



Bradford County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2022-2023, 2023-2024, 2024-2025



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I. Program Details:

A. LG(s)

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



B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2022-2023, 2023-2024, 2024-2025

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 and separated based on strategy applied for. When funds are available for a particular strategy, the applicants from the waiting list will be contacted in order as described above to complete/update the application for SHIP assistance. Applicants will be placed in the queue for assistance once they have provided all required documentation and been deemed SHIP eligible. Once there is a list of eligible applicants, they will be ranked giving priority to households qualifying as Special needs (420.0004 (13) households. These applicants will further be ranked with priority given to very-low income, then low, then moderate. The second priority will be given to Essential Services Personnel (ESP). These applicants will further be ranked in priority given to very-low, then low, then



moderate. After serving enough special needs households to meet set-aside guidelines and any qualified ESP for the funding year, all applicants deemed eligible will be considered equally with priority given to very-low, then low, then moderate 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	All Administration duties	10%
Third Party Entity/Sub-recipient		

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

- S. Project Delivery Costs:** In addition to the administration costs listed in the Program Administration the County will charge a reasonable project delivery cost not to exceed 5% of the contracted amount to cover initial inspections, work write-ups, cost estimates, construction inspections, and project oversight performed by non-county employees for rehabilitation projects, replacement projects, and reports generated by Title companies. And the cost will be included in the amount of the recorded mortgage and note.



- T. Essential Service Personnel Definition (ESP):** ESP includes Essential Service Personnel consist of instructional personnel employed by the Bradford County School District, law enforcement officers, emergency medical technicians, firefighters employed by Bradford County or its municipalities- Nurses, Active Military , National Guard that are stationed in the County and skilled building trade.
- 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 repairs,
 1. Low or NO-VOC paint for all interior walls(low-VOC 50 grams per liter or less for the flat paint; 150 grams per liter or less for non-flat paint)
 2. Low -flow water fixtures in bathroom
 3. Energy star qualified refrigerator;
 4. Energy star qualified dishwasher, if provided;
 5. Energy star qualified washing machine, if provided in units'
 6. Energy star qualified exhaust fans in all bathrooms and
 7. Air conditioning: Minimum SEER of 14. Packaged units are allowed in studio and one-bedroom units with a minimum of 11.7 SEER.
requirements may be adjusted for a rental development if the requirements of other construction funding sources require a more prescriptive list.
- V. Describe efforts to meet the 20% Special Needs set-aside:** Applications will be ranked giving first priority to households qualifying as Special needs Households as defined by section 420.0004 (13) The special needs set-aside will apply to all strategies.
- W. Describe efforts to reduce homelessness:** Bradford County is working towards identifying risk and protective factors to prevent homelessness for at risk population. We will be connecting with the Bradford County School system to prevent homelessness for at risk population and will provide homelessness prevention tools and resources.

Section II. LHAP Strategies:

A. Purchase Assistance	Code 1,2
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a. Summary: SHIP funds will be awarded for down payment and closing costs to households to purchase a newly constructed or existing home. A newly constructed home must have received a certificate of occupancy within the last 6 months. An existing home must be in the need of at least \$1,500 in rehabilitation which will be included in the total award amount. Prospective homebuyers must qualify as a first-time homebuyer.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:

Extremely and very-low:	\$30,000
Low:	\$20,000
Moderate:	\$10,000
- e. Terms:



1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 25 years
 4. Forgiveness: the funds will be forgiven on a prorated basis so that 4% of the principal is forgiven annually.
 5. Repayment: None 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: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead status; or failure to occupy the home as a primary residence. IF any of these occur, the outstanding balance will be due and payable. In cases when 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 their 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 its determined that adequate funds may be available to justify pursuing a recapture.
- f. Recipient/Tenant Selection Criteria: Applicants must be ranked for assistance based on a first-qualified, first served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in Section I of the plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants must secure a first mortgage by an approved lender. The applicant must complete homeownership counseling prior to closing. The Counseling will be provided by the Bradford County SHIP office.

