

CLAY COUNTY SHIP PROGRAM

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

Approved by the Board of County Commissioners April 22, 2025

Technical Revision approved December 9, 2025 – Housing Construction by a Non-Profit Developer

New Requirements for Manufactured (Mobile) Homes under SB 594 (September 8, 2026)



Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	6
A. Owner Occupied Housing Rehabilitation	6
B. Purchase Assistance/Down Payment Assistance	8
C. Disaster Assistance	9
D. Special Needs Housing (Non-Profit)	10
E. Eviction Prevention	11
F. Rent Subsidies/Rapid Rehousing	13
G. Demolition and Reconstruction – Home Replacement	14
H. Homes for Disabled Veterans	16
I. Housing Construction by Non-Profit Developer	17
J. Repairs to Mobile Homes	19
K. Manufactured Housing (Mobile Homes)	20
Section III, Incentive Strategies	22
A. Expedited Permitting	22
B. Ongoing Review Process	22
Exhibits	
A. Administrative Budget for each fiscal year covered in the Plan	
B. Timeline for Estimated Encumbrance and Expenditure	
C. Housing Delivery Goals Chart (HDGC) for Each Fiscal Year Covered in the Plan	
D. Signed LHAP Certification	
E. Signed, Dated, Witnessed or Attested Adopting Resolution	
F. Interlocal Agreement	

I. Program Details:

A. LG(s)

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

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 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:

Priority will be given to (1) Special Needs; (2) Essential Personnel and (3) Income Category.

- 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
Third Party Entity/Sub-Recipient	Administration of the Program	100%

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*
- S. Project Delivery Costs:** Project Delivery Costs will be paid to a third party who is not a county employee for inspection services provided under the following strategies: Owner Occupied Rehabilitation Strategy, Demolition and Reconstruction- Home Replacement Strategy and the Homes for Wounded Veterans Strategy. Those inspection services



include the initial inspection of the property in order to prepare Bid Specifications for each rehabilitation project; attendance at the mandatory contractor walk through to discuss the rehabilitation work to be done; continuous monitoring of the construction process; and the final inspection of the work completed on each project. No more than 5% of the award shall be paid.

- 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:** Clay County through implementation of the various SHIP housing strategies shall encourage and support green building, storm resistant and low maintenance construction, including energy efficient features that are economically sound with respect to the goals and benefits of each strategy. Green building and energy savings shall be encouraged in all appropriate SHIP housing strategies as well as the use of energy star rated appliances and ceiling fans with light fixtures, Energy Star fluorescent light fixtures throughout, high-efficiency air conditioning units with programable thermostats, well-insulated exterior walls, exterior doors and ceilings, light colored roofing materials, low/no VOC interior paint, light colored interior and exterior paint, durable and long-lasting asphalt roof shingles and light colored reflective roofing material when appropriate.
- V. Describe efforts to meet the 20% Special Needs set-aside:** Clay County SHIP Coordinator meets on a regular basis with the not-for-profit entities that serve the special needs population to discuss their housing need. The goals are met primarily through Owner Occupied Housing Rehabilitation and Rental Assistance Strategies.
- W. Describe efforts to reduce homelessness:** Efforts to reduce homelessness have been carried out through the Eviction Prevention and Rent Subsidies/Rapid Rehousing strategy whereby the SHIP Program has been able to provide funds to a local not-for-profit entity whose mission is to end homelessness and promote self-sufficiency.

Section II. LHAP Strategies:

A. Owner Occupied Housing Rehabilitation	Code 3
---	--------

- a. Summary: SHIP funds will be used for qualified applicants whose homes are in need of repair. Repairs may include roofing, electrical, plumbing, heating/air conditioning, accessibility modifications, health/safety/sanitary problems, safety code violations, and/or interior/exterior damage and deteriorations to the structure. Under this strategy failing septic systems and old wells can be replaced by paying for connection fees, abandoning private wells and abandoning septic tanks, as well as other related plumbing costs may be funded. Applicants will only be considered provided they have current estate planning documents in place, such as a will, trust or ladybird deed.

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

- c. Income Categories to be served: Extremely Low, Very Low and Low
- d. Maximum award: \$49,999.99
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded Note and Mortgage.
 2. Interest Rate: 0 %
 3. Years in loan term: 30
 4. Forgiveness: None
 5. Repayment: None due during the loan term as long as the loan is in good standing. Loan is due and payable at the end of the term.
 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 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 ranked for assistance based on first-qualified, first-served basis with priorities (in order) for Special Needs, Essential Services Personnel and Income Category. A waiting list will be maintained in the event funding is not available. Applications are taken all year long. Recipients must, at a minimum, meet the following criteria:
- The applicant has legally owned and resided in the home continuously for a minimum of one (1) year prior to applying for assistance and must be able to provide proof of ownership; is free from any Lis Pendens filed against the property;
 - The applicant(s) mortgage payment is not more than 30 days delinquent at the time of application;
 - The applicant(s) property taxes are not delinquent;
 - The applicant may not be delinquent on any debt owed to Clay County;
 - The applicant(s) must provide proof of filing Federal Income Tax return for the previous year or provide proof of exemption;
 - The applicant(s) has been discharged from any bankruptcy filed;
 - The applicant(s) has not received SHIP rehabilitation assistance during the previous five (5) years;
 - The assessed value of the home may not exceed the maximum amount allowed under the US Treasury Limit;
 - The applicant(s) may not have assets (excluding retirement or IRA accounts) exceeding \$15,000.00;
 - The applicant(s) may not have any unresolved property code violations/citations, excluding primary residence, issued either by the county or by any city or town if the property is located within an incorporated area other than the item(s) being addressed by SHIP.



- g. Sponsor Selection Criteria: N/A
- h. Additional Information: A loan will be awarded in the amount necessary to make repairs on the home, including change orders, recording and inspection fees. Repairs are prioritized to provide safe and sanitary living conditions. The maximum loan amount will not be awarded in all cases. The recipient may re-apply for additional assistance after a five-year period of time has elapsed. There is a maximum lifetime assistance award of \$50,000 for each recipient of Housing Rehabilitation funds. Repairs to mobile homes are not eligible under this strategy but are eligible under the Repairs to Mobile Homes strategy. The County's Purchasing Policy shall be used to determine the bid process, dependent upon the dollar amount of rehabilitation work required. Assistance is based upon funding availability.

B. Purchase Assistance/Down Payment Assistance	Code 1,2
---	----------

- a. Summary: Funds will be used for qualified persons in need of down payment and/or closing cost assistance to purchase a new or existing home. This strategy will be partnered with the Housing Finance Authority of Clay County's First Time Homebuyer Program, Home Sweet Home.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very Low, Low, Moderate and households up to 140% of AMI
- d. Maximum award: \$30,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Deferred payment loans secured by a recorded Note and Mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 30
 4. Forgiveness: None
 5. Repayment: Loan is due and payable at the end of the term.
 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 exemption status; or failure to occupy the home as the primary residence. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan 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 repayment.



f. Recipient/Tenant Selection Criteria:

- The applicant must be a first-time homebuyer;
- The appraised value of the home may not exceed the maximum sales price allowed under the limits of the US Treasury Department;
- The property being purchased must be in Clay County;
- Applicants must qualify through the Home Sweet Home First Time Homebuyer Program/Housing Finance Authority of Clay County First Time Homebuyer Program and must have completed all necessary requirements of that program.

g. Sponsor Selection Criteria: N/A

- h. Additional Information: This strategy will be used in conjunction with the Housing Finance Authority of Clay County's First Time Homebuyer Program, also known as the Home Sweet Home Program. Clay County will provide SHIP Program income funds to the Housing Finance Authority of Clay County, on a reimbursement basis for said down payment assistance. The Housing Finance Authority of Clay County will retain and service the down payment assistance loans. When the loans are paid in full, the Housing Finance Authority of Clay County will designate these funds to be used only for down payment assistance to qualified individuals or will return said sums to the SHIP Program. Household income will be verified according to an IRS process rather than the HUD Section 8 income definition used for other SHIP strategies. This acceptable alternative method is required because the SHIP assistance provided under this strategy is combined with tax exempt bond mortgages and/or with Mortgage Credit Certificates, when available, which mandates an IRS based income verification process. Mobile Homes are not eligible. Assistance is based upon funding availability.

