Florida Housing

DIXIE COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029

Florida Housing

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Florida Housing

I. Program Details:

A. LG(s)

Name of Local Government	DIXIE COUNTY
Does this LHAP contain an interlocal agreement?	NO

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2026-2027, 2027-2028, 2028-2029

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through local newspaper in advertising the Notice of Funding Availability.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

When applications are received by the SHIP Administrator they are separated by strategy and placed on an intake tracking log. If Special Needs designation can be verified upon receipt of the application,

additional priority points are awarded as part of the application ranking process. Applications are processed as set forth within the individual strategies listed herein. Once funding has been expended the priority list is maintained as a waiting list and is continually updated as new applications are received.

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.

L. **Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed $325,000. 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	All administrative responsibility to carry out the SHIP program in full, including record retention and reporting.	10%

R. First-time Homebuyer Definition: N/A

S. Project Delivery Costs: A $500 Project Delivery Cost for inspections will be charged for Purchase Assistance strategies requiring a Home Inspection Report, Disaster Assistance strategy, Owner Occupied Rehab strategy, and Emergency Repair strategy. The Project Delivery Cost will be included in the award amount and the SHIP Lien if applicable to the strategy.

T. Essential Service Personnel Definition (ESP): ESP includes teachers and educators, emergency responders, health care personnel, and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: Green initiatives will be utilized in repairs funded through SHIP to include low E windows, energy efficient appliances, water heater, and HVAC.

V. Describe efforts to meet the 20% Special Needs set-aside: Applications with household members qualifying as Special Needs will be given priority as described above in Item I. Waiting List/Priorities. If Special Needs

designation cannot be made and the set-aside has not yet been reached, area social service agencies serving the special needs populations will be contacted as they are valuable stakeholders to assist in achieving the set-aside requirement.

W. Describe efforts to reduce homelessness: County residents needing emergency shelter housing will be referred to GRACE Marketplace (operated by North Central Florida Coalition for the Homeless and Hungry), 3055 NE 28th Drive, Gainesville FL 32609 (352) 792-0800 www.gracemarketplace.org

For those county residents seeking information for affordable rental housing and who are not in immediate danger of eviction and/or homelessness, referrals will be made to floridahousingsearch.org (877) 428-8844.

Additional assistance is provided through the Emergency Repair and Owner-Occupied Rehab strategies which provide for the correction of health, safety, and building code violations to help the residents to maintain the existing home and prevent homelessness.

X. General Provisions

1. Property Location. Property must be located within the County to be eligible for assistance.
2. Income Producing Properties. Residential properties used as income producing properties are not eligible for SHIP assistance. Income producing properties are defined as properties producing rental income, or business income based on day care, personal services, retail services or similar activities that require regular and ongoing visits by clients and/or customers to the property. Home offices do not constitute income producing properties.
3. Applicant Contributions Defined. Such contributions may include deposits paid under a purchase or sales contract; typical closing costs paid at or outside of closing including reports or inspections; the cost of purchasing hazard insurance in instances where there is no existing insurance; and required repairs or additions to the property paid by the applicant provided repairs or additions are complete. Value of the land owned or given in which the home is placed may be applied toward contribution requirement. Payments for prior year's taxes, liens, repairs or improvements not required by SHIP or costs to cure existing title defects are excluded.
4. SHIP Mortgage Position. SHIP mortgages must be in primary or secondary position, except in the case where the client is utilizing the Hometown Heroes program in conjunction with the SHIP program where the SHIP Lien Agreement would be in third lien position. SHIP mortgages may not be in positions inferior to second position even in instances of subordination, except in the case where the client is utilizing Hometown Heroes.
5. Contractor Information. For strategies requiring rehabilitation, repair, or construction that are paid with funds from the SHIP program only state licensed contractors with proof of active status and insurance will be approved for contract work. Upon completion and final inspection, Contractors are required to submit payment requests through the SHIP Administrator. The SHIP Administrator will review the payment request and pay contractors. All documentation will be submitted to the County for reimbursement to the SHIP Administrator and payment of the Project Delivery Cost.
6. Eligible Housing. Any real and personal property located within the county or the eligible municipality which is designed and intended for the primary purpose of providing decent, safe, and sanitary residential units that are designed to meet the standards of the Florida Building Code or previous building codes adopted under chapter 553. Mobile homes constructed after June 1994 are eligible for Purchase Assistance with Rehab, Purchase Assistance without Rehab, Emergency Repair, Owner Occupied Rehab, Disaster assistance,

Relocation assistance, and Lot rent assistance. Mobile homes of any age are eligible for Demolition/Reconstruction..

Section II. LHAP Strategies

A. PURCHASE ASSISTANCE WITH REHAB	Code 01

a. Summary: Assists with the down payment and closing costs for the purchase of an existing home with repairs done within 12 months.

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

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

d. Maximum award: $30,000 for Very Low, $25,000 for Low, $20,000 for Moderate

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded, subordinate mortgage
2. Interest Rate: 0%
3. Years in loan term: 10
4. Forgiveness: 10% per year from the date of the SHIP lien
5. Repayment: Not required as long as the loan is in good standing
6. Default: If, within the period of ten (10) years immediately following the date of the SHIP Lien Agreement, the property is sold, transferred or otherwise disposed of, or if the Owner shall die, Owner, Owner's estate, or the person or persons acquiring any title or interest in the property shall pay to the County that percent of said financial assistance provided to Owner under the SHIP program to be determined as set forth in the SHIP Lien Agreement with the exception of the allowance regarding transfer of the subject property from the Owner to the Owner's spouse; but if transferred to an Owner's spouse, the SHIP Lien Agreement shall run with title to the land and, thereafter, be applicable to any transfer made by the transferee's spouse; the time period for reimbursement to the County as set forth in the SHIP Lien Agreement shall be computed from the date of the SHIP Lien Agreement.

   If the home is foreclosed on by a superior mortgage holder the County will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient/Tenant Selection Criteria: Applications will be processed in date order as received by the SHIP Administrator as long as funds are available. SHIP funds will be committed on a first-qualified, first-served basis, providing funds are available. "First-qualified" is defined as having all required documents on file with the SHIP Administrator.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Down payment assistance cannot exceed 50% of the sales price of the home.
2. Applicant contribution amount is 1% of the sales price.
3. Subordination requests for refinancing will be in accordance with Exhibit F Subordination Agreement Policies.

4. The County will make the determination of forgiveness based on client justification and circumstances.
5. In the case of financing by an individual rather than a financial institution the following will apply:

    a. SHIP Lien Agreement will be in the primary lien position, and the financer will be in the subordinate lien position.
    b. The interest rate must be fixed and cannot exceed 6%.
    c. The maximum PITI cannot exceed 30% of the household's gross monthly income.
    d. There can be no balloon payment.
    e. An amortization schedule must be provided to the SHIP Administrator.

B. PURCHASE ASSISTANCE WITHOUT REHAB	Code 02

a.	Summary: Assists with the down payment and closing costs for the purchase of a newly constructed home (within 12 months) or an existing home with no repairs.

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
c. Income Categories to be served: Very low, low and moderate
d. Maximum award: $30,000 for Very Low, $25,000 for Low, $20,000 for Moderate
e. Terms:
    1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