Bay County, Florida



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2024-2025, 2025-2026 and 2026-2027

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I. Program Details:

A. LG(s)

Name of Local Government	Bay County, Florida
Does this LHAP contain an interlocal agreement?	No

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: 2024-2025, 2025-2026, 2026-2027

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:

Applications will be placed in order of receipt. When funds are available for a strategy, the applicant(s) on the waiting list will be contacted to complete/update the application for SHIP assistance. Applicants will be placed in the queue once the have provided all required documentation and have been deemed SHIP eligible. Once there is a list of eligible applicants, they will be ranked giving priority to households qualifying as Special Needs (SN's) Households. These applicants will be further ranked with priority given to very low-income, then low-income. The second priority will be to serve Essential Services Personnel (ESP). These applicants will be ranged with priority given to very-low-income, then low-income. After serving enough SN's households to meet set-asides and any qualified ESP for the funding year, all applicants deemed eligible will be considered equally with priority given to very-low, then low-income groups.

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

K. **Support Services and Counseling:** Support services are available from various sources. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.

L. **Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

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

O. **Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and

determination of tenant eligibility. However, any loan or grant in the original amount of $10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

P. **Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	Program Administration	10%
Third Party Entity/Sub-recipient	Emergency Repair/Rehab	

R. **First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

S. **Project Delivery Costs:** Project delivery costs are associated with emergency repair and rehab eligible activities. Such costs include, but are not limited to, title work, home inspections, lead-based paint inspections, mold remediation inspection and testing costs, and scope of work and specification development. These costs are non-administrative costs capped not to exceed $5,000 per project 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, emergency management, police, EMT and fire personnel, military personnel, health care personnel, and skilled building trades personnel.

U. **Describe efforts to incorporate Green Building and Energy Saving products and processes:** The County will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:

a. Water-Conserving Appliances and Fixtures (toilets, shower heads, faucets)
b. Energy Star Appliances (refrigerator and stove)
c. Efficient Lighting Interior/Exterior
d. Upgrading of Insulation (attics, walls and new roofing materials)
e. Water – Permeable Walkways
f. Air Conditioning Units with a Higher Seer Rating
g. Construction Waste Management
h. Impact Resistant Windows
i. Reduce Air Infiltration

V. **Describe efforts to meet the 20% Special Needs set-aside:** The County partners with social service agencies serving the designated special needs populations to achieve the goal of the special needs set-aside. The goals will be met through purchase assistance, emergency repair and multifamily rental projects strategies.

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 to place these individuals or families in housing for the purpose of providing a stable housing situation either through purchase replacement homes or rental assistance through partnership agencies. The County has a representative serving on the CoC Governance Board and staff serving on the CoC housing committee, coordinated entry system committee and planning committee.

X. **Arms-Length Policy:** Bay County Housing Services has a strict "arm's length transaction" policy and will only acknowledge a transaction between unrelated and unaffiliated parties. A transaction between two parties, however closely related they may be, conducted as if the parties were strangers, so that no conflict of interest arises, will not be acknowledged.

Section II. LHAP Strategies:

A. 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 and moderate

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

e. Terms:
   1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
   2. Interest Rate: 0%
   3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
   4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for

rehab/emergency repairs.

5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

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

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

B. Purchase Assistance with Rehab	**Code 1**

a. Summary: The Purchase Assistance with Rehab strategy is to provide housing to homeless income-eligible clients to assist with the costs of purchasing existing county-owned manufactured homes located in mobile home rental parks throughout Bay County. Priority will be given to clients who are veterans, elderly, domestic violence survivors, youth aging out of foster-care and other special needs populations. Eligible costs include the following: rehabilitation, utility deposits, first year's homeowner's insurance, and first month's lot rent. Additional costs may be eligible as deemed appropriate by the division. Eligible housing includes county-owned manufactured homes.

b. **Fiscal Years Covered**: 2024-2025, 2025-2026, 2026-2027

c. **Income Categories to be served**: Extremely and Very-low

d. **Maximum award**: $25,000

e. **Terms:**

1. Repayment loan: A Note is recorded for the manufactured home owned by the County.
2. Interest Rate: 0%
3. Years in loan term: 15

4. Forgiveness: N/A
5. Repayment: N/A
6. Default: The Note will be in default if any of the following occurs:
    - Sale, transfer, or conversion to a rental home that is no longer occupied by the primary homeowner;
    - Failure to occupy the home as the primary residence;
    - Homeowner fails to maintain homeowner's insurance;
    - Violation of any of the mobile home rental parks rules and regulations or policies and procedures.
    - If any of these occur, the County will repossess the manufactured home. In cases where the qualifying homeowner(s) die(s), the County will repossess the manufactured home and place a new income eligible client in the home through the local Continuum of Care Coordinated Entry System/process.

f. **Recipient/Tenant Selection Criteria:**
Eligible applicants shall be referred through the local Continuum of Care Coordinated Entry System and be assisted on a first qualified, first served basis. Eligible applicants are experiencing homelessness, with priority given to applicants who are veterans, elderly, domestic violence survivors, youth aging out of foster-care and other special needs populations. To be eligible, applicants must have sufficient monthly income to pay for lot rent, utilities and homeowners' insurance. Housing Services will conduct a resident income certification on each client to determine the household's annual income and the client's ability to pay monthly/household expenses without being cost burdened.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:**

- All eligible applicants must be in the local Continuum of Care Coordinated Entry System for Bay County only.
- Households must obtain and maintain homeowner's insurance for the duration of the client's homeownership.