C. Disaster Assistance	Code 5
-------------------------------	--------

a. Summary: Funds may be used in this strategy to provide emergency repairs to households following a disaster as declared by State or Federal Executive Order. Funds may be used for such items as, but not limited to, purchase of emergency supplies for eligible households to weatherproof damaged homes; interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable; repair of existing wells where public water is not available; post disaster assistance with non-insured repairs. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered. Funds will not be allocated to this strategy except in the case of a State or Federal disaster declaration for the county. Property must be owner occupied.
--

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

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



- d. Maximum award: \$10,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with priorities to Special Needs as defined in F.S. 420.004(13), Homeless as defined in F.S. 420.6321, Elderly and migrant farm workers.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: If the homeowner is insured, proceeds from the insurance must be used first before SHIP funds. Mobile homes will be considered under this strategy. Assistance is based upon funding availability.

D. Special Needs Housing (Non-Profit)	Code 12
--	---------

- a. Summary: This program will provide funding for the purchase of new construction housing, the purchase of existing housing and/or the rehabilitation of or additions to existing housing used for special needs housing groups. Households to be served are Special Needs as defined in F.S. 420.004(13) and Homeless as defined in F.S. 420.621. Loans are awarded to non-profits serving Special Needs.
- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
 - c. Income Categories to be served: Extremely Low, Very Low, and Low
 - d. Maximum award: \$300,000
 - e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded Note and Mortgage.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10
 - 4. Forgiveness: Forgiven after 10 years provided Sponsor actively and exclusively uses the property for its intended purpose.
 - 5. Repayment: No repayment is required provided a default does not occur within the 10-year loan period.



6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, foreclosure or conveyance of property, failure to occupy the property as intended and further outlined in the County's SHIP Funding Agreement or failure to comply with the County's Funding Agreement.
- f. Recipient/Tenant Selection Criteria: N/A
- g. Sponsor Selection Criteria: Assistance is awarded on a first-qualified, first served basis to applicant-sponsors meeting the following criteria:
 - Funds must be expended in Clay County;
 - They have successfully completed projects similar to those being developed and in a timely manner, thus demonstrating capability to develop affordable housing;
 - Their financial accountability standards permit the Clay County SHIP Coordinator to account for and audit the SHIP funds utilized, in order to meet the state statutory requirements of the SHIP Program relating to the beneficiaries and units assisted;
 - They have administrative capability to provide all necessary income and demographic documentation in order to meet the state statutory requirements of the SHIP Program relating to beneficiaries, units assisted and state statutory deadline for expanding SHIP Program Funds;
 - They demonstrate or document items that are in place: zoning, infrastructure, site control;
 - There is a contact person named, preferably having prior grant experience.
- h. Additional Information: Assistance is based upon funding availability.

E. Eviction Prevention	Code 13
-------------------------------	---------

a. Summary: Funds will be awarded to renter households in need of assistance for eviction prevention. Funds are available to pay past due rent, late fees, and additional future rents for a period not to exceed six months total. Rental payments will not exceed the Rent Limit Chart published by HUD annually.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely Low, Very Low and Low
- d. Maximum award: \$10,000



e. Terms:

1. Repayment loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient/Tenant Selection Criteria: Recipient/Tenant Selection Criteria: Applicants must be participating in a program sponsored by an agency or not-for-profit group who has been selected to participate in this Strategy and whose mission is to prevent eviction and homelessness, to promote housing stabilization and self-sufficiency.

- To receive eviction prevention funds, the recipient must be at least two months behind in rent payments;
- The recipient must income qualify as Extremely Low, Very Low or Low;
- The recipient must be a resident of Clay County for the past six (6) months;
- The recipient must have documentation of a hardship (i.e. proof of past due rent notice or eviction prevention);
- There must be a reasonable expectation that the applicant will be able to resume full rental payments after receiving SHIP assistance;
- The recipient must meet with the Housing Stability Counselor/Coach for the time that is required to obtain and/or stabilize housing. Housing Stability Counseling/Coaching will be a part of the Program Sponsor's Self-Sufficiency program;
- The recipient will be assisted on a first-qualified, first-served basis.

g. Sponsor/Sub-recipient Selection Criteria:

The length of time the organization has been operating in Clay County or the Northeast Florida Regional Area (minimum of five (5) years);

- Experience in the development of plans to assist the homeless and those in danger of becoming homeless;
- Experience in providing self-sufficiency programs that include supportive housing industry-recognized best practices and quality standards of care;
- Financial and human resource capacity to administer the program;
- Sponsor must have successfully completed projects in a timely manner similar in nature to those being developed. Sponsors must demonstrate capacity to develop housing to assist the homeless and those at risk of homelessness;
- Sponsor must demonstrate financial accountability standards that permit the Clay County SHIP Program Administrator to account for and audit the SHIP funds utilized in order to meet the state statutory requirement of the SHIP Program relating to beneficiaries and units assisted;
- Must have administrative capacity to provide all necessary income and demographic documentation by May 30 of the year the monies are expended, in order to meet the state statutory deadline for expending SHIP Program funds;
- Sponsor should have prior applicable grant experience and should have prior experience in identifying safe, decent and affordable permanent housing;
- Sponsor should have prior experience providing individualized short-term financial assistance and short-term case management.

- h. Additional Information: Assistance is based upon funding availability.

F. Rent Subsidies/Rapid Rehousing	Code 23,26
--	------------

a. Summary: Funds will be awarded for (1) first and last month's rent, security and utility deposit assistance; and (2) rent subsidies that can be paid for up to twelve (12) months. To be eligible for rent subsidies, the household receiving assistance must have at least one adult who is a person with special needs as defined in s.420.0004, F.S. or be homeless as defined in s 420.621 F.S. Rental assistance will not exceed twelve (12) months.

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

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

d. Maximum award: \$10,000

e. Terms:

1. Repayment loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient/Tenant Selection Criteria: Applicants must be participating in a program sponsored by an agency or not-for-profit group who has been selected to participate in this Strategy and whose mission is to prevent homelessness, to promote housing stabilization and self-sufficiency.

- To receive rental assistance/rapid rehousing funds, the household must be homeless as defined above;
- The recipient must income qualify as Extremely Low or Very Low;
- The recipient must be a resident of Clay County for the past six (6) months;
- The recipient must have documentation of a hardship;
- There must be a reasonable expectation that the applicant will be able to resume full rental payments after receiving SHIP assistance;
- The recipient must meet with the Housing Stability Counselor/Coach for the time that is required to obtain and/or stabilize housing. Housing Stability Counseling/Coaching will be a part of the Program Sponsor's Self-Sufficiency program;
- The recipient will be assisted on a first-qualified, first-served basis.



- g. Sponsor Selection Criteria: Funds will be disbursed through a Sponsor for an eligible applicant who is participating in the Sponsor's Self-Sufficiency Program. Criteria for selection of a Sponsor will include:
- The length of time the organization has been operating in Clay County or the Northeast Florida Regional Area (minimum of five (5) years);
 - Experience in the development of plans to assist the homeless and those in danger of becoming homeless;
 - Experience in providing self-sufficiency programs that include supportive housing industry-recognized best practices and quality standards of care;
 - Financial and human resource capacity to administer the program;
 - Sponsor must have successfully completed projects in a timely manner similar in nature to those being developed. Sponsor must demonstrate a capacity to develop housing to assist the homeless and those at risk of homelessness;
 - Sponsor must demonstrate financial accountability standards that permit the Clay County SHIP Program Administrator to account for and audit the SHIP funds utilized in order to meet the state statutory requirement of the SHIP Program relating to beneficiaries and units assisted;
 - Must have administrative capacity to provide all necessary income and demographic documentation by May 30 of the year the monies are expended, in order to meet the state statutory deadline for expending SHIP Program funds;
 - Sponsor should have prior applicable grant experience and should have prior experience in identifying safe, decent and affordable permanent housing;
 - Sponsor should have prior experience providing individualized short-term financial assistance and short-term case management.
- h. Additional Information: Assistance is based upon funding availability. The applicant's lease must be at least twelve (12) months in duration.

