regulations, as did the applicant(s). The property may be sold; however, the lien shall be fully satisfied unless the new owner qualifies under the eligibility criteria of the program. 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.

f. Recipient/Tenant Selection Criteria:

1. Applicants who have previously received SHIP assistance under this strategy are ineligible to apply.
2. The property must be owner occupied.
3. Applicants cannot possess more than \$50,000 in assets.
4. The assessed value of an applicant's homestead property cannot exceed established purchase price limits as defined by Baker County's Local Housing Assistance Plan (LHAP) to receive assistance through the Baker County SHIP Program.
5. Applicants must provide proof that property taxes are current.
6. If new construction is replacing a mobile home, a copy of the title(s) in the applicant(s) name only must be provided.
7. Deeds, warranty deeds, quit claim deeds, and indenture must be in applicant(s) name. Agreement for deeds, assumption agreements, rent to own agreements: private owner financing agreements will not be accepted. If both spouses are listed on the deed and one of the spouses are deceased, a copy of the death certificate is required.

g. Additional Information:

1. Baker County shall be notified in writing two business days prior to demolition. The person or persons performing the demolition shall have Workers Compensation Insurance, Liability Insurance and a Baker County or City of Macclenny Occupational License. A copy of all three (3) such documents shall be included in a written notification provided to Baker County two business days prior to the demolition. It shall be the responsibility of the awarded contractor and/or their sub-contractors for the on-site demolition, the safe legal removal and appropriate disposal of the dilapidated structure. SHIP funds will be available for survey, title search, demolition, electric, water, sewer, septic hookups/installations and the construction of a new ready-to-move in structure.
2. Recipients of SHIP program funding are asked that all complaints and warranty issues be submitted in writing and addressed to the Baker County Administration/Grants office and a copy addressed to the awarded contractor. This policy is in effect for the new construction/replacement and rehabilitation strategies.
3. When the contractor has completed the home and is ready for the Certificate of Occupancy (CO), he will notify the Baker County Building Official (BCBO) requesting the required Certificate of Occupancy (CO) inspection. A date and time for the inspection shall be established. The building official will notify the grant administrator who in turn shall notify the homeowner of the date and time of the Certificate of Occupancy (CO) inspection.
4. On the scheduled date and time of the Certificate of Occupancy (CO) inspection, the homeowner, grant administrator, contractor, and the building official or his licensed inspector shall inspect the home.
5. The building official shall inspect the house for compliance with the current edition of the Florida Building Code.
6. The grant administrator and homeowner shall inspect the home to ensure all issues and cosmetic issues have been satisfied.
7. Should any item be found to be out of compliance by the building official, grant administrator, or homeowner, the contractor shall be required to correct said item. Should the item be code related a Certificate of Occupancy (CO) will not be issued per state law.

8. Should the item be cosmetic, the county shall withhold final payment to the contractor. Until all issues code and cosmetic have been completed, the Certificate of Occupancy (CO) will be issued and final payment to the contractor shall be made.
9. Should the homeowner have a complaint within one year (1) of the date of the Certificate of Occupancy (CO), the homeowner shall notify the administrator. The administrator shall notify the building official and a time shall be established for the administrator, and homeowner, and the building official (if applicable), now acting as a county employee, to inspect the home. After the home has been inspected, one of the following shall happen:
 - a. The complaint is justified as a valid complaint, and it is an item that should be corrected by the contractor. The contractor shall be notified and make said repairs.
 - i. After said repairs are completed, the contractor, homeowner, grant administrator, and building official/county employee shall inspect to ensure the item has been corrected.
 - ii. Should the contractor fail to repair the item; the contractor shall be taken off the list of contractors allowed to bid on future grant homes within Baker County.
 - b. If the complaint is found to be an invalid complaint by the grant administrator and building code administrator/county employee, no action will be required on the county contractor's part. The following is not all inclusive of invalid complaints:
 - i. Routine maintenance which the homeowner did not do, cleaning, painting, air filters for air conditioners, etc.
 - ii. Neglect on homeowners' part
 - iii. Abuse, removal of items
 - iv. Destruction of screens, screen doors, doors, broken windows, etc.