C. Purchase Assistance w/o Rehab	**Code 2**

a. **Summary:** The Purchase Assistance strategy assists income-eligible homebuyers with the costs of purchasing existing or newly constructed (with a Certificate of Occupancy) eligible housing. Eligible costs include the following: down payment, closing costs, mortgage buy down, and other costs associated with purchasing a home. Eligible housing includes single-family homes, townhomes, manufactured housing, one-side of a duplex or condominiums.

b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027

c. **Income Categories to be served:** Very low, low and moderate (once all set-aside requirements have been met).

d. **Maximum award:** $50,000

- 80% AMI and below: Not to exceed $50,000
- 81%-120% AMI: Not to exceed $25,000

e. **Terms:**

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan securedby a recorded subordinate mortgage and note.
2. Interest Rate: 0%.
3. Years in loan term: 15
4. Forgiveness: Loan will be forgiven on a prorated basis at 10% annually beginning in year 6.
5. Repayment: Not required as long as loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occursduring the loan term:
    - Sale, transfer, bankruptcy, foreclosure, or conveyance of property; conversionto a rental property;
    - Loss of homestead exemption status; failure to occupy the home as primary residence;
    - Homeowner fails to maintain homeowner's insurance;
    - If any of these occur, the outstanding balance will be due and payable to the County. 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:**

- Applicant households will be "first qualified, first served" basis as described in Section 1, I.
- Applicants must attend a U.S. Department of Housing and Urban Development (HUD) approved education and counseling workshop conducted by a local in-person or on-line University of Florida IFAS Extension at least 10 days prior to closing and obtain a certificate of completion of the workshop. The certificate must be provided to housing staff and is valid for three (3) years after the completion date.
- Applicants must be a first-time homebuyer as described in Section 1, S.
- Applicants must receive a mortgage commitment from a first mortgage lender licensed under Part III of Chapter 494, Florida Statutes. All first mortgage lenders shall be Institutional First Mortgage Lenders. The pre-approval commitment must be for $125,000 or more to qualify for this program.
- Applicants must be able to provide $2,000 at time of closing.
- Applicants assisted under this strategy may not receive assistance under the Foreclosure Prevention strategy for a period of 12 months beginning on the date of the recorded mortgage.
- Applicants assisted under this strategy may not receive assistance under the Purchase Assistance strategy for a period of 15 years beginning on the date of the recorded mortgage.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:**

- All eligible applicants must purchase a home in Bay County. If an eligible applicant is purchasing a new manufactured home, the assisted client will enter into a contract with a local (Bay County) manufactured home company. A contract may be for both home/land or just home

when the client owns their own property.

- Households receiving Purchase Assistance must obtain and maintain homeowner's insurance for the duration of the lien period with Bay County listed as a lien holder on the home insurance policy.
- Bay County will be placed in second lien position behind the first mortgage for all Purchase Assistance transactions unless authorization is received from Bay County Housing Program Division to be placed in third.
- The loan will be determined to be in default if the homeowner refinances the assisted unit. However, refinancing is allowable under the following conditions:
  - Purpose of preventing foreclosure;
  - Lowering the interest rate that results in a minimum monthly mortgage payment reduction of at least $75.00 per month or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage;
  - No cash out to homeowner.
- Other programs which will be used as leverage with SHIP funds under this strategy are as follows: Private lending institutions and other funding sources as they become available.

D. Demolition/Reconstruction (Manufactured Home Replacement)	**Code 4**

a. **Summary:** This strategy will provide for the demolition and replacement of existing owner-occupied manufactured homes that are substandard and not suitable for rehabilitation or have been deemed unhabitual by Code Enforcement. This may include structures determined to be in need of repairs inexcess of 50% of the value of the home.

b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027

c. **Income Categories to be served:** Very low and low

d. **Maximum award**: Maximum Award $195,000 – for home/land package based on family size.
Household size 3+ - up to $195,000
Household size 2 – up to $175,000
Household size 1 – up to $165,000
This includes closing costs, first year's homeowner's insurance and past due property taxes.

Maximum award for property owners – for **home** purchase only based on family size.
Household size 3+ - up to $165,000
Household size 2 – up to $150,000
Household size 1 – up to $135,000
This includes closing costs, first year's homeowner's insurance and past due property taxes.

e. **Terms:**

1. Repayment loan/deferred loan/grant: deferred loan secured by arecorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 15
4. Forgiveness: Loan is forgiven on a prorated basis at 10% annually after upon year 6.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs duringthe loan term:
   - Sale, transfer, or conveyance of property;
   - Loss of homestead exemption status; failure to occupy the home as primary

residence.

- Code enforcement violations that are not resolved within six (6) months of the date of the initial findings by the code enforcement official.
- 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.
- If any of these occur, the outstanding balance will be due and payable to the County. In cases where the qualifying homeowner(s) dies(s), during the loanterm, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary resident. If the legal heir is not SHIP eligible, or choosesnot 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:** Applicant selection criteria for awarding SHIP funds to income-eligible households will be "first qualified, first served" basis as detailed in Section 1, I.