G. Strategy Name Demolition and Reconstruction – Home Replacement	Code 4
--	---------------

a. Summary: This strategy provides funding for the replacement of an existing single family dwelling that has been determined to be beyond the allowable cost to rehabilitate and more than 50% of the structure is deemed unlivable and not economically feasible to rehabilitate. This strategy will also provide for the replacement of mobile homes that are over 10 years in age with a single family dwelling. Replacement with a modular home may be considered as the replacement home should that be economically feasible. Applicants will only be considered provided they have current estate planning documents in place, such as a will, trust or ladybird deed.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely Low, Very Low and Low

- d. Maximum award: \$300,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a record Note and Mortgage
 2. Interest Rate: N/A
 3. Years in loan term: 30 Years
 4. Forgiveness: None
 5. Repayment: None due as long as the loan is in good standing. Loan is due and payable at the end of the term.
 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 exemption status; failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable. In cases where the qualified homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the property as his 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.
- f. Recipient/Tenant Selection Criteria:
Applicants will be ranked for assistance on a first-qualified, first-served basis with priorities for Special Needs. In addition, the applicant must meet the following qualifications:
- The applicant has legally owned and resided in the home continuously for a minimum of one year prior to applying for assistance and must be able to provide proof of ownership;
 - The applicant(s) property taxes are not delinquent;
 - The applicant(s) may not be delinquent on any debt owed to Clay County;
 - The applicant(s) must provide proof of filing a Federal Income Tax return for the previous year or provide proof of exemption;
 - The applicant(s) has been discharged from any bankruptcy filed;
 - The applicant has never received SHIP assistance;
 - The appraised value of the home may not exceed the maximum sales price allowed in the Clay County SHIP Program;
 - The applicant may not have assets (excluding retirement or IRA accounts) exceeding \$15,000.00 in value;
 - The applicant(s) may not have any unresolved property code violations/citations, excluding principal residence, issued either by the county or by any city/town, if the property is located within an unincorporated area other than the item being addressed by SHIP;
 - Applicant must have the ability to secure homeowners insurance on the new dwelling as well as have the ability to pay the property taxes.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants will only be considered provided they have current estate planning documents in place, such as a will, trust or ladybird deed. Assistance is based upon funding availability.

H. Homes for Disabled Veterans	Code 11
---------------------------------------	----------------

- a. Summary: This strategy will provide funds for new construction, rehabilitation and/or retrofitting of an existing home for a veteran with a disability threshold of at least 60%. Disability status will be determined in accordance with the VA regulations. Applicants will only be considered provided they have current estate planning documents in place, such as a will, trust or ladybird deed.
- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely Low, Very Low, Low and Moderate
- d. Maximum award: \$300,000
- e. Terms:
1. Repayment loan/deferred loan/grant: All assistance under this strategy will be secured with a recorded Note and Mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 10 Years
 4. Forgiveness: This loan will be forgiven at the rate of 10% per year on the anniversary date of the mortgage.
 5. Repayment: No payment is required as long as the loan is in good standing and not in default.
 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 exemption eligibility, failure to occupy the home as a primary residence or in the event of a foreclosure. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during their loan term, the loan may be assumed by a SHIP eligible heir who will occupy the property 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.
- f. Recipient/Tenant Selection Criteria:
- The recipient must be an honorably discharged, retired or separated veteran from the United States military with a disability threshold of at least 60% as defined by the Veterans Administration;
 - The recipient may be referred by an entity that provides services to disabled veterans;
 - The recipient may not be delinquent on any debt owed to Clay County;
 - The recipient must provide proof of filing Federal Income Tax return for the previous year or provide proof of exemptions;
 - The recipient has been discharged from any bankruptcy filed;
 - The appraised value of the home may not exceed the maximum sales price allowed in the Clay County SHIP Program;
 - Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and Income Category;
 - Clay County Purchasing Policy will be used to determine the bid process to be used.



- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Assistance is based upon funding availability.

I. Housing Construction by a Non-Profit Developer	Code 10
--	---------

Summary: This strategy will provide funds to a non-profit organization/developer to be used to develop affordable housing for resale to eligible buyers/households in Clay County. **THE FUNDS AWARDED TO THE NON-PROFIT DEVELOPER WILL BE USED TO CONSTRUCT THE HOME. THE AMOUNT AWARDED TO THE DEVELOPER WILL BE PASSED THROUGH AS A CREDIT TO THE BUYER.**

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely Low, Very Low and Low
- d. Maximum award: Developer: \$75,000.00; Homebuyer: \$75,000.00/\$110,000 An additional amount up to \$35,000.00 can be added to the Homebuyers Award for a new well and septic system if required.
- e. Terms for the Developer:
 1. Repayment loan/deferred loan/grant: All assistance under this strategy will be secured with a recorded Note and Mortgage on the homesite.
 2. Interest Rate: 0%
 3. Years in loan term: 2 Years
 4. Forgiveness: This loan will be forgiven when the home is sold to an income eligible buyer. The funds will be provided to the income eligible buyer at closing as a subordinate mortgage to make the home affordable.
 5. Repayment: Not required if the loan is in good standing.
 6. Default: Failure on the part of the developer to complete construction and transfer ownership to an income eligible buyer within two (2) years of receiving the award will constitute a default. The County may grant exceptions in the case of a national, state or locally declared emergency.

Terms for the Homebuyer:

1. Repayment loan/deferred loan/grant: All assistance under this strategy will be secured with a recorded Note and Mortgage on the homesite.
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness: This loan will be forgiven at the end of the 30-year term.
5. Repayment: Not required if the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: Sale, Transfer or Conveyance of Property, Conversion to a Rental Property, Loss of Homestead



Exemption Status, or failure of the eligible applicant/homeowner to occupy the home as a primary residence, or in the event of foreclosure. If any of these occur, the outstanding balance on the mortgage will be due and payable. In cases where the qualifying homeowner dies during the loan term, the loan may be assumed by a SHIP Program eligible heir who will occupy the property as his/her primary residence. If the legal heir is not SHIP Program eligible or chooses not to occupy the home, the outstanding balance of the mortgage will be due and payable.

- f. Recipient/Homebuyer Selection Criteria: Assistance will be based on a first-qualified, first served basis with the following criteria:
- The recipient must have legally resided in Clay County for a minimum of one year prior to applying for assistance;
 - The recipient must meet the income guidelines for the SHIP Program under this strategy;
 - The recipient(s) must provide proof of filing Federal income Tax return for the previous year or provide proof of exemptions;
 - The recipient must be discharged from any bankruptcy proceeding filed;
 - The recipient may not have assets (excluding retirement or IRA accounts) exceeding \$15,000.00 in value.
- g. Sponsor Selection Criteria:
- Priority will be given to a local Habitat for Humanity organization;
 - Must be a not-for-profit organization;
 - The Sponsor must provide affordable housing as stated in the organization's Mission Statement or Bylaws;
 - The Sponsor must have been engaged in affordable housing and housing efforts in Clay County or the Northeast Florida Regional area for at least five (5) years;
 - The Sponsor must have completed similar projects in a timely manner similar to those being developed;
 - The Sponsor must have administrative capacity to provide all necessary income and demographic documentation by May 30th of the year monies are expended, in order to meet the state statutory deadline for expending SHIP Program funds;
 - The Sponsor should have prior experience providing individual short-term and long-term financial assistance.
- h. Additional Information: Funding is based upon funding availability

J. Repairs to Mobile Homes	Code 3
-----------------------------------	---------------

- a. **Summary:** This strategy provides funding for repairs to mobile homes owned by qualified applicants. The homeowner must own the land under the mobile home. Mobile homes must not be older than ten years in age. Repairs are limited to Roofing; HVAC Systems; Replacement of the Water Heater; Replacement of failing septic system, including well; Payment of Connection Fees to public service hookup; Abandoning private wells and closing of the septic tank; Installation or replacement of skirting around base of mobile home. It should be noted that only 20% of an allocation can be spent on mobile/manufactured homes.
- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** Extremely Low, Very Low and Low
- d. **Maximum award:** \$49,999.99
- e. **Terms:**
1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded Note and Mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 30 years
 4. Forgiveness: None
 5. Repayment: None due as long as the loan is in good standing. The loan is due and payable at the end of the term.
 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 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 Program eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP program 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 ranked for assistance based on first-qualified, first served basis with priorities for Special Needs, Essential Personnel and Income Categories. A waiting list will be maintained in the event funding is not available and applications are taken all year long. Applicants must, at a minimum meet the following criteria:
- The applicant has legally owned and resided in the home continuously for a minimum of one (1) year prior to applying for assistance and must be able to provide proof of ownership with no Lis Pendens filed against the property;
 - The applicant's mortgage payments are not more than 30 days delinquent at the time of application;
 - The applicant's property taxes are not delinquent;



- The applicant may not be delinquent on any debt owed to Clay County;
- The applicant must provide proof of filing Federal Income Tax return for the previous year or provide proof of exemption
- The applicants have been discharged from any bankruptcy filed;
- The applicant has not received SHIP rehab assistance during the previous five (5) years;
- The assessed value of the home may not exceed the maximum sales price allowed by the Clay County SHIP Program;
- The applicant may not have assets (excluding retirement or IRA accounts) exceeding \$15,000.00 in value;
- The applicant may not have any unresolved property code violations/citations, excluding primary residence, issued either by the county or by any city or town if the property is located within an incorporated area other than the item being addressed by SHIP.

g. Sponsor Selection Criteria: N/A

h. Additional Information: A loan will be awarded in the amount of money to make necessary repairs on the mobile home, including change orders and inspection fees. Repairs are prioritized to provide safe and sanitary living conditions. The maximum loan amount will not be awarded in all cases. The applicant may re-apply for additional assistance after a five year time has elapsed. There is a maximum lifetime assistance award of \$50,000.00. Assistance is based upon funding availability.