B. Rehabilitation Program	Code 3
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a. Summary: SHIP financial assistance will be provided to complete the substantial rehabilitation of substandard, homeowner occupied housing, targeting health and safety concerns. For a mobile or manufactured home to qualify, property owner's name must be listed on title, it must match the name on the homesteaded property owned by the applicant and must have a manufacture date of 2001 or newer. In lieu of rehabilitation, when homes are deteriorated to the extent that repairs are beyond the allowable cost or 51% extensive structural damage, a replacement home will be constructed. The existing structure must be certified by the Baker County SHIP Administrator in consultation with the Baker County Building Official as substandard and not suitable for rehabilitation.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Extremely Low, Very Low and, Low Income
- d. Maximum award:
 - 1. \$45,000 Extremely Low
 - 2. \$40,000 Very Low Income
 - 3. \$35,000 Low Income
- 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: 15 years
 - 4. Forgiveness: The loan amount will be forgiven at a rate of one-fifteenth (1/15) of the loan forgiven each year over the loan term as long as:
 - a. Property is maintained as principal, homesteaded, legal residence.
 - b. Property taxes paid in full every year.
 - c. No code enforcement violations exist.
 - 5. Repayment: None as long as loan is in good standing.
 - 6. Default: The portion of the deferred payment loan remaining, will be due at the occurrence of the earliest of one of the following events:
 - a. Death of recipient(s)
 - b. Sale or transfer of title
 - c. Property is no longer maintained as principal, homesteaded residence
 - d. Foreclosure or conveyance
 - e. Loss of homestead status
 - f. Tax Lien/Deed sale
 - 7. In the event of the death of the applicant(s) within the lien period, the loan may be assumed by a SHIP eligible, legal heir who will occupy the home as a primary homesteaded residence and have 180 days to income qualify. All heirs and successors will be held to the same rules and regulations, as the applicant(s). The property may be sold; however, the lien shall be fully satisfied unless the new owner qualifies under the eligibility criteria of the program. 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.

f. Recipient/Tenant Selection Criteria:

1. Applicants who have received prior SHIP assistance under this strategy are ineligible to apply.
2. The property must be owner occupied.
3. Applicants cannot possess more than \$50,000 in assets.
4. The assessed value of an applicant's homestead property cannot exceed established purchase price limits as defined by Baker County's Local Housing Assistance Plan (LHAP) to receive assistance through the Baker County SHIP Program.
5. Applicants must provide proof that property taxes are current.
6. If new construction is replacing a mobile home, a copy of the title(s) in the applicant(s) name only must be provided.
7. Deeds, warranty deeds, quit claim deeds, and indenture must be in applicant(s) name. Agreement for deeds, assumption agreements, rent to own agreements: private owner financing agreements will not be accepted. If both spouses are listed on the deed and one of the spouses are deceased, a copy of the death certificate is required.

g. Additional Information:

See above Section I, Program Details, item V. General Provisions for additional information.

C. Emergency Repairs

Code 6

- A. Summary: SHIP funds will be used to provide emergency repair assistance to assist homeowners of site-built homes or eligible mobile homes (post 2001) to address emergency situations targeting health and safety concerns. The emergency repair work is defined as work that will address health and safety concerns to include but not be limited to:

1. Leaky Roof
2. Septic system work (repair/replace)
3. Well work (repair, replace)
4. HVAC work (repair, replace)
5. Wheelchair ramps
6. Other repairs decided on a case-by-case basis by the Baker County Board of Commissioners via recommendation of SHIP Administrator/Building Official.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$ 20,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred loan secured by a mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 5 years
 4. Forgiveness: The loan amount will be forgiven at a rate of one-fifth (1/5) of the loan forgiven each year over the loan term provided:
 - a. Property is maintained as principal, homesteaded, legal residence.
 - b. Property taxes paid in full every year.
 - c. No code enforcement violations exist.
 5. Repayment: None as long as loan is in good standing.
 6. Default: The portion of the deferred payment loan remaining, will be due at the occurrence of the earliest of one of the following events:
 - a. Death of recipient(s)
 - b. Sale or transfer of title
 - c. Property is no longer maintained as principal, homesteaded residence
 - d. Foreclosure or conveyance
 - e. Loss of homestead status
 - f. Tax Lien/Deed sale
 7. In the event of the death of the applicant(s) within the lien period, the loan may be assumed by a SHIP eligible, legal heir who will occupy the home as a primary homesteaded residence and have 180 days to income qualify. All heirs and successors will be held to the same rules and regulations, as did the applicant(s). The property may be sold; however, the lien shall be fully satisfied unless the new owner



qualifies under the eligibility criteria of the program. 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.

- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first come, first qualified basis as described in Section II.
1. Applicants who have received prior SHIP assistance under this strategy are ineligible to apply.
 2. The property must be owner occupied.
 3. Applicants cannot possess more than \$50,000 in assets.
 4. The assessed value of an applicant's homestead property cannot exceed established purchase price limits as defined by Baker County's Local Housing Assistance Plan (LHAP) to receive assistance through the Baker County SHIP Program.
 5. Applicants must provide proof that property taxes are current.
 6. If new construction is replacing a mobile home, a copy of the title(s) in the applicant(s) name only must be provided.
 7. Deeds, warranty deeds, quit claim deeds, and indenture must be in applicant(s) name. Agreement for deeds, assumption agreements, rent to own agreements: private owner financing agreements will not be accepted. If both spouses are listed on the deed and one of the spouses are deceased, a copy of the death certificate is required.
- g. Additional Information:
See above Section I, Program Details, item V. General Provisions for additional information.

D. Disaster Mitigation

Code 5, 16

a. Summary: The Disaster Strategy assists households following a disaster as declared by Executive Order of the Governor of the State of Florida or President of the United States. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

1. Purchase of emergency supplies for eligible households to weatherproof damaged homes.
2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable.
3. Construction of wells or repair of existing wells where public water is not available.
4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
5. Security deposits and/or rental assistance for the duration of the State of Florida Executive order.
6. Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

c. Income Categories to be served: Extremely Low, Very Low and Low Income

d. Maximum award: \$ 10,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage. Rental assistance will be awarded as a grant.
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: The loan will be forgiven at a rate of one-fifth (1/5) of the loan forgiven each year over the loan term provided:
 - a. Property is maintained as principal, homesteaded, legal residence.
 - b. Property taxes paid in full every year.
 - c. No code enforcement violations exist.
5. Repayment: None as long as in good standing.
6. Default: The portion of the deferred payment loan remaining, will be due at the occurrence of the earliest of one of the following events:
 - a. Death of recipient(s)
 - b. Sale or transfer of title
 - c. Property is no longer maintained as principal, homesteaded residence
 - d. Foreclosure or conveyance
 - e. Loss of homestead status
 - f. Tax Lien/Deed sale



7. In the event of the death of the applicant(s) within the lien period, the loan may be assumed by a SHIP eligible, legal heir who will occupy the home as a primary homesteaded residence and have 180 days to income qualify. All heirs and successors will be held to the same rules and regulations, as did the applicant(s). The property may be sold; however, the lien shall be fully satisfied unless the new owner qualifies under the eligibility criteria of the program. 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.
- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first come, first qualified basis as described in Section II.
1. Property must be owner occupied.
 2. Applicants will be assisted on a first-come, first-qualified, first-ready basis. Priority will be given to the elderly (persons over the age of 62) and persons with special needs as defined in 420.0004 (13), F. S..
 3. Applicants cannot possess more than \$50,000 in assets.
 4. The assessed value of an applicant's homestead property cannot exceed established purchase price limits as defined by Baker County's Local Housing Assistance Plan (LHAP) to receive assistance through the Baker County SHIP Program.
 5. Applicants must provide proof that property taxes are current.
 6. Deeds, warranty deeds, quit claim deeds, and indenture must be in applicant(s) name. Agreement for deeds, assumption agreements, rent to own agreements: private owner financing agreements will not be accepted. If both spouses are listed on the deed and one of the spouses are deceased, a copy of the death certificate is required.
- g. Additional Information:
1. Funds for disaster mitigation will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster. Mobile homes built/manufactured prior to 2001 are not eligible.
 2. Applicant(s) must own and occupy the home and have damage directly caused from the disaster as certified by the Baker County Emergency Management Director and/or the Baker County Building Official.
 3. Applicant(s) must either have NO homeowners' insurance (and/or flood insurance if in a flood zone) OR if they do have insurance, the damage to be repaired is not covered under their insurance policy (documentation required including policy information included on application).
 4. Existing homeowners' and/or flood insurance not required to be eligible for assistance under this strategy.
 - a. Refinancing for documented medical emergency, such as but not limited to these listed only, heart-attack, stroke, automobile accidents. All incidents will be approved or disapproved by the Baker County Board of Commissioners.
 - b. Refinancing for documented major home repair/improvement, such as but not limited to these listed only, storm damage, person with special needs, flooding due to storm or broken pipe.
 5. Refinancing for lower interest rate, with NO cash back to owner.
 6. Refinancing in the event of major loss of income from head of household.
 7. Refinancing in the event of the death of head of household

E. Manufactured Housing (Mobile Homes)

Code 3, 28, 29

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

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

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

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

e. Terms:

1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
2. Interest Rate: 0%
3. Years in loan term: N/A for relocation assistance and lot assistance, 5 years for rehab/emergency repairs
4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

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

If the home is foreclosed on by a superior mortgage holder, the 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.

priorities detailed in Section I.I being met first.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Manufactured housing constructed after January 2001 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. When contractors apply for a permit for a SHIP related project, the review and processing of that permit is given priority over other permits. It is moved to the front of the line and processed first.
- 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.