- Structure must be the primary residence of the owner/applicant and be located in Bay County.
- Assisted client will enter into a contract with a local (Bay County) manufactured home company. A contract maybe for both home/land or just home when the client owns their property.
- No assistance will be provided to any property owner who is in arrears in local property taxes or County utility accounts or has county, state or federal tax or other liens levied against them, or whose home is in the process of foreclosure.
- No client who has received assistance under the Manufactured Home Replacement Strategy shall be eligible to be placed back on the waiting list or to re-apply for the same strategy.
- Assisted applicants will not become eligible to apply for the Emergency Repair Strategy until 8 years after having been served by this strategy.
- Applicants must attend a U.S. Department of Housing and Urban Development (HUD) approved education and counseling workshop conducted by a local in-person or on-line University of Florida IFAS Extension Center prior to loan closing and obtain a certificate of housing counseling upon completion of the workshop. The certificate is valid for three (3) years after the completion date.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:**

- Mobile and manufactured homes are eligible for demolition and replacement and will be replaced with manufactured homes.
- Homeowner must obtain and/or maintain homeowner's insurance for the duration of the lien period with Bay County listed as a lien holder on the home insurance policy.
- Only those dwellings occupied by eligible homeowners wishing to participate in a voluntary demolition will be considered qualified for replacement if:
    - The home is found to be unfit for human habitation in accordance with standards set forth in the Standard Housing Code.
    - The home has been determined to be structurally unfeasible for rehabilitation or rehabilitation costs exceed the allowed limit in the Emergency Repair Assistance strategy; the homeowner agrees to permit the County/Manufacturer to have the dilapidated structure demolished.

E. Emergency Repair Assistance	Code 6

a. **Summary:** This strategy is designed to provide assistance to homeowners whosehealth or safety is threatened by hazardous conditions in their primary, owner-occupied residence. Improvements must correct conditions presenting a danger to the health and safetyof the occupants identified including any act of nature resulting in critical damage to the structural condition. Emergency conditions include, but are not limited to: hazardous, unsafe, or unsanitary well or septic systems, major roof leaks with structural damage, severe plumbing leaks, non-functioning HVAC, inadequate electrical services, storm damage and mobile homes constructed after June 1994, provided the home is classified as realProperty, are eligible under this strategy.

b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027

c. **Income Categories to be served:** Very low, low and (moderate once all set-aside requirements have been met).

d. **Maximum award:** $50,000

e. **Terms:**

1. Repayment loan/deferred loan/grant: All loans will be secured by a mortgage andpromissory note.
2. Interest Rate: 0%
3. Years in loan term: 10
4. Forgiveness: Loan is forgiven on a prorated basis at 20% annually beginning in the 6th year.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: 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 a rentalproperty; loss of homestead exemption status or homeowner's insurance; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable to the County. In cases where the qualifying homeowner(s) die(s), during theloan term, the loan may be assumed by a SHIP eligible heir who will occupy the homeas a primary residence. If the legal heir is not SHIP eligible, or chooses not to occupythe home, the outstanding balance of the loan will be due and payable. If the home isforeclosed 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. All repayments from this program will be considered program income.

f. **Recipient/Tenant Selection Criteria:** Criteria for awarding SHIP funds to eligible households will be "first qualified, first served" basis and as detailed in Section 1, I. No client who has received emergency repairs under this strategy shall be eligible to be placed back on the waiting list orre-apply for the same strategy for a period of five (5) years from the date the promissory notehas fully executed.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:** N/A

F. Foreclosure Prevention Assistance	Code 7

a. **Summary:** This strategy is designed to provide assistance to applicants who are delinquent in their mortgage payments. The Foreclosure Prevention Program provides SHIP assistance to qualified homeowners of single-family, townhouse, one-side of a duplex and condominium units to prevent foreclosure.

b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027.

c. **Income Categories to be served:** Very low, low and moderate, (once all set-aside requirements have been met)

d. **Maximum award:** $10,000

e. **Terms:**

1. Repayment loan/deferred loan/grant: All loans made to applicants under this strategy will be a deferred payment loan.
2. Interest Rate: 0%
3. Years in loan term: 5
4. Forgiveness: Loan will be forgiven at the end of the loan term.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occursduring the loan term:
   - sale, transfer, or conveyance of property;
   - conversion to a rental property;
   - loss of homestead exemption status or homeowner's insurance, or failure to occupy
   - the home as primary residence located in Bay County.
   - If any of these occur, the outstanding balance will be due and payable to the County. 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 Selection Criteria:** Criteria for awarding SHIP funds to income-eligible applicants will be "first qualified, first served" basis and as detailed in Section 1, I. No client who has received foreclosure prevention under this strategy shall be eligible to be placed back on the waiting list or re-apply for the same strategy for a period of five (5) years from the date the promissory note was fully executed.

g. **Sponsor/Sub-recipient Selection Criteria:** N/A

h. **Additional Information:** All households receiving SHIP assistance must be the primary residence of the recipient and cannot be used as a rental unit. Recipients will be provided assistance regardless of balances on any other SHIP mortgage. To be eligible, applicant must provide proof of hardship, documentation of current household income,delinquency letter or mortgage statement from lender, and any additional documentation which may be required to determine qualification. To qualify for consideration, applicants must be no less than three (3) months delinquent or no more than $10,000 delinquent on their mortgage payments and have received foreclosure documents from the lender. This strategy may be used in conjunction with the Homeowner's Insurance and Property Tax Assistance Strategy.

