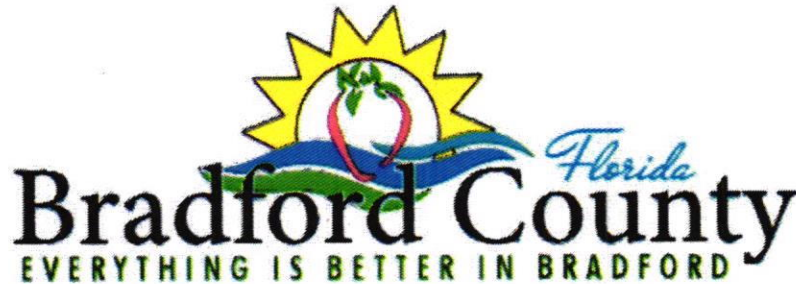


Bradford County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028



Approved by Bradford County Board of County Commissioners on April 17, 2025
New requirements for Manufactured (Mobile Homes) under SB 594 (September 22, 2026)

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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: 2025-2026, 2026-2027, 2027-2028

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 below 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, then Essential Service Personnel. These applicants will further be ranked with priority given to very-low income, then low, then moderate. The second priority will be 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 cost 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, reports generated by Title Companies, and project oversight performed by non-county employees for Owner Occupied Rehabilitation Strategy, Demolition and Reconstruction-Home Replacement Strategy. The cost will be included in the amount of the recorded mortgage and note.
- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The County 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 in units
 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 by section 420.00004 (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 (Please read LHAP Strategy Quick Guide before developing 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 need of at least \$500 but can go up to \$2,500.00 in rehabilitation, which will be included in the total award amount. Prospective homebuyers must qualify as a first-time homebuyer.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: Extremely Low/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 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 the 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 are ranked for assistance based on first qualified-, first-



served basis with the priorities for Special needs, Essential Services Personnel and income group 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 County SHIP funds may not be used to purchase a manufactured-mobile home. Bradford County will not subordinate to or allow reverse mortgages. 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 with the Bradford County subordinate policy. Owner financing is not allowed. The eligible repairs must be completed within 120 days after the closing date. Staff will go out and inspect the repairs once completed. All parties sign a release of liens and final inspection report.

B. Owner Occupied Rehabilitation-Major Repairs	Code 3
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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 listed above.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$45,000
- 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 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 or property; conversion to a rental property; loss of homestead 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 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 are ranked for assistance based on first qualified-, first-served basis with the priorities for Special needs, Essential Services Personnel and income group as descried 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 cost award amount. After such deletion, the lowest bidder will be awarded the contract. If the SHIP Director and Rehab inspector determines that all line items are not code related, then all bids will be rejected and the applicant would be deemed ineligible due to excess cost of rehabilitation, but could be eligible for Replacement Housing when property has hidden damage that was identified during the initial inspection. The suggested number of projects per Contractor is Three. Unless at that time there is only 1 active contractor bidding on projects. As this will allow them to complete projects in a timely matter.

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 but are not limited to wheelchair ramps, grab bars, handicap toilets, lever-free faucets, and doorknobs, and roll-in showers.
- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$8,500
- 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.
 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 it's 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 a owner occupied home only. Applicant must not be delinquent on any real property owed to Bradford County.

D. Disaster Relief	Code 5
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| <p>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 issued by 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 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)</p> |
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- 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 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 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 it's 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) F. S. as well as elderly and homeless.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$45,000 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 it's 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, and disabled adults.
 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 named, 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 the 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: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$100,000

- 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: 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; 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) dies(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 costs including utilities, property taxes, home maintenance, and monthly payments if there is a first mortgage. Approval must be granted by mortgage company for the demolition of the existing structure.
 - 2. Only those dwellings occupied by eligible homeowner's 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 not be delinquent on any real property tax owned to Bradford County.
6. 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. These funds are included in the maximum award amount.
7. The suggested number of projects per Contractor is Three. Unless at that time there is only 1 active contractor bidding on projects. As this will allow them to complete projects in a timely matter.

G. Manufactured Housing (Mobile Homes)	Code 28, 29
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- b. Summary: The manufactured housing strategy may provide funds for:
1. Relocation assistance for persons who are deprived of affordable housing 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)

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$3,000 (relocation assistance)
\$2,000 (lot rental assistance)
- e. Terms:
7. 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.
 8. Interest Rate: 0%
 9. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
 10. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
 11. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
 12. 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.

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.