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.

Exhibit A**ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR****Exhibit A (2026)****BAKER COUNTY, FLORIDA****Fiscal Year: 2026-2027**

Estimated SHIP Funds for Fiscal Year:	\$	350,000.00
Salaries and Benefits	\$	29,000.00
Office Supplies and Equipment	\$	2,000.00
Travel Per diem Workshops, etc.	\$	2,000.00
Advertising	\$	2,000.00
Other*	\$	
Total	\$	35,000.00
Admin %		10.00%
		OK

Fiscal Year 2027-2028

Estimated SHIP Funds for Fiscal Year:	\$	350,000.00
Salaries and Benefits	\$	29,000.00
Office Supplies and Equipment	\$	2,000.00
Travel Per diem Workshops, etc.	\$	2,000.00
Advertising	\$	2,000.00
Other*	\$	
Total	\$	35,000.00
Admin %		10.00%
		OK

Fiscal Year 2028-2029

Estimated SHIP Funds for Fiscal Year:	\$	350,000.00
Salaries and Benefits	\$	29,000.00
Office Supplies and Equipment	\$	2,000.00
Travel Per diem Workshops, etc.	\$	2,000.00
Advertising	\$	2,000.00
Other*	\$	
Total	\$	35,000.00
Admin %		10.00%
		OK

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

Details:

Exhibit B
Timeline for SHIP Expenditures

BAKER COUNTY, FLORIDA affirms that funds allocated for these fiscal years will 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.

FLORIDA HOUSING FINANCE CORPORATION																
HOUSING DELIVERY GOALS CHART																
2028-2029																
Name of Local Government: BAKER COUNTY, FL																
Estimated Funds (Anticipated allocation only):										\$		350,000				
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														
3		Owner Occupied Rehabilitation	Yes	2	\$45,000	0	\$0	0	\$0	\$90,000.00	\$0.00	\$90,000.00	2			
6		Emergency Repair	Yes	2	\$20,000	1	\$20,000	0	\$0	\$60,000.00	\$0.00	\$60,000.00	3			
10		Demolition/New Construction/Replacement	Yes	1	\$150,000	0	\$0	0	\$0	\$150,000.00	\$0.00	\$150,000.00	1			
28		MH Relocation	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0			
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										\$0.00	\$0.00	\$0.00	0			
										\$0.00	\$0.00	\$0.00	0			

[illegible]

Set-Asides			
Percentage Construction/Rehab (75% requirement)		85.7%	OK
Homeownership % (65% requirement)		85.7%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$	280,000	80.0%
Low Income (30% requirement)	\$	20,000	5.7%
Moderate Income	\$	-	0.0%

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

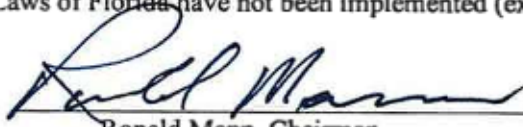
Local Government or Interlocal Entity: BAKER COUNTY, FLORIDA

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (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



Ronald Mann, Chairman

Witness

Type Name and Title

Date

OR



Stacie D. Harvey, Clerk

Attest:

(Seal)

RESOLUTION #: 2026-02

A RESOLUTION OF THE COUNTY COMMISSION OF BAKER COUNTY, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIRMAN TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

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

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by *section 420.9075, F.S.* It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(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.

WHEREAS, the SHIP HOUSING ADMINISTRATOR has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the COUNTY COMMISSION finds that it is in the best interest of the public for BAKER COUNTY to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF BAKER COUNTY, FLORIDA that:

Section 1: The BAKER COUNTY BOARD OF COUNTY COMMISSIONERS hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2026-2027, 2027-2028, 2028-2029.

Section 2: The CHAIRMAN is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS 3RD DAY OF MARCH, 2026.


Ronald Mann, Chairman

(SEAL)

ATTEST:


Stacie D. Harvey, Clerk