G. Impact Fee Assistance	Code 8

a. **Summary:** SHIP funds will be used to pay all or a portion of sewer/water connection or school impact fees for income eligible, owner-occupied households of new construction single- family or manufactured homes. When building permits are obtained for income-eligible recipients, impact fees are paid on behalf of the SHIP recipient. This assistance results in a reduced sales price for the homebuyer.

b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027

c. **Income Categories to be served:** Very low, low and moderate (once all set-aside requirements have been met).

d. **Maximum award:** $8,000

e. **Terms:**

1. Repayment loan/deferred loan/grant: All loans made to applicants under this strategy are provided as non-amortizing,deferred payment loan secured by a mortgage and a promissory note.
2. Interest Rate: 0%
3. Years in loan term: 3
4. Forgiveness: Loan will be forgiven at the end of the loan term.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rentalproperty; loss of homestead exemption status; failure, or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable to the County. In cases where the qualifying homeowner(s) die(s), during theloan term, the loan may be assumed by a SHIP eligible heir who will occupy the homeas a primary residence. If the legal heir is not SHIP eligible, or chooses not to occupythe 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:** Criteria for awarding SHIP funds to eligible households will be "first qualified, first served" basis and as detailed in Section 1, I.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:** This strategy may be used for existing homes currently on a septicsystem within the County.

H. Rental Development (non-profit)	Code 14 and 21

a. **Summary:** This program will provide funding to 501 (c) (3) nonprofit organizations for the purchase of new construction housing, the purchase of existing housing and the rehabilitation of, or additions to, existing housing that is group home housing. Priority goes to special needs housing groups as noted in Section 420.0004 (13), Florida Statues, including, adult persons with a disabling condition, young adults formerly in foster care, survivors of domestic violence, and applicants receiving SSI or a disability benefit. Provided the Special Needs set-aside is met, this strategy will broaden to include transitional housing for veterans, homeless, runaway youth and youth aging out of foster care. This strategy funds non-homeownership housing initiatives. Special Needs housing is not restricted to geographic location but must be located within Bay County.

b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027

c. **Income Categories to be served:** Extremely low, very low and Low

d. **Maximum award:** $20,000 per unit.

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: Loan is forgiven on a prorated basis at 10% annually upon year 6.
5. Repayment: Repayment: None required as long as loan is in good standing.
6. Default: Default: The loan will be determined to be in default if any of the following occursduring the loan term: sale, transfer, or conveyance of property; failure to serve as a group home for very-low and low income and special needs populations; failure to obtain and maintain insurance. If any of these occur, the outstanding balance will be due and payable.

f. **Recipient/Tenant Selection Criteria:** First qualified, first served basis with the following priorities: Special needs groups such as domestic violence victims, persons with developmental disabilities, the homeless, the elderly, disabled adults as defined in section 393.063, Florida Statutes. Group home must be insured with Bay County listed on the policy and be located in Bay County.

g. **Sponsor Selection Criteria:** Assistance is awarded on a competitive basis toapplicant-sponsors meeting the following selection criteria:

• Sponsors must have successfully completed projects similar to those being developed and in a timely manner, thus demonstrating capacity to develop affordable housing;

• Their financial accountability standards permit the Bay County SHIP Administrator to account for and audit the SHIP funds utilized, in order to meet the state statutory requirementsof the SHIP Program relating to beneficiaries and units assisted;

• They have administrative capacity to provide all necessary income and demographic documentation by May 30 of the year monies are expended, in order to meet the state statutory requirements of the SHIP Program relating to beneficiaries, units assisted and state statutory deadline for expending SHIP Program Funds;

• They demonstrate or document items that are in place: zoning, infrastructure, site control. Final

approval will be given and funds obligated once the eligible applicant has been approved for financing or other funds have been secured and Housing Services has received the appropriate documentation in support of each request.

h. **Additional Information:** N/A

I. New Construction	Code 21

a. **Summary:** This strategy is designed for developers of affordable rental units. Funding is intended to be a source of gap financing.

b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027

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

d. **Maximum award:** $34,000 per unit.

e. **Terms:**

1. Repayment loan/deferred loan/grant: For non-profits and for-profits, funds will be awarded as a loan secured by a recorded subordinate mortgageand note.
2. Interest Rate: 0%
3. Years in loan term: 50
4. Forgiveness: The loan will be forgiven at the end of fifty (50) years, should the development remain as affordable housing.
5. Repayment: None due as long as the loan is in good standing.
6. Default: Default will be determined as a sale, transfer, or conveyance of property; conversion to another use; or failure to maintain standards for compliance as required by any of the funding sources and failure to meet the program timeline for expenditure or having an ineligible applicant occupying eligible housing. Default terms shall be describedin mortgage and promissory note.

f. **Recipient/Tenant Selection Criteria:** Criteria for eligible households will be "first qualified, first served" basis and as detailed in Section 1, I. Special needs populations are priority.

g. **Sponsor Selection Criteria:** Developers will apply to the County through an RFA process. The RFA will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (donation or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets the County's housing element in the Comprehensive Plan. The County reserves the right to select developments that meet all of the above requirements and (1) are in areas of immediate need due to lack of available units; (2) propose to preserve and improve existing units; and (3) developer has been awarded funding from Florida Housing Finance Corporation (FHFC), and has a current Award Letter identifying the project to be developed and funding amount. All funding awards will be subject to closing on other funding sources.

h. **Additional Information:** Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoringof SHIP rental units. Other programs which will be used as leverage with SHIP funds under this strategy are as follows: Private lending institutions and other funding sources as they become available.