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

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

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

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

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.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Manufactured housing constructed after June 1994 is eligible.



III. LHAP Incentive Strategies

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

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

- B. Name of the Strategy: **Ongoing Review Process**
An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

IV. EXHIBITS:

Required

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

Optional

- F. Interlocal Agreement (Required if applicable).
- G. Clay County SHIP/CDBG Subordination Policy.

LOCAL HOUSING ASSISTANCE PLAN

2025 - 2028

EXHIBIT A

ADMINISTRATIVE BUDGET FOR EACH YEAR

(Local Government name) *Clay*

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 1,800,000.00
Salaries and Benefits	\$ 76,063.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$
Advertising	\$ 300.00
Other*	\$ 100,000.00
Total	\$ 177,363.00
Admin %	9.85%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 1,800,000.00
Salaries and Benefits	\$ 77,000.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$
Advertising	\$ 300.00
Other*	\$ 100,000.00
Total	\$ 178,300.00
Admin %	9.91%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 1,800,000.00
Salaries and Benefits	\$ 77,000.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$
Advertising	\$ 300.00
Other*	\$ 100,000.00
Total	\$ 178,300.00
Admin %	9.91%
	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:	

LOCAL HOUSING ASSISTANCE PLAN

2025 - 2028

EXHIBIT B

TIMELINE FOR ESTIMATED ENCUMBRANCE AND EXPENDITURE

Exhibit B
Timeline for SHIP Expenditures

Clay County Board of County Commissioners 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 date:

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.

LOCAL HOUSING ASSISTANCE PLAN

2025 - 2028

EXHIBIT C

HOUSING DELIVERY GOALS CHART FOR EACH FISCAL YEAR

HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government:

Clay County SHIP Program

Estimated Funds (Anticipated allocation only):

\$ 1,800,000

Code	Strategies	Qualifies for 75% set-aside	V/L Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Housing Rehabilitatio	Yes	2	\$49,000	2				\$98,000.00	\$0.00	\$98,000.00	4
1,2	Purchase Assistance/Down Payment Assistance	Yes					10	\$20,000	\$200,000.00	\$0.00	\$200,000.00	10
3	Disaster Assistance	Yes	1	\$10,000					\$10,000.00	\$0.00	\$10,000.00	1
10	Non-Profit Housing Construction	Yes			8	\$150,000			\$1,200,000.00	\$0.00	\$1,200,000.00	8
									\$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 Homeownership		3		10		10		\$1,508,000.00	\$0.00	\$1,508,000.00	23
Purchase Price Limits:												

[illegible]

LOCAL HOUSING ASSISTANCE PLAN

2025 - 2028

EXHIBIT D

LHAP CERTIFICATION

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

Clay County, Florida

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government/interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust funds 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 420.907-9079FS, 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).



ATTEST:

Tara S. Green

Tara S. Green
Clay County Clerk of Court and Comptroller
Ex Officio Clerk to the Board

BOARD OF COUNTY COMMISSIONERS
CLAY COUNTY, FLORIDA

Betsy Condon
By: Betsy Condon (Apr 29, 2025 11:56 EDT)
Betsy Condon, Its Chairman

April 12, 2025
Date

LOCAL HOUSING ASSISTANCE PLAN

2025 - 2028

EXHIBIT E

ADOPTING RESOLUTION

RESOLUTION NO. 2024/2025- 34

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

* * * * *

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

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

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

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

WHEREAS, as required by *section 420.9075, F.S.* It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs; and

WHEREAS, the Clay County SHIP Program has prepared a three-year Local Housing Assistance Plan for

submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board of County Commissioners find that it is in the best interest of the public for Clay County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

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

Section 1: The Board of County Commissioners of Clay County, Florida (the "Board") hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2025-2026, 2026-2027, 2027-2028.

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

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

PASSED AND ADOPTED THIS 22 DAY OF APRIL, 2025.



BOARD OF COUNTY COMMISSIONERS
CLAY COUNTY, FLORIDA

Betsy Condon
By: Betsy Condon (Apr 29, 2025 11:56 EDT)
Betsy Condon, Its Chairman

ATTEST:

Tara S. Green
Clay County Clerk of Court and Comptroller
Ex Officio Clerk to the Board

LOCAL HOUSING ASSISTANCE PLAN

2025 - 2028

EXHIBIT F

INTERLOCAL AGREEMENT BETWEEN

CLAY COUNTY BOARD OF COUNTY COMMISSIONERS AND

THE HOUSING FINANCE AUTHORITY OF CLAY COUNTY

FIRST AMENDMENT TO INTERLOCAL AGREEMENT

SECOND AMENDMENT TO INTERLOCAL AGREEMENT

INTERLOCAL AGREEMENT
[SHIP and NSP Administration]

THIS INTERLOCAL AGREEMENT (this Interlocal Agreement) is made and entered into by and between Clay County, a political subdivision of the State of Florida (the County), and the Housing Finance Authority of Clay County, Florida, a public body corporate and politic created under the authority of Section 159.604, Florida Statutes, as of the 20th day of November, 2012.

RECITALS

WHEREAS, Part V II of Chapter 420, Florida Statutes, is the codification of the State Housing Initiatives Partnership Act (the Act); and,

WHEREAS, the Act establishes the State Housing Initiatives Partnership Program (the SHIP Program); and,

WHEREAS, pursuant to Section 420.9072, Florida Statutes, the SHIP Program "is created for the purpose of providing funds to counties and eligible municipalities as an incentive for the creation of local housing partnerships, to expand production of and preserve affordable housing, to further the housing element of the local government's comprehensive plan specific to affordable housing, and to increase housing-related employment"; and,

WHEREAS, the County is the recipient of funds from the State provided through the SHIP Program (SHIP Funds); and,

WHEREAS, as provided in the Act, the County has developed and implemented its Local Housing Assistance Plan providing for the use of SHIP Funds within the County (the LHAP); and,

WHEREAS, the Florida Housing Finance Corporation established under Part V of Chapter 420, Florida Statutes (the FHFC), is the agency of the State with jurisdiction over the SHIP Program; and,

WHEREAS, the FHFC has been delegated the authority to promulgate rules and regulations governing the SHIP Program; and,

WHEREAS, the County is the recipient of funds from the State provided through the neighborhood stabilization program (NSP I) authorized under the Housing and Economic Recovery Act of 2008 (HERA); and,

WHEREAS, the County's use of the NSPI funds is governed under the terms of that certain subgrant agreement entered into between the County and the Florida Department of Community Affairs (DCA), designated by the County as Agreement Contract No. 2008/09-148 and by DCA as Contract No. IODB-4X-04-20-01-F07 (the NSPI Contract); and,

WHEREAS, consistent with HERA, the County has used the NSPI funds for the purchase and rehabilitation of abandoned or foreclosed residential properties, which are then sold or rented to income-qualified persons, thereby advancing the cause of affordable housing within the County; and,

WHEREAS, the County has entered into a developer agreement with BASCA, Inc., a Florida not-for-profit corporation (BASCA), designated by the County as Agreement/Contract No. 09/10107 (the BASCA Contract), by which BASCA has purchased and rehabilitated qualified properties using NSPI funds, then sold or rented the same to qualified persons, consistent with the NSPI Contract; and,