The Bradford SHIP funds may not be used to purchase manufactured housing/mobile homes. Bradford County will not subordinate to or allow reverse mortgage. Subordination of liens will only be granted if approved by the SHIP Director and the dwelling is being refinanced in which the interest rate will be reduced therefore, reducing the monthly payment and there is no cash back, all in accordance to Bradford County subordinate policy. Owner financing is not allowed. The eligible repairs must be completed within 120 days after the closing date.

B. Owner Occupied Rehabilitation-Major repairs	Code 3
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<p>a. Summary: SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows, and other structural issues. Other items may be included on rehabilitation projects if funds are available after completing all required repairs listed above.</p>	
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- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$35,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 5 years
 - 4. Forgiveness: Loan is forgiven on a prorated basis so that 20% of the principal is forgiven annually.
 - 5. Repayment: None 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 occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead status; or failure to occupy the home as a primary residence. IF any of these occur, the outstanding balance will be due and payable.
In cases when 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 their 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 its determined that adequate funds may be available to justify pursuing a recapture.
- f. Recipient/Tenant Selection Criteria: Applicants must be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Personnel and income groups as described in Section I of the plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Rehabilitation of a mobile home or rental is not allowed. Applicant must not be delinquent on any real property tax owed to Bradford County. SHIP recipients may only receive SHIP rehabilitation assistance every 10 years.
If bids received exceed the maximum amount the SHIP Director, homeowner, and Rehabilitation inspector will delete line items agreed upon by all parties to reduce the cost of rehabilitation until bid is within the allowable award amount. After such deletion, the lowest bidder will be awarded the contract. If the SHIP Director and rehab inspector determines there are no line items that are not code related, then all bids will be rejected and the applicant would be deemed ineligible due to excessive cost of rehabilitation, but could be eligible for Replacement housing when property has hidden damage that was identified during the initial inspection.

C. Housing Rehabilitation-Accessibility Modification	Code 3
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a. Summary: SHIP funds will be awarded to households in need of repairs needed to create a barrier-free environment for people with physical disabilities. Activities may include wheelchair ramps, grab bars, handicap toilets, lever-free faucets, and doorknobs, and roll-in showers.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

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

d. Maximum award: \$8,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: Loan is forgiven on a prorated basis so that 20% of the principal is forgiven annually.
5. Repayment: None is required as long as the loan is in good standing.

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 rental property; loss of homestead status; or failure to occupy the home as a primary residence. IF any of these occur, the outstanding balance will be due and payable. In cases when 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 their 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 its determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Personnel and income groups as described in Section I of the plan.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Rehabilitation of a mobile home is not permitted. The funds must be used on owner-occupied homes only. Applicant must not be delinquent on any real property owed to Bradford County .



D. Disaster Relief	Code 5
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- a. Summary: Funds will be awarded to applicants in the need of home repairs caused by a disaster that is declared by an Executive order of the President or Governor. Repairs will be prioritized as follows: Immediate threats to health and life safety (sewage, damaged windows, and roofing) in cases where the home is still habitable.
Imminent residual damage to the home (such as damage caused by leaking roof) in cases where the home is still habitable.
Repairs necessary to make the home habitable.
Repairs to mitigate dangerous situation (exposed wires)
- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$20,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 10 years
 4. Forgiveness: Loan is forgiven on a prorated basis so that 10% of the principal is forgiven annually.
 5. Repayment: None 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 occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead status; or failure to occupy the home as a primary residence. IF any of these occur, the outstanding balance will be due and payable. In cases when 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 their 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 its determined that adequate funds may be available to justify pursuing a recapture.
- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis, with the following additional requirements:
1. Must provide homeowner's insurance if covered
 2. Must file for and use proceeds from insurance as a first option if they are covered.
- g. Sponsor Selection Criteria: N/A



- h. Additional Information: Funds for Disaster relief will only be allowed from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster.

E. Special Needs Housing (Non-Profit)	Code 12
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a. Summary: Funds will be awarded to non-profits for the purchase of new construction or existing housing and the rehabilitation of or additions to existing housing for rental to households with special needs as defined in 420.0004 (13).