J. Disaster Assistance	Codes 5 & 16

a. **Summary:** The Disaster Assistance strategy provides funds to households following a disaster or emergency declared by the President of the United States or Governorof the State of Florida.

SHIP disaster funds may be used for:

- Purchase of Emergency supplies for eligible households to weatherproof 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 assistance for eligible applicants;
- Mortgage and utility payment assistance for eligible applicants;
- Provision of temporary housing or purchase of housing;
- Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order;
- Other eligible activities as proposed to and approved by the Florida Housing FinanceCorporation.

b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027

c. **Income Categories to be served:** Very low, low, and moderate, once all set-aside requirements have been met.

d. **Maximum award:** Up to $30,000

e. **Terms:**

1. Repayment loan/deferred loan/grant: SHIP funds provided to eligible households forrental assistance will be in the form of a grant not subject to recapture. SHIP funds provided to owner-occupied households will be in the form of a deferred payment loan secured by a recorded mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 5
4. Forgiveness: Loan will be forgiven at the end of the loan term.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term:
    - Sale, transfer, or conveyance of property;
    - Loss of homestead exemption status or homeowner's insurance; failure to occupy the home as primary residence;
    - 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 determinedthat adequate funds may be available to justify pursuing a repayment;
    - If any of these occur, the outstanding balance will be due and payable to the County. In cases where the qualifying homeowner(s) dies(s), during the loanterm, 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 choosesnot 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 Selection Criteria:** Applications received during the application period will be served on a "first qualified, first served" basis and as detailed on Section 1, I.

g. **Sponsor/Developer Selection Criteria:** N/A

h. **Additional Information:** This strategy will only be implemented in the event of an ExecutiveOrder using any funds that have not yet been encumbered or with additional funds disbursed by Florida Housing Finance Corporation. SHIP funds at all times must be used for eligible applicants and eligible housing. Household must provide evidence that they have applied for FEMA individual assistance.

K. Homeowners Insurance and Property Taxes Assistance	**Code 7**
a. **Summary:** This strategy helps eligible homeowners with the cost of insurance and taxes to help them stay in their homes and avoid foreclosure. Funds will be awarded to cost burdened homeowners to pay for homeowner's insurance not to exceed $5,000 and property taxes including ad valorem and non-ad valorem assessments as a one-time, non-recurring assistance, not to exceed $3,000. Owner-occupied homeowners are eligible if: • Their current homeowner's insurance costs have increased in the past year by at least 10%; and • Their principle, interest, taxes, and insurance (PITI) payments are more than 35% of their monthly gross income as result of the increase in insurance; or • Assistance is needed to purchase a new cost-effective policy for those that are currently without homeowner's insurance. • Property taxes can be paid in conjunction with homeowner's insurance to cover 1 year of past due and current tax payments including late fees, in certain instances, Flood Insurance may be considered if funding is available.	

b. **Fiscal Years Covered:** 2024-2025, 2025-2026 and 2026-2027

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

d. **Maximum Combined Award:** Homeowners insurance and Property Tax - $8,000

e. **Terms:**
1. Repayment loan/deferred loan/grant: Funds will be awarded as a 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 Selection Criteria:** Applicants must document their eligibility by providing the following:
1. A copy of an insurance bill with a premium that is at least 10% more than the previous year's premium.
2. A copy of the most current mortgage statement showing that housing costs (PITI) exceeds 35% of the gross

monthly household income.

3. A copy of the previous year, and current year escrow statement, if applicable.
4. If policy was canceled, client must provide a copy of the previous policy's cancellation statement.
5. If uninsured, client must provide a copy of Evidence of Insurance quote/bill.
6. A copy of previous years and current year property tax bill past due bill must be provided.
7. Proof of homestead exemption must be provided.
8. Priority will go to clients previously served under the County's purchase assistance and home replacement programs. Assistance can be provided to clients in conjunction with foreclosure prevention if they are determined to be extremely, very-low or low income.
9. Homeowners will be served on a "first qualified, first served" basis and as detailed on Section 1, I.

g. **Sponsor/Developer Selection Criteria:** N/A

h. **Additional Information:**

- Owner-occupied homeowners with a mortgage, the assistance will be paid to the first mortgage lender for the taxes and insurance escrow account.
- Owner-occupied homeowners without a mortgage, the assistance will be paid to the insurance company and/or Bay County Tax Collector for property tax.
- Assessed value of the property being assisted may not exceed the current established maximum purchase price.

III. LHAP Incentive Strategies

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

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

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

1) Establish Policies & Procedures:

Applications for development approval shall be submitted to the County, as specified inthe County's Land Use Code. Required reviews and subsequent recommendations must be completed by the County within 10 working days. At which time the application contains all required information and all fees and charges have been paid. In the interest of promoting Affordable Housing for low- and moderate-income persons, a contingency policy is being put in place that would provide treatment in development order issuance for eligible Affordable Housing. The intent is to expedite the permitting of eligible Affordable Housing project applications that required reviews and subsequent recommendations.

2) Improve upon and develop a County housing website to provide information to developers and citizens:

- Lists of permits required for each type of regulation;
- Summary of procedures with timelines or deadlines and process time;
- Schedules of fees for all permits and;
- General information on the local government, its organization and key personnel.