WHEREAS, the County has entered into a developer agreement with Neighborhood Housing and Development Corporation, a Florida not-for-profit corporation (NHDC), designated by the County as Agreement/Contract No. 09/10-111 (the NHDC Contract-NSP 1), by which NHDC has also purchased and rehabilitated qualified properties using NSPI funds, then sold or rented the same to qualified persons, consistent with the NSPI Contract; and,

WHEREAS, the County has entered into an agreement with Fred Fox Enterprises, Inc., a Florida corporation (FEEI), designated by the County as Agreement/Contract No. 08/09-129 (the Fox NSPI Agreement); and,

WHEREAS, under the terms of the Fox NSPI Agreement, FEEI provides ongoing compliance monitoring and reporting services for the County with respect to properties purchased under the BASCA Contract and under the NHDC Contract-NSP 1; and,

WHEREAS, the County is the recipient of funds from the State provided through the neighborhood stabilization program (NSP3) authorized under the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act (the Dodd-Frank Act); and,

WHEREAS, as required by DCA, the County has developed and implemented its Housing Assistance Plan providing for the use of NSP3 funds within the County (the NSP3 HAP); and,

WHEREAS, the County's use of the NSP3 funds is governed under the terms of that certain subgrant agreement entered into between the County and DCA, designated by the County as Agreement Contract No. 2011/12-10 and by DCA as Contract No. 12DB-Q5-04-20-01-F01 (the NSP3 Contract); and,

WHEREAS, consistent with the Dodd-Frank Act, the County has used the NSP3 funds for the purchase of abandoned or foreclosed residential properties, which are then rented to incomequalified persons, further advancing the cause of affordable housing within the County; and,

WHEREAS, the County has entered into a developer agreement with NHDC designated by the County as Agreement/Contract No. 1/12-58 (the NHDC Contract-NSP3), by which NHDC has agreed to purchase and rehabilitate qualified properties using NSP3 funds, then rent the same to qualified persons, consistent with the NSP3 Contract; and,

WHEREAS, the County has entered into an agreement with FFEI, designated by the County as Agreement/Contract No. 1 1/12-62 (the Fox NSP3 Agreement); and,

WHEREAS, under the terms of the Fox NSP3 Agreement, FFEI provides ongoing compliance monitoring and reporting services for the County with respect to properties purchased under the NHDC Contract-NSP3; and,

WHEREAS, Part IV of Chapter 159 of the Florida Statutes authorizes county governments to create housing finance authorities within the State for the purpose of issuing revenue bonds and refunding bonds to assist in relieving the shortage of housing available at prices or rentals which are affordable to many persons and families; and,

WHEREAS, by the adoption of Ordinance No. 80-19, the County's Board of County Commissioners (the Board) created the HFA pursuant to Section 159.604, Florida Statutes; and,

WHEREAS, the HFA is a special purpose governmental entity and a dependent special district within the meaning of Section 189.403(2), Florida Statutes; and,

WHEREAS, consistent with its primary mission of assisting in the creation of affordable housing for qualified purchasers within the County, the HFA has served in an advisory role to the County in the County's implementation of the SHIP Program locally; and,

WHEREAS, the County desires to engage the HFA to provide administrative services for the County's implementation of the SHIP Program locally, for the performance by the County of certain of its obligations under the NSPI Contract, and for the performance by the County of certain of its obligations under the NSP3 Contract, and the HFA is willing to provide such administrative services under the terms and condition set forth in this Interlocal Agreement.

WITNESS ETH:

NOW THEREFORE, in consideration of the foregoing Recitals and the mutual covenants set forth herein, and for other good and valuable consideration, the receipt of which is hereby acknowledged and objections to the sufficiency and adequacy of which are hereby waived, the County and the HPA (the Parties) do hereby agree as follows:

1. This Interlocal Agreement is entered into pursuant to the provisions of Section 163.01, Florida Statutes, commonly known as the "Florida Interlocal Cooperation Act of 1969" (the Interlocal Act), and all applicable portions of the Interlocal Act are made a part hereof and incorporated herein as if set forth at length herein, including but not limited to the following specific provisions:

(a) All of the privileges and immunities and limitations from liability, exemptions from laws, ordinance and rules, and all prisons and relief, disability, workers' compensation and other benefits which apply to the activity of officers, agents, or employees of the Parties when performing their respective functions within their respective territorial limits for their respective agencies, shall apply to the same degree and extent to the performance of such functions and duties of such officers, agents or employees extra-territorially under the provisions of this Interlocal Agreement.

(b) This Interlocal Agreement does not and shall not be deemed to relieve any of the Parties of any of their respective obligations or responsibilities imposed upon them by law except to the extent of the actual and timely performance of those obligations or responsibilities by one or more of the Parties, in which case performance provided hereunder may be offered in satisfaction of the obligation or responsibility.

(c) As a condition precedent to its effectiveness, this Interlocal Agreement and any subsequent amendments hereto shall be filed with the Clerk of the Circuit Court of the County.

2. For purposes of this Interlocal Agreement, the following terms shall have the meanings ascribed:

(a) Act shall mean the Act, as the same may hereafter be amended from time to time.

(b) County Manager shall mean the County Manager of the County or the County Manager's designee.

(c) DCA shall mean DCA as heretofore referenced in the Recitals, and DEO as its successor agency with jurisdiction over NSPI and NSP3.

(d) DEO shall mean the Florida Department of Economic Opportunity and its successor agency with jurisdiction over NSPI and NSP3.

(e) Developer shall mean any developer under contract with the County for the purchase of qualified homes under NSPI and NSP3.

(f) Fox NSPI Agreement shall mean the Fox NSPI Agreement as heretofore referenced in the Recitals, as amended by that certain First Amendment thereto;

(g) FHFC shall mean the FHFC as heretofore referenced in the Recitals, and its successor agency with jurisdiction over the SHIP Program.

(h) NSPI Contract shall mean the NSPI Contract as heretofore referenced in the Recitals, as modified by Modification Nos. 1, 2, 3 and 4 thereto;

(i) NSP3 Contract shall mean the NSP3 Contract as heretofore referenced in the Recitals, as modified by Modification Nos. 1 and 2 thereof;

(j) Procurement Rules shall mean the most current version of the County's Purchasing Policies Manual, as the same may hereafter be amended from time to time.

(k) SHIP Beneficiaries shall mean persons on whose behalf SHIP Funds are disbursed for home purchase down payment assistance or for home rehabilitation improvements.

(l) SHIP Regulations shall mean the rules and regulations promulgated by the FHFC pertaining to the SHIP Program and the use of SHIP Funds, as the same may hereafter be amended from time to time.

3. The County hereby engages the HFA to perform on behalf of the County all of those administrative duties and functions of the County associated with the operation of the SHIP Program locally, with the exception of the receipt and disbursement of SHIP Funds and funds received on notes issued by borrowers of SHIP Funds (SHIP Repayments), and with the exception of the entry into agreements with SHIP Beneficiaries, with contractors performing home rehabilitation improvements, and with the FHFC. The HFA shall cause all SHIP Repayments to be delivered directly to the County. All administrative functions performed by the HFA in connection with the SHIP Program must be consistent with and in accordance with the Act, with the SHIP Regulations, and with the most current version of the LHAP adopted by the County, as the same may hereafter be amended from time to time. For purposes of this Interlocal Agreement, the most current version of the LHAP is that which was adopted for the 2010-11, 2011-12 and 2012-13 fiscal years of the County. The HFA shall be responsible for

drafting and proposing to the County on a timely basis such amendments and revisions to the LHAP as may be necessary or appropriate under the Act and the SHIP Regulations for consideration by the Board. The administrative duties and functions of the County undertaken by the HFA under this paragraph include but are not limited to:

- (a) The qualifications process of determining the eligibility of persons to participate in the SHIP Program locally as SHIP Beneficiaries;
- (b) The selection of contractors to perform home rehabilitation improvements in accordance with the applicable Procurement Rules;
- (c) The timely preparation and submission to the County of proposed agreements with contractors for home rehabilitation improvements;
- (d) The monitoring of home rehabilitation contractor performance and reporting of defaults thereof to the County Manager;
- (e) The timely preparation and submission to the County of purchase order requisitions for the encumbering of SHIP Funds;
- (f) The timely approval and submission to the County of statements and invoices for the payment of encumbered SHIP Funds;
- (g) The proper maintenance of records for audit purposes;
- (h) The participation in audits of operations and SHIP Funds expenditures by the County's Commission Auditor, the County's external auditor, the FHFC, and any State or federal agency with jurisdiction; and,
- (i) The timely preparation and submittal of such reports as may be required under the Act, the SHIP Regulations and the LHAP.