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, and low
- d. Maximum award: \$35,000 per unit
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 25 years
 - 4. Forgiveness: Loan is forgiven on a prorated basis so that 4% of the principal is forgiven annually.
 - 5. Repayment: None 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 occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; or failure to use the home for stated purpose. If any of these occur, the outstanding balance 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 its determined that adequate funds may be available to justify pursuing a recapture.
- f. Recipient/Tenant Selection Criteria: Tenants will be ranked for assistance based on a first-qualified, first-served basis.
- g. Sponsor/Sub-recipient Selection Criteria: Assistance is awarded on a first-qualified, first-served basis to applicant -sponsors that meet the following requirements:
 - 1. Funds must be expended in Bradford County
 - 2. They must have experience in providing shelters or group homes to victims of domestic violence, persons with development disabilities, persons who are homeless, the elderly, disabled adults, or other special needs population.
 - 3. They have successfully completed projects similar to those being developed and in a timely



matter, thus demonstrating capacity to develop affordable housing.

4. Their financial accountability standards permits the Bradford County SHIP administrator to account for and audit the SHIP funds utilized, in order to meet the State requirements of the SHIP program relating to control;

5. There is one contact person names., preferably having prior grant experience.

h. Additional Information: Other financing sources may or may not be available, they include private lenders or grants from other organizations or government programs.

F. Replacement Housing	Code 4
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a. Summary: SHIP funds will be awarded for all costs associated with the demolition and reconstruction of a substandard housing unit when it has been determined that it is not economically feasible to rehabilitate the existing home. Reconstruction will occur when the cost to rehabilitate an existing home is 60% or more of the cost to construct a replacement home.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

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

d. Maximum award: \$90,250.00

e. Terms :

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0%

3. Years in loan term: 25 years

4. Forgiveness: Loan is forgiven on a prorated basis so that 4% of the principal is forgiven annually.

5. Repayment: None required as long as loan 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 rental property; loss of homestead status; or failure to occupy the home as a primary residence. IF any of these occur, the outstanding balance will be due and payable. In cases when 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 their 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 its determined that adequate funds may be available to justify pursuing a recapture

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for special needs as described in Section I of the plan with the following



ranking priority:

1. Special needs
2. Participants over 62 years of age
3. Participants with families of five or more and
4. Participants with families of four or less.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Applicants who can demonstrate that they can afford ongoing cost including utilities, property taxes, home maintenance, and monthly payments if there is a first mortgage. Approval must be granted by first mortgage company for the demolition of the existing structure.
2. Only those dwellings occupied by eligible homeowners wishing to participate in a voluntary demolition will be considered qualified for a replacement if the homeowner has owned and occupied the dwelling to be demolished for no less than 365 days prior to execution of such an agreement, and the homeowner agrees to permit the County/City to have the dilapidated structure demolished.
3. Mobile homes will not be eligible for assistance unless the owner agrees that the mobile home will be removed from the site.
4. Deeds, warranty deed, quick claim deeds must be in the applicant(s) name. Rent to own agreements, private owner financing agreements will not be accepted.
5. The applicant must complete homeownership counseling provided by the Bradford County SHIP office.
6. Applicant must not be delinquent on any real property tax owned to Bradford County.
7. Applicants assisted under this strategy will be encouraged to obtain temporary housing of their own. If relocation assistance is required, a grant of up to 2,000 will be provided for temporary relocation expenses, the cost of moving, storing, and insuring personal property during moving and storage is included in the maximum award amount.

III. LHAP Incentive Strategies

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

A. Name of the Strategy: **Expedited Permitting**

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy: The County will expedite the process of permitting for affordable housing when it takes more than two business days to receive a permit. At this time, all permits not requiring plan review are granted within one business day. When permitting for housing permits reaches a time of more than two business days, the request for affordable housing permits will be put at the top of permits to be processed.

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: The Department head or his or her designee of the County Department initiating a change in any policy, procedure, ordinance, regulation, or plan revision that will impact the cost of housing must present his or her proposal to the County Commissioners at a regular scheduled meeting. The County Commissioners will review the proposed change prior to final adoption. If the changes are adopted, the expected increase per housing unit will be calculated and a cumulative cost per housing unit will be estimated each fiscal year.