Exhibit A (2026)

Bradford County

Fiscal Year: 2025-2026		
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 2026-2027		
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 2027-2028		
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	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to robert.dearduff@floridahousing.org and include:

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

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended.

Other Key Deadlines:

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

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

Name of Local Government:

Estimated Funds (Anticipated allocation only):

\$	350,000
----	---------

Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1	Purchase Assistance w/Rehab	Yes	0	\$30,000	0	\$20,000	0	\$10,000	\$0.00	\$0.00	\$0.00	0
3	Rehabilitation-Major	Yes	3	\$45,000	0	\$45,000	0	\$45,000	\$135,000.00	\$0.00	\$135,000.00	3
3, 11	Rehabilitation-Accessibility Mod.	Yes	0	\$8,000	0	\$8,000	0	\$8,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Relief	Yes	0	\$20,000	0	\$20,000	0	\$20,000	\$0.00	\$0.00	\$0.00	0
4	Demo/Reconstruction	Yes	1	\$100,000	1	\$80,000	0	\$100,000	\$180,000.00	\$0.00	\$180,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		4		1		0		\$315,000.00	\$0.00	\$315,000.00	5
Purchase Price Limits:			New	\$ 510,939	Existing	\$ 349,526						

Code	Rental	Qualifies for 75% set-aside	VU Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
12	Purchase of Special Needs (Nonprofit)	No	0	\$45,000	0	\$45,000	0	45,000	\$0.00	\$0.00	\$0.00	0
28, 29	Manufactured Housing (mobile Homes)	No	0	\$0		\$0		0	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$	35,000	10%			OK				
	Home Ownership Counseling		3									
Total All Funds			\$	350,000	OK							
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)			\$	235,000		OK						
Low Income (30% requirement)			\$	80,000		OK						
Moderate Income			\$	-		0.0%						

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2026-2027

LHAP Exhibit C 2024

Name of Local Government:						Bradford County						
Estimated Funds (Anticipated allocation only):			\$	350,000								
Code	Strategies	Qualifies for 75% set-aside	VU Units	Max. SHIP Award	U Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1	Purchase Assistance w/ Rehab	Yes	0	\$30,000	0	\$20,000	0	\$10,000	\$0.00	\$0.00	\$0.00	0
3	Rehabilitation-Major	Yes	2	\$45,000	1	\$45,000	0	\$45,000	\$135,000.00	\$0.00	\$135,000.00	3
3, 11	Rehabilitation-Accessibility	Yes	0	\$8,000	0	\$8,000	0	\$8,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Relief	Yes	0	\$20,000	0	\$20,000	0	\$20,000	\$0.00	\$0.00	\$0.00	0
4	Demo/Reconstruction	Yes	1	\$400,000	1	\$80,000	0	\$100,000	\$180,000.00	\$0.00	\$180,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
Total Homeownership			3		2		0		\$315,000.00	\$0.00	\$315,000.00	5
Purchase Price Limits:			New	\$ 510,939	Existing	\$ 349,526						

	Rental	Qualifies for 75% set-aside	VU Units	Max. SHIP Award	IJ Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
Code	Purchase of Special Needs (Nonprofit)	No	0	\$45,000	0	\$45,000	0	45000	\$0.00	\$0.00	\$0.00	0
12	Manufactured Housing (Mobile homes)	No	0	-	0	-	0	-	\$0.00	\$0.00	\$0.00	0
28, 29									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
Total Rental			0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees				\$ 35,000	10%			OK				
Home Ownership Counseling			\$ -	-								
Total All Funds			\$ -	350,000 OK								
SF L-Addles												
Percentage Construction/Rehab (75% requirement)			90.0%			OK						
Homeworkship % (65% requirement)			90.0%			OK						
Rentel Restriction (25%)			0.0%			OK						
Very-Low Income (30% requirement)			\$ 190,000			OK						
Low Income (30% requirement)			\$ 125,000			OK						
Moderate income			\$ -			0.0%						

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Code	Strategies	Qualifies for 75% set-aside	VU Units	Max. SHIP Award	LI Units	Mod Units	New Construction	Without Construction	Total	Units	Purchase Price Limits:																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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1	Purchase Assistance w/ Rehab	Yes	0	\$30,000	0	\$20,000	0	\$10,000	\$0.00	\$0.00	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								

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**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 (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Bennie L. Jackson Jr.
Witness

Kelly Canady
Witness

9-22-26
Date

Carolyn Spooner
Chief Elected Official or designee

Carolyn Spooner, Chairwoman
Type Name and Title

OR

Attest:

(Seal)