It is the intention of the Parties that the HFA perform all of the duties and functions heretofore performed by the County's SHIP Coordinator and her administrative assistant in the administration of the SHIP Program locally, and therefore the enumeration of the foregoing administrative duties and functions is intended merely to illustrate the scope thereof, and not to limit the same. Upon submitting a report to any third party related to the SHIP Program, the HFA shall promptly provide a copy thereof to the County Manager. Immediately upon the HFA's receipt of a written audit inquiry or report from the FHFC or any State or federal agency with jurisdiction pertaining to the SHIP Program, the HFA shall provide a copy thereof to the County Manager. Immediately upon the HFA's submittal of a written response to any audit inquiry from the FHFC or any State or federal agency with jurisdiction pertaining to the SHIP Program, the

HFA shall provide a copy thereof to the County Manager. All contact between the County and the HFA shall be coordinated through the County Manager and the HFA's Executive Director.

4. The County hereby engages the HFA to perform on behalf of the County all of those administrative duties and functions required of the County under the NSPI Contract, the BASCA Contract, the NHDC Contract-NSPI, and the Fox NSPI Agreement, with the exception of the receipt and disbursement of NSPI funds, and with the exception of the entry into home purchase agreements under NSPI. All administrative functions performed by the HFA in connection with NSPI must be consistent with and in accordance with the NSPI Contract and all documents and laws, rules and regulations referenced therein, as the same may hereafter be amended from time to time. The administrative duties and functions of the County undertaken by the HFA under this paragraph include but are not limited to:

- (a) The selection of developers to purchase homes under NSPI in accordance with the NSPI Contract and the applicable Procurement Rules;
- (b) The timely preparation and submission to the County of proposed agreements with developers, including BASCA and NHDC, for NSPI-qualified home purchases and rehabilitation undertakings;
- (c) The monitoring of home rehabilitation performance and reporting of defaults thereof to the County Manager;
- (d) The timely preparation and submission to the County of purchase order requisitions for the encumbering of NSPI funds;
- (e) The timely approval and submission to the County of statements and invoices for the payment of encumbered NSPI funds;
- (f) The proper maintenance of records for audit purposes;
- (g) The participation in audits of operations and NSPI funds expenditures by the County's Commission Auditor, the County's external auditor, DCA, and any State or federal agency with jurisdiction;
- (h) The timely preparation and submittal of such reports as may be required under the NSPI Contract;
- (i) The monitoring of BASCA's performance of its duties, covenants and obligations under the BASCA Contract;

(j) The monitoring of NHDC's performance of its duties, covenants and obligations under the NHDC Contract-NSPI ;

(k) The monitoring of performance by Developers of their duties, covenants and obligations under their contracts with the County; and

(l) The monitoring of performance by FFEI of its duties, covenants and obligations under the Fox NSPI Agreement.

(m) The monitoring of subrecipients and their performance in conformity with the requirements of the NSPI Contract.

It is the intention of the Parties that the HFA perform all of the duties and functions heretofore performed by the County's SHIP Coordinator and her administrative assistant in the administration of the NSPI Contract, the BASCA Contract, the NHDC Contract-NSPI, and the Fox NSPI Agreement, and therefore the enumeration of the foregoing administrative duties and functions is intended merely to illustrate the scope thereof, and not to limit the same. Upon receiving a report from BASCA, NHDC, any Developer or FFEI pertaining to NSPI, the HFA shall promptly provide a copy thereof to the County Manager. Upon submitting a report to any third party pertaining to NSPI, the HFA shall promptly provide a copy thereof to the County Manager. Immediately upon the HFA's receipt of a written audit inquiry or report from DCA or any State or federal agency with jurisdiction pertaining to NSPI, the HFA shall provide a copy thereof to the County Manager. Immediately upon the HFA's submittal of a written response to any audit inquiry from DCA or any State or federal agency with jurisdiction pertaining to NSPI, the HFA shall provide a copy thereof to the County Manager. Immediately upon making the determination that BASCA is in material default of any of its duties, covenants and obligations under the BASCA Contract, the HFA shall so notify the County Manager in writing. Immediately upon making the determination that NHDC is in material default of any of its duties, covenants and obligations under the NHDC Contract-NSPI, the HFA shall so notify the County Manager in writing. Immediately upon making the determination that any Developer is in material default of any of its duties, covenants and obligations under its agreement with the County related to NSPI, the HFA shall so notify the County Manager in writing.

Immediately upon making the determination that FFEI is in material default of any of its duties, covenants and obligations under the Fox NSPI Agreement, the HFA shall so notify the County Manager in writing. All contact between the County and the HFA regarding NSPI shall be coordinated through the County Manager and the HFA's Executive Director.

5. The County hereby engages the HFA to perform on behalf of the County all of those administrative duties and functions required of the County under the NSPI Contract, the NHDC Contract-NSPI, and the Fox NSPI Agreement, with the exception of the receipt and disbursement of NSPI funds, and with the exception of the entry into home purchase agreements under NSPI. All administrative functions performed by the HFA in connection with NSPI must

be consistent with and in accordance with the NSP3 Contract, the most current version of the NSP3 HAP, as the same may hereafter be amended from time to time, and all documents and laws, rules and regulations referenced therein, as the same may hereafter be amended from time to time. The HFA shall be responsible for drafting and proposing to the County on a timely basis such amendments and revisions to the NSP3 HAP as may be necessary or appropriate under the applicable state and federal laws, rules and regulations governing NSP3 for consideration by the Board. The administrative duties and functions of the County undertaken by the HFA under this paragraph include but are not limited to:

- (a) The selection of developers to purchase homes under NSP3 in accordance with the NSP3 Contract and the applicable Procurement Rules;
- (b) The timely preparation and submission to the County of proposed agreements with developers, including NHDC, for NSP3-qualified home purchases and rehabilitation undertakings;
- (c) The monitoring of home rehabilitation performance and reporting of defaults thereof to the County Manager;
- (d) The timely preparation and submission to the County of purchase order requisitions for the encumbering of NSP3 funds;
- (e) The timely approval and submission to the County of statements and invoices for the payment of encumbered NSP3 funds;
- (f) The proper maintenance of records for audit purposes;
- (g) The participation in audits of operations and NSP3 funds expenditures by the County's Commission Auditor, the County's external auditor, DCA, and any State or federal agency with jurisdiction;
- (h) The timely preparation and submittal of such reports as may be required under the NSP3 Contract;
- (i) The monitoring of NHDC's performance of its duties, covenants and obligations under the NHDC Contract-NSP3;
- (j) The monitoring of performance by Developers of their duties, covenants and obligations under their contracts with the County; and,
- (k) The monitoring of performance by FFE of its duties, covenants and obligations under the Fox NSP3 Agreement.

- (1) The monitoring of subrecipients and their performance in conformity with the requirements of the NSP3 Contract.

It is the intention of the Parties that the HFA perform all of the duties and functions heretofore performed by the County's SHIP Coordinator and her administrative assistant in the administration of the NSP3 Contract, the NHDC Contract-NSP3, and the Fox NSP3 Agreement, and therefore the enumeration of the foregoing administrative duties and functions is intended merely to illustrate the scope thereof, and not to limit the same. Upon receiving a report from NHDC, any Developer or FFEI pertaining to NSP3, the HFA shall promptly provide a copy thereof to the County Manager. Upon submitting a report to any third party pertaining to NSP3, the HFA shall promptly provide a copy thereof to the County Manager. Immediately upon the HFA's receipt of a written audit inquiry or report from DCA or any State or federal agency with jurisdiction pertaining to NSP3, the HFA shall provide a copy thereof to the County Manager. Immediately upon the HFA's submittal of a written response to any audit inquiry from DCA or any State or federal agency with jurisdiction pertaining to NSP3, the HFA shall provide a copy thereof to the County Manager. Immediately upon making the determination that NHDC is in material default of any of its duties, covenants and obligations under the NHDC Contract-NSP3, the HFA shall so notify the County Manager in writing. Immediately upon making the determination that any Developer is in material default of any of its duties, covenants and obligations under its agreement with the County related to NSP3, the HFA shall so notify the County Manager in writing. Immediately upon making the determination that FFEI is in material default of any of its duties, covenants and obligations under the Fox NSP3 Agreement, the HFA shall so notify the County Manager in writing. All contact between the County and the HFA regarding NSP3 shall be coordinated through the County Manager and the HFA's Executive Director.