C. Other Incentive Strategies Adopted:

IV. EXHIBITS:

Required

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

Optional

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

Bradford County

Fiscal Year: 2022-2023		
Estimated SHIP Funds for Fiscal Year:	\$	350,000.00
Salaries and Benefits	\$	35,000.00
Office Supplies and Equipment		Board Funds
Travel Per diem Workshops, etc.		Board Funds
Advertising		Board Funds
Other*	\$	
Total	\$	35,000.00
Admin %		10.00%
OK		

Fiscal Year 2023-2024		
Estimated SHIP Funds for Fiscal Year:	\$	350,000.00
Salaries and Benefits	\$	35,000.00
Office Supplies and Equipment		Board Funds
Travel Per diem Workshops, etc.		Board Funds
Advertising		Board Funds
Other*	\$	
Total	\$	35,000.00
Admin %		10.00%
OK		

Fiscal Year 2024-2025		
Estimated SHIP Funds for Fiscal Year:	\$	350,000.00
Salaries and Benefits	\$	35,000.00
Office Supplies and Equipment		Board Funds
Travel Per diem Workshops, etc.		Board Funds
Advertising		Board Funds
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

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

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2022-2023	6/30/2024	6/30/2025	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2025	9/15/2026
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027

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
2022-2023	3/30/2025	6/15/2025
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027

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

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

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

Other Key Deadlines:

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

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2023-2024

LHAP Exhibit C 2021

Name of Local Government: **Bradford County**

Estimated Funds (Anticipated allocation only):		\$ 350,000	
Code	Strategies	Qualifies for 75% set-aside	Units
	Homeownership		
1	Purchase Assistance w/Rehab	Yes	0
3	Rehabilitation-Major	Yes	3
3,11	Rehabilitation-Accessibility Mod.	Yes	0
5	Disaster Relief	Yes	0
4	Replacement Housing	Yes	1
Total Homeownership			4
Purchase Price Limits:		New \$ 349,526	Existing \$ 258,691

Code	Rental	Qualifies for 75% set-aside	VII Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
12	Purchase of Special Needs Housing (Non-Profit)	No	0	\$35,000	0	\$35,000	0	\$35,000	\$0.00	\$0.00	\$0.00	0
			0						\$0.00	\$0.00	\$0.00	0
			0						\$0.00	\$0.00	\$0.00	0
			0						\$0.00	\$0.00	\$0.00	0
			0						\$0.00	\$0.00	\$0.00	0
			0						\$0.00	\$0.00	\$0.00	0
Total Rental			0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees				\$ 35,000								
Home Ownership Counseling				\$ -		10%						
Total All Funds				\$ 350,000								

Set-Asides			
Percentage Construction/Rehab (75% requirement)	90.0%		OK
Homeownership % (65% requirement)	90.0%		OK
Rental Restriction (25%)	0.0%		OK
Very-Low Income (30% requirement)	\$ 195,250		55.8% OK
Low Income (30% requirement)	\$ 119,750		34.2% OK
Moderate Income	\$ -		0.0% OK

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

Bradford County

Certifies that:

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

Alysa Winston
Witness

[Signature]
Witness

May 2, 2022
Date

[Signature]
Chief Elected Official or designee
Joseph C. Dougherty
Type Name and Title

RESOLUTION 2022 - 01

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF BRADFORD COUNTY, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SECTIONS 420.907 THROUGH 420.9079, *FLORIDA STATUTES*; AND RULE CHAPTER 67-37, *FLORIDA ADMINISTRATIVE CODE*; AUTHORIZING AND DIRECTING THE CHAIRMAN OF THE BOARD OF COUNTY COMMISSIONERS 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, *Florida Session 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, Sections 420.907 through 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 State Housing Initiatives Partnership (SHIP) Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act further requires local governments to establish an average area purchase price for new and existing housing benefitting 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, *Florida Statutes*, the Board of County Commissioners finds, determines and acknowledges that five percent (5%) of the local housing

distribution plus five percent (5%) of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan; and

WHEREAS, as required by Section 420.9075, *Florida Statutes*, the Board of County Commissioners finds, determines and acknowledges that the cost of administering the program may not exceed ten percent (10%) of the local housing distribution plus five percent (5%) of program income deposited into the trust fund, except that small counties, as defined in Section 120.52(17), *Florida Statutes*, and eligible municipalities receiving a local housing distribution of up to \$350,000.00 may use up to ten percent (10%) of program for administrative costs; and

WHEREAS, the Bradford County Community Development Department has prepared a three-year *Local Housing Assistance Plan* for submission to the Florida Housing Finance Corporation which is attached to and incorporated into this resolution by reference; and

WHEREAS, the Board of County Commissioners of Bradford County, Florida finds that submission of this *Local Housing Assistance Plan* for review and approval so as to qualify for said documentary stamp tax funds; together with the adoption of this resolution is in the best interest of Bradford County, Florida and its citizens.

NOW THEREFORE be it resolved by the Board of County Commissioners of Bradford County, Florida as follows:

Section 1. Adoption and Incorporation of Recitals.

The Board of County Commissioners of Bradford County, Florida adopts the above-outlined recitals and incorporates them herein as part and parcel of this resolution.

Section 2. Purpose and Authority of Resolution.

A. This resolution is adopted for the purpose of approving the *Local Housing Assistance Plan* which is attached hereto and incorporated herein by reference and approving submission of the same to the Florida Housing Finance Corporation as outlined herein.

B. This resolution is adopted pursuant to the authority granted by Sections 420.907 through 420.9079, *Florida Statutes* and Chapter 125, *Florida Statutes*.

Section 3. Approval of Local Housing Assistance Plan.

The Board of County Commissioners of Bradford County, Florida hereby approves the *Local Housing Assistance Plan*, which is attached hereto and incorporated herein by reference, for submission to the Florida Housing Finance Corporation as required by Sections 420.907 through 420.9079, *Florida Statutes*, for fiscal years 2022-2023, 2023-2024 and 2024-2025.

Section 4. Authorization of Chairman as Signatory.

The Board of County Commissioners of Bradford County, Florida hereby designates and authorizes the Chairman of the Board of County Commissioners to execute any and all 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 terms and conditions of said program.

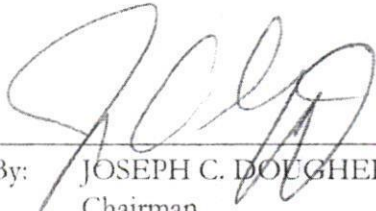
Section 5. Effective Date of Resolution.

This resolution shall take effect immediately upon adoption by the Board of County Commissioners of Bradford County, Florida.

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RESOLVED AND ADOPTED by the Board of County Commissioners of Bradford County, Florida, with a quorum present and voting, this 2nd day of May 2022.

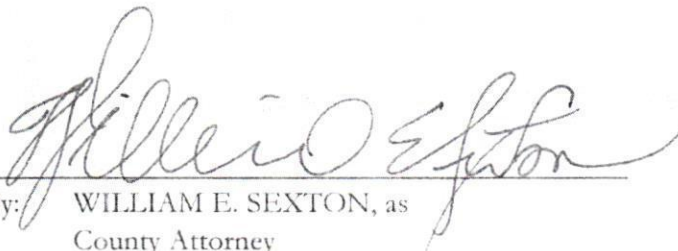
BOARD OF COUNTY COMMISSIONERS OF
BRADFORD COUNTY, FLORIDA


By: JOSEPH C. DOUGHERTY, as its
Chairman

ATTEST:



By: DENNY THOMPSON, as
Clerk to the Board

APPROVED AS TO FORM AND LEGAL SUFFICIENCY:


By: WILLIAM E. SEXTON, as
County Attorney



DENNY THOMPSON, CLERK CIRCUIT COURT, EIGHTH JUDICIAL CIRCUIT OF FLORIDA, in and for Bradford County, the same being a Court of record do hereby certify that the above and foregoing is a true and correct copy of what it purports to be from the face of the original as presented to me.

This May 2 A.D. 20 22
DENNY THOMPSON, Clerk Circuit Court
By:  D.C.