B. Name of the Strategy: **Ongoing Review Process**

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

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

1) A policy requiring review of any proposed new policies, procedures, ordinances, regulations, or plan provision that affect residential housing be enacted. Such review shallbe conducted prior to and shall accompany such policies, procedures, ordinances, regulations or plan revisions throughout the adoption process. The review shall include an evaluation of the proposed new policy, procedure, ordinance and regulation of plan provision as to its effect on cost or any other factor relevant to Affordable Housing. The review of proposed new policies, procedures, ordinances, regulations, or plan provision that affects residential housing shall be conducted by the County's Planning Board and reviewed by AHAC prior to adoption by County Commissioners.

C. Name of the Strategy: **Density Bonuses**

1) May comply with the pertinent requirements of the County's Land Development Regulation Code.
Allowance of increased density levels for affordable housing.

D. Name of the Strategy: **Public Lands Inventory**

1) At least every three years, the County shall prepare an inventory list of all real property itowns within its jurisdiction that is appropriate for use as affordable housing. This list willbe binder-kept, in-house and available for viewing by the public during normal business hours.

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

1) The Unified Land Development Code provides that in these zoning districts, located within the rural/agriculture, estate residential, low density, or medium density residentialland use designations, a single accessory dwelling unit is allowed as an accessory use to aprincipal structure, without being included in gross residential density calculations. All accessory dwelling units must comply with standards such as owner-occupancy, size, access, etc.

F. Name of Strategy: **Flexible Lot Configurations**

1) Minimum lot size, maximum lot coverage, open space, and setback requirements may prevent the development of smaller affordable housing units. Flexible lot configurations can be a creative way to encourage the development of affordable housing units, especially for parcels that may be unique in shape and size. A flexible lot configuration can create a number of smaller housing units on a single lot.

G. Name of the Strategy: **Support for development and growth near transportation hubs,major employers and mixed-use centers**

1) The 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 Orient 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 re allowable as part of mixed-use development in non-residential Future Land Use designations. A range of housing options are allowed in these developments, to provide opportunities for residents of various income levelsto reside within the same community.

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.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A (2024)

Bay County, Florida

Fiscal Year: 2024-2025		
Estimated SHIP Funds for Fiscal Year:	$	1,700,000.00
Salaries and Benefits		$154,521
Office Supplies and Equipment	$	400.00
Travel Per diem Workshops, etc.	$	495.00
Advertising		$77.00
Other*	$	13,687.00
Total	$	169,180.00
Admin %		9.95%
		OK

Fiscal Year 2025-2026		
Estimated SHIP Funds for Fiscal Year:	$	1,700,000.00
Salaries and Benefits		$155,521
Office Supplies and Equipment		$400.00
Travel Per diem Workshops, etc.		$495.00
Advertising		$80.00
Other*	$	9,853.00
Total		$166,349
Admin %		9.79%
		OK

Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	1,700,000.00
Salaries and Benefits		$160,786.00
Office Supplies and Equipment	$	400.00
Travel Per diem Workshops, etc.	$	500.00
Advertising	$	80.00
Other*	$	7,853.00
Total	$	169,619.00
Admin %		9.98%
		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

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

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027
2025-2026	6/30/2027	6/30/2028	9/15/2027	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2028	9/15/2029

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2024-2025	3/30/2027	6/15/2027
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029

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

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

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

Other Key Deadlines:

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

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2024-2025

Name of Local Government: Bay County, Florida

Estimated Funds (Anticipated allocation only): $ 1,730,000

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
2	Purchase Assistance w/o Rehab	Yes	2	$50,000	2	$75,000			$250,000.00	$0.00	$250,000.00	4
4	Demolition/Reconstruction - Manufactured Home	Yes	2	$195,000	1	$195,000			$585,000.00	$0.00	$585,000.00	3
6	Emergency Repair	Yes	2	$70,000	1	$70,000			$210,000.00	$0.00	$210,000.00	3
7	Foreclosure Prevention	Yes	1	$10,000	1	$10,000			$20,000.00	$0.00	$20,000.00	2
8	Impact Fee Assistance	Yes	1	$8,000	1	$8,000			$16,000.00	$0.00	$16,000.00	2
2, 7	Homeowners Insurance & Property Tax	Yes	1	$5,000	1	$5,000			$10,000.00	$0.00	$10,000.00	2
5	Disaster Assistance	Yes	1	$5,000	1	$5,000	1	$3,600	$13,600.00	$0.00	$13,600.00	3
1	Purchase Assistance with Rehab	Yes	2	$25,000	0	$0			$50,000.00	$0.00	$50,000.00	2
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		12		8		1		$1,154,600.00	$0.00	$1,154,600.00	21
	Purchase Price Limits:		New	$ 481,176	Existing	$ 481,176						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14, 21	Rental Housing New Construction or Rehab	Yes	2	$30,000					$60,000.00	$0.00	$60,000.00	2
21	Multifamily New Construction	Yes	15	$17,000	5	$17,000			$340,000.00	$0.00	$340,000.00	20
5	Disaster Assistance	No	1	$5,000					$0.00	$5,000.00	$5,000.00	1
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		18		5		0		$400,000.00	$5,000.00	$405,000.00	23
	Administration Fees		$ 170,000		10%			OK				
	Home Ownership Counseling		$ 400									
	Total All Funds		$ 1,730,000	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)	89.9%		OK
Homeownership % (65% requirement)	66.7%		OK
Rental Restriction (25%)	23.4%		OK
Very-Low Income (30% requirement)	$ 1,028,000	59.4%	OK
Low Income (30% requirement)	$ 443,000	25.6%	OK
Moderate Income	$ 3,600	0.2%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2025-2026

Name of Local Government: Bay County, Florida

Estimated Funds (Anticipated allocation only): $ 1,730,000

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											
2	Purchase Assistance w/o Rehab	Yes	2	$50,000	2	$75,000			$250,000.00	$0.00	$250,000.00	4
4	Demolition/Reconstruction - Manufactured Home	Yes	2	$195,000	1	$195,000			$585,000.00	$0.00	$585,000.00	3
6	Emergency Repair	Yes	2	$70,000	1	$70,000			$210,000.00	$0.00	$210,000.00	3
7	Foreclosure Prevention	Yes	1	$10,000	1	$10,000			$20,000.00	$0.00	$20,000.00	2
8	Impact Fee Assistance	Yes	1	$8,000	1	$8,000			$16,000.00	$0.00	$16,000.00	2
2, 7	Homeowners Insurance & Property Tax	Yes	1	$5,000	1	$5,000			$10,000.00	$0.00	$10,000.00	2
5	Disaster Assistance	Yes	1	$5,000	1	$5,000	1	$3,600	$13,600.00	$0.00	$13,600.00	3
1	Purchase Assistance with Rehab	Yes	2	$25,000	0	$0			$50,000.00	$0.00	$50,000.00	2
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		12		8		1		$1,154,600.00	$0.00	$1,154,600.00	21
	Purchase Price Limits:		New	$ 481,176	Existing	$ 481,176						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14, 21	Rental Housing New Construction or Rehab	Yes	2	$30,000					$60,000.00	$0.00	$60,000.00	2
21	Multifamily New Construction	Yes	15	$17,000	5	$17,000			$340,000.00	$0.00	$340,000.00	20
5	Disaster Assistance	No	1	$5,000					$0.00	$5,000.00	$5,000.00	1
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		18		5		0		$400,000.00	$5,000.00	$405,000.00	23
	Administration Fees		$ 170,000		10%			OK				
	Home Ownership Counseling		$ 400									
	Total All Funds		$ 1,730,000	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)	89.9%		OK
Homeownership % (65% requirement)	66.7%		OK
Rental Restriction (25%)	23.4%		OK
Very-Low Income (30% requirement)	$ 1,028,000	59.4%	OK
Low Income (30% requirement)	$ 443,000	25.6%	OK
Moderate Income	$ 3,600	0.2%	

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2026-2027

Estimated Funds (Anticipated allocation only):			$ 1,730,000									
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
2	Purchase Assistance w/o Rehab	Yes	2	$50,000	3	$50,000	1	$25,000	$275,000.00	$0.00	$275,000.00	6
4	Demolition/Reconstruction - Manufactured Home	Yes	2	$195,000	1	$195,000			$585,000.00	$0.00	$585,000.00	3
6	Emergency Repair	Yes	2	$70,000	1	$70,000			$210,000.00	$0.00	$210,000.00	3
7	Foreclosure Prevention	Yes	1	$10,000	1	$10,000			$20,000.00	$0.00	$20,000.00	2
8	Impact Fee Assistance	Yes	1	$8,000	1	$8,000			$16,000.00	$0.00	$16,000.00	2
2, 7	Homeowners Insurance & Property Tax	Yes	2	$5,000	1	$5,000			$15,000.00	$0.00	$15,000.00	3
5	Disaster Assistance	Yes	1	$5,000	1	$5,000			$10,000.00	$0.00	$10,000.00	2
1	Purchase Assistance with Rehab	Yes	1	$25,000	0	$0			$25,000.00	$0.00	$25,000.00	1
3,28, 29	Manufactured Housing (Mobile Homes)	Yes	0	$0	0	$0	0	$0	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		12		9		1		$1,156,000.00	$0.00	$1,156,000.00	22
Purchase Price Limits:			New	$ 481,176	Existing	$ 481,176						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14, 21	Rental Housing New Construction or Rehab	Yes	2	$30,000					$60,000.00	$0.00	$60,000.00	2
21	Multifamily New Construction	Yes	15	$17,000	5	$17,000			$340,000.00	$0.00	$340,000.00	20
5	Disaster Assistance	No	1	$5,000					$0.00	$5,000.00	$5,000.00	1
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		18		5		0		$400,000.00	$5,000.00	$405,000.00	23
	Administration Fees		$	168,600	10%		OK					
	Home Ownership Counseling		$	400								
	Total All Funds		$	1,730,000	OK							

Set-Asides				
Percentage Construction/Rehab (75% requirement)		89.9%		OK
Homeownership % (65% requirement)		66.8%		OK
Rental Restriction (25%)		23.4%		OK
Very-Low Income (30% requirement)		$ 1,008,000	58.3%	OK
Low Income (30% requirement)		$ 443,000	25.6%	OK
Moderate Income		$ 25,000	1.4%	

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Bay 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 (CAFR). An electronic copy of the CAFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.

(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.

(13) SHIP funds will not be pledged for debt service on bonds.

(14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

(15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.

(16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.

(17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or Designee

Witness

Tommy Hamm, Chairman
Type Name and Title

September 17, 2024
Date

OR

Attest:

(Seal)

RESOLUTION #: 2024-091701

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF BAY COUNTY, FLORIDA; APPROVING THE LOCAL HOUSING ASSISTANCE PLAN (LHAP) FOR FY 2024-2027 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 CHAIR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; 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 (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, the Collaborative Services Department Housing Services Division has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board of County Commissions finds that it is in the best interest of the public 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 COMMISIONERS OF BAY COUNTY, FLORIDA that:

Section 1: The Board of County Commissioners of Bay County, FL 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 2024-2025, 2025-2026, 2026-2027.

Section 2: The Chairman, is hereby designated and authorized to execute any documents, revisions, amendments 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 terms and conditions of said program.

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

PASSED AND ADOPTED THIS 17th DAY OF SEPTEMBER, 2024.

BOARD OF COUNTY COMMISSIONERS OF BAY COUNTY, FLORIDA

Tommy Hamm, Chairman

(SEAL)

ATTEST:

Clerk of Court

APPROVED AS TO FORM

Office of County Attorney

Brian D. Leebrick

RESOLUTION #: 4302

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF BAY COUNTY, FLORIDA APPROVING THE MANUFACTURED HOUSING (MOBILE HOMES) STRATEGY TO BE ADOPTED TO THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY SENATE BILL NO. 594. AN ACT RELATING TO LOCAL HOUSING ASSISTANCE PLANS, AMENDING S. 420.9072 F.S.; AUTHORIZING COUNTIES AND ELIGIBLE MUNICIPALITIES TO EXPEND CERTAIN FUNDS ON LOT RENTAL ASSISTANCE FOR MOBILE HOME OWNERS FOR A SPECIFIED TIME PERIOD;AMENDING S. 420.9075, F.S.;REQUIRING EACH COUNTY AND ELIGIBLE MUNICIPALITY TO INCLUDE IN ITS LOCAL HOUSING ASSISTANCE PLAN CERTAIN STRATEGIES; PROVIDING THAT LOT RENTAL ASSISTANCE FOR ELIGIGIBLE HOME OWNERS IS AN APPROVED HOME OWNERSHIP ACTIVITY FOR CERTAIN PURPOSES; AUTHORIZING COUNTIES AND ELIGIBLE MUNICIPALITIES TO PROVIDE CERTAIN FUNDS TO MOBILE HOME OWNERS FOR REHABILITATION AND EMERGENCY REPAIRS;DELETING A PROVISION LIMITING TO A SPECIFIED PERCENTAGE THE AMOUNT OF CERTAIN FUNDS THAT MAY BE USED FOR MANUFACTURED HOUSING; AMENDING S. 420.9071, F.S.;CONFORMING A CROSS-REFERENCE;PROVIDING AN EFFECTIVE DATE. AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN MANUFACTURED HOUSING (MOBILE HOMES) STRATEGY FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

* * * * * * * * * * *

WHEREAS, the State of Florida enacted Section 1, paragraph (b) of subsection (7) of section 420.9072, Florida Statutes, is amended to read:

3. Lot rental assistance for mobile home owners as defined in s. 723.003, not to exceed 6 months' rent.

WHEREAS, the State of Florida enacted Section 2, of subsection (3) of section 420.9075, Florida Statues added new paragraphs (d) & (i) amended to read:

420.9075 Local housing assistance plans; partnerships. –

(d) Each county and each eligible municipality shall include in its local housing assistance plan a strategy that addresses the needs of persons who are deprived of affordable housing due to the closure of a mobile home park.

(i) Each county and each eligible municipality shall include in its local housing assistance plan a strategy for providing program funds to mobile home owners, as defined in s. 723.003 which must include lot rental assistance.

CIRCUIT COURT BAY COUNTY, FLORIDA

A CERTIFIED TRUE COPY
BILL KINSAUL CLERK
OF COURT & COMPTROLLER
BY
Deputy Clerk

WHEREAS, the State of Florida enacted Section 2, of subsection (5) of section 420.9075, Florida Statues amended paragraphs (a) & (c) to read:

(a) At least 65 percent of the funds made available in each county and eligible municipality from the local housing distribution must be reserved for home ownership for eligible persons. For purposes of this paragraph, lot rental assistance for eligible mobile home owners as defined in s. 723.003 is an approved home ownership activity.

(c) At least 75 percent of the funds made available in each county and eligible municipality from the local housing distribution must be reserved for construction, rehabilitation, or emergency repair of affordable, eligible housing. Funds may be provided to mobile home owners as defined in s.723.003 for rehabilitation and emergency repairs under this paragraph.

WHEREAS, the State of Florida enacted Section 2, of subsection (5) of section 420.9075, Florida Statues **deleted** paragraph (e).

(e) Not more than 20 percent of the funds made available in each county and eligible municipality from the local housing distribution may be used for manufactured housing.

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISIONERS OF BAY COUNTY, FLORIDA that:

Section 1: The Board of County Commissioners of Bay County, FL hereby approves adopting the Manufactured Housing (Mobile Home) Strategy to the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.9072-420-9075, Florida Statutes.

Section 2: The Chairman, is hereby designated and authorized to execute any documents, revisions 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 terms and conditions of said program.

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

PASSED AND ADOPTED THIS 1 st DAY OF SEPTEMBER, 2026.

Clara Y. Pease, Chairman

(SEAL)

ATTEST:

City or County Clerk

Office of County Attorney

CIRCUIT COURT
BAY COUNTY, FLORIDA

BOARD OF COUNTY COMMISSIONERS
SEAL
BAY COUNTY, FLORIDA