6. As compensation for administrative services provided by the HFA under this Interlocal Agreement, the County shall pay the HFA the sum of \$2,500.00 per month, prorated for any partial month. In order to obtain such payment, the HFA must submit a statement to the County no more frequently than one time each calendar month separately itemizing the reimbursable expenses incurred and the services provided for the SHIP Program, NSP1 and NSP3. Services provided by the HFA's Executive Director shall be itemized based upon the Executive Director's then-current hourly rate, which shall not exceed \$40.00. The HFA shall provide upon request such information and documentation related to each statement submitted as may reasonably be necessary for the County to obtain reimbursement therefor from SHIP Funds, NSP1 funds and NSP3 funds, as applicable. The County's obligation to pay the HFA the sum of \$2,500.00 per month as provided herein is not dependent upon the amount of services provided or reimbursable expenses incurred by the HFA. Further, such compensation shall be inclusive of all expenses incurred by the HFA.

7. The HFA performs all of its duties, covenants and obligations under this Interlocal Agreement as an independent contractor, and not as an employee of the County.

8. Any notices, reports or other documents provided by one of the Parties to the other under this Interlocal Agreement shall be delivered to the following addresses or such other addresses as may hereafter be specified by notice hereunder:

County:

County Manager
Post Office Box 1366 (mail)
477 Houston Street, 4th Floor (delivery)

Green Cove Springs, Florida 32043

HFA:

Executive Director
Post Office Box 1620 (mail)
1279 Kingsley Avenue, Suite 118
(delivery)
Orange Park, Florida 32067-1620

9. All records maintained by the HFA in connection with the SHIP Program, with NSP I, with NSP3, and with all related matters addressed in this Interlocal Agreement shall be sufficient to show the HFA's compliance with the terms of this Interlocal Agreement. Such records shall remain available for inspection by the County for a period of at least six years. In the event any litigation, claim or audit is commenced before the six year period expires and extends beyond the six year period, the records shall be retained until all litigation, claims or audit findings involving the records have been resolved. All records maintained by the HFA in connection with the SHIP Program, with NSP I, with NSP3, and with all related matters addressed in this Interlocal Agreement shall be regarded as public records under Chapter 119, Florida Statutes, and shall be subject to disclosure as provided therein.

10. The County will provide to the HFA a County mail address and the existing space in the County Administration Building in Green Cove Springs, Florida, most recently occupied by the County's SHIP Coordinator and her administrative assistant, within which the HFA shall provide its administrative services specified in this Interlocal Agreement. The County shall have the right provide alternate, functionally equivalent space in lieu of the existing space.

11. This Interlocal Agreement shall commence upon the date first above-written, and shall remain in effect continuously thereafter until terminated as provided under paragraph 12.

12. Each of the Parties shall have the right to terminate this Interlocal Agreement for cause upon ten calendar days prior written notice. Each of the Parties shall have the right to terminate this Interlocal Agreement without cause upon sixty calendar days prior written notice. The provisions of paragraphs 2, 7, 9, 14, 15, 16, 17, 18, 19 and 20 shall survive the termination of this Interlocal Agreement. The liabilities of each of the Parties accruing under this Interlocal Agreement prior to its termination shall survive such termination.

13. This Interlocal Agreement may be executed in multiple counterparts, each of which shall be an original and all of which shall constitute but one and the same instrument.

14. In the event either of the Parties shall retain an attorney to litigate on its behalf against the other regarding the enforcement or interpretation of this Interlocal Agreement or regarding the rights, remedies, obligations or liabilities of the Parties arising under this Interlocal Agreement, the Party prevailing on the majority of its claims, or which successfully defends against a majority of the other Party's claims, shall be entitled to an award of reasonable attorney's fees and costs against the other Party, including fees and costs incurred from the date of referral of the dispute to the prevailing Party's attorney through the conclusion of litigation, or incurred in bankruptcy or on appeal.

15. Subject to and within the limitations set forth in Section 768.28, Florida Statutes, and to any other limitations, restrictions and prohibitions that may be provided by law, and without being deemed to operate as a waiver of the HFA's sovereign immunity, the HFA shall fully defend, protect, indemnify and hold harmless the County and all of its principals, employees, officers, agents, servants and contractors (collectively, the Indemnitees), from and against any and all suits, claims, demands, liabilities and costs and all damages, including reasonable attorneys' fees and court costs, asserted against the Indemnitees or any of them by reason of injury to the person or property of others, which is caused by fault, acts, omissions or comparative negligence, whether active or passive, attributable to the HFA or to any of the HFA's employees, officers, agents, servants or subcontractors in the performance of the HFA's duties, covenants and obligations under this Interlocal Agreement.

16. No third party beneficiaries are intended or contemplated under this Interlocal Agreement, and no third party shall be deemed to have rights or remedies arising under this Interlocal Agreement against either of the Parties to this Interlocal Agreement.

17. The Recitals set forth hereinabove form an integral part of this Interlocal Agreement. When construing this Interlocal Agreement, all resort shall be had to the Recitals to the extent necessary to give the fullest effect to the manifest intent of the Parties set forth in this Interlocal Agreement.

18. All payments by the County to the HFA under this Interlocal Agreement shall be made in accordance with the Local Government Prompt Payment Act. Upon receipt of a proper statement under paragraph 6 shall have the number of days provided in said act in which to make payment.

19. The HFA acknowledges that in the budget for each fiscal year of the County during which the term of this Interlocal Agreement is in effect a limited amount of funds are appropriated which are available to make payments arising under this Interlocal Agreement. Any other provisions of the Interlocal Agreement to the contrary notwithstanding, and pursuant to the provisions of Section 129.07, Florida Statutes, the maximum payment that the County is

obligated to make under this Interlocal Agreement from the budget of any fiscal year shall not exceed the appropriation for said fiscal year.

20. The HFA shall not assign this Interlocal Agreement or any portion thereof to any third party, nor subcontract for the performance of any of its duties, covenants and obligations under this Interlocal Agreement without the prior written consent of the County, which consent may be withheld for any or no reason. Any attempted assignment or subcontracting in violation of this paragraph shall be deemed null and void.

21. The HFA shall not conduct lobbying activities in violation of the NSPI Contract or the NSP3 Contract.

[The remainder of this page is intentionally blank.]

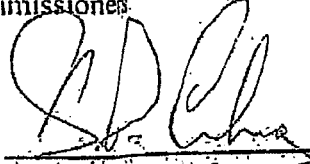
IN WITNESS WHEREOF, each of the Parties has caused this Interlocal Agreement to have been executed on its behalf by the proper officers thereof as of the day and year first above-written.

County:

Clay County, a political subdivision of the State of Florida, by its Board of County Commissioners

Commissioners

By:


Douglas P. Conkey
Douglas P. Conkey
Its Chairman

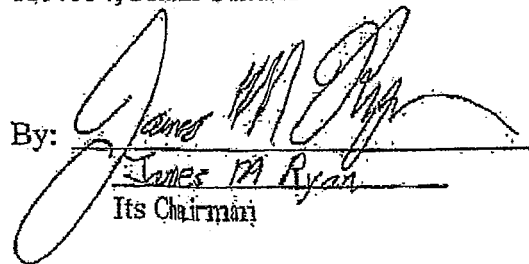
Attest for the County:


S. C. Kopselos
County Manager and Clerk of the Board of County Commissioners

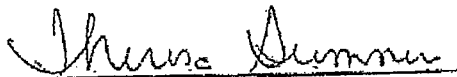
HFA:

Housing Finance Authority of Clay County, Florida, a public body corporate and politic created under the authority of Section 159.604, Florida Statutes

By:


James M. Ryan
Its Chairman

Attest for the HFA:


Theresa Sumner
Its Executive Director

In Re: Clay County Agreement/Contract No. 2012/13-26

First Amendment to Interlocal Agreement
[SHIP and NSP Administration]

This First Amendment to Interlocal Agreement (this Instrument) is made and entered into by and between Clay County, a political subdivision of the State of Florida (the County), and the Housing Finance Authority of Clay County, Florida, a public body corporate and politic created under the authority of Section 159.604, Florida Statutes (the HFA), as of the 1st day of October, 2015.

Recitals

WHEREAS, the County and the HFA (the Parties) have heretofore entered into that certain Interlocal Agreement dated as of the 20th day of November, 2012, and designated by the County as Agreement/Contract No. 2012/13-26 (the Agreement); and,

WHEREAS, the parties desire to amend paragraph 6 of the Agreement as hereinafter provided.

IN CONSIDERATION OF the foregoing Recitals, the mutual covenants and promises herein set forth, and for other good and valuable consideration, including the sum of ten dollars (\$10.00) in hand paid, the receipt of which is hereby acknowledged and all objections to the sufficiency and adequacy of which are hereby waived, the parties hereby agree as follows:

1. Effective as of the first calendar month following the date first above-written, paragraph 6 of the Agreement is amended to read in its entirety as follows:

6. As compensation for administrative services provided by the HFA under this Interlocal Agreement, the County shall provide to the HFA on an annual basis, or as often as SHIP Program allocation is received from the Florida Housing Finance Corporation, or its designee, the percentage of SHIP allocation (traditionally 10%) allowed for administrative expenses, along with the percentage allowed for administrative expenses from program income coming back into the SHIP Program. The HFA will provide an invoice to the County on a quarterly basis for the payment of the administrative expenses allowed from the program income. The County will retain from said administrative expenses, an amount necessary to pay the salary and legacy costs for the administrative assistant now employed in that position. The County will also retain a nominal amount from the administrative expenses to pay for postage, recording and office supplies. In the event the County is no longer providing an administrative assistant to the SHIP Program, all administrative expenses will be provided to the HFA, including the nominal amount withheld for postage, recording and office supplies.

2. The amendment to paragraph 6 of the Agreement under paragraph 1 hereof shall apply prospectively only commencing the first calendar month following the date first above-written.

3. Except as amended pursuant to paragraph 2 of this instrument, the Agreement remains in full force and effect in accordance with its terms.

[The remainder of this page is intentionally blank.]

IN WITNESS WHEREOF, each of the Parties has caused this Instrument to have been executed on its behalf by the proper officers thereof as of the day and year first above-written.

County:

CLAY COUNTY, a political subdivision of the State of Florida, by its Board of County Commissioners

By: *Diane Hutchings*
Diane Hutchings
Its Chairman

ATTEST FOR CLAY COUNTY:

S. C. Kopelousos
S. C. Kopelousos
County Manager and Clerk of the
Board of County Commissioners

HFA:

Housing Finance Authority of Clay County,
Florida, a public body corporate and politic
created under the authority of Section
159.604, Florida Statutes

By: *Jane M. Ryan*
Jane M. Ryan
Its Chairman

In Re: Clay County Agreement/Contract No. 2012/13-26

**Second Amendment to Interlocal Agreement
[SHIP and NSP Administration]**

This Second Amendment to Interlocal Agreement (this Instrument) is made and entered into by and between Clay County, a political subdivision of the State of Florida (the County), and the Housing Finance Authority of Clay County, Florida, a public body corporate and politic created under the authority of Section 159.604, Florida Statutes (the HFA), as of this 26th day of March, 2019.

Recitals

WHEREAS, the County and the HFA (the Parties) have heretofore entered into that certain Interlocal Agreement dated as of the 20th day of November, 2012, as amended by that certain First Amendment dated October 1, 2015, designated by the County's Agreement/Contract No. 2012/13-26 (the Agreement); and

WHEREAS, the Parties now desire to amend paragraph 3(h) of the Agreement as hereinafter provided.

IN CONSIDERATION of the foregoing Recitals, the mutual covenants and promises herein set forth, and for other good and valuable consideration, including the sum of ten dollars (\$10.00) in hand paid, the receipt of which is hereby acknowledged and all objections to the sufficiency and adequacy of which are hereby waived, the parties hereby agree as follows:

1. Effective as of the first calendar month following the date first above written, paragraph 3(h) of the Agreement is amended to read in its entirety as follows:

3. (h) The participation in audits of operations and SHIP Funds expenditures by the County's Commission Auditor, the County's external auditor, the FHFC, and any State or federal agency with jurisdiction in accordance with the Comprehensive Single Entity Audit;
2. The amendment to paragraph 3(h) of the Agreement under paragraph 1 hereof shall apply prospectively only commencing the first calendar month following the date first above written.
3. Except as amended pursuant to paragraph 1 of this Instrument, the Agreement remains in full force and effect in accordance with its terms.

IN WITNESS WHEREOF, each of the Parties has caused this Instrument to have been executed on its behalf by the proper officers thereof as of the day and year first above written.

County:

CLAY COUNTY, a political subdivision of the State of Florida, by its Board of County Commissioners

By: Mike Cella
Mike Cella
Its Chairman

ATTEST FOR CLAY COUNTY:

Lorin L. Mock
Lorin L. Mock,
Acting County Manager and Clerk of the
Board of County Commissioners

I hereby certify that this document consisting of 2 page[s] and further identified as [Agreement/Contract No. 2013/13-26] is a true and correct copy of the original maintained in the custody of Lorin L. Mock, Acting County Manager and Ex-Officio Clerk of the Board of County Commissioners of Clay County, Florida, this 8th day of April, 2019.

By: David A. [Signature] Deputy Clerk
[Not Valid without the seal of the Board]

HFA:

Housing Finance Authority of Clay County, Florida, a public body corporate and politic created under the authority of Section 159.604, Florida Statutes

By: James M. Ryan
James M. Ryan
Its Chairman

LOCAL HOUSING ASSISTANCE PLAN

2025 - 2028

EXHIBIT G

CLAY COUNTY SHIP/CDBG SUBORDINATION POLICY

CLAY COUNTY SHIP/CDBG SUBORDINATION POLICY

1. The policy of Clay County is not to subordinate.
2. Requests for waiver of the policy must be in writing from the lending institution and submitted to:

Theresa Sumner, SHIP Coordinator
P.O. Box 1366
Green Cove Springs, FL 32043
Office: (904) 278-4700
Fax: (904) 278-4786

3. Requests for waiver of the policy must be approved by the Board of County Commissioners. Before this is done, the following documents and information must be provided to the SHIP Coordinator:

- ✓ Proof of licensure to do business in the State of Florida.
- ✓ Release of Information form signed by the homeowner (signatures will be verified).
- ✓ Complete terms and conditions of the new loan.

NOTE: Consideration will not be given any request for waiver of the subordination policy without this information. This information will be part of the packet presented to the Board for consideration. Additional information may be required.

4. Guidelines for subordination approval:

- ✓ The new interest rate shall be at least one percent (1%) lower than the interest rate in effect at the time of request.
- ✓ The new rate shall be a fixed rate only.
- ✓ The new monthly payment shall be lower than the previous payment and include principle, interest, taxes, and insurance (PITI).
- ✓ All closing costs, recording fees, etc. incurred with the subordination shall be paid by the lender and/or applicant.
- ✓ Provide a full disclosure of costs charged to the applicant prior to Board approval. This information will be presented to the Board with the subordination agreement.
- ✓ A copy of the Good Faith Estimate.
- ✓ Provide supporting documentation as to the validity of the refinance (new payment/old payment, new interest rate/old interest rate).
- ✓ The loan can include debt consolidation as long as the Loan to Value of all mortgages does not exceed 95%. The maximum loan to value of all mortgages on a mobile home cannot exceed 80%.

5. Requests for waiver of the Board's policy will be reviewed and a decision made on a case-by-case basis based, but are not limited to, on such merits as the following:

- ✓ Emergency needs arising out of natural disasters;
- ✓ Emergency repairs which eliminate a threat to the health or safety of the occupants or that eliminate an immediate or imminent danger to the dwelling itself;
- ✓ Refinancing to a lower interest rate on the first mortgage if the closing costs and/or fees can be recovered within four (4) years.
- ✓ New payment shall be at least \$50.00 per month less than previous payment.

6. The Board will not consider any requests for the following conditions:

- ✓ The new loan is an adjustable rate mortgage (ARM) or
- ✓ The loan results in cash back to the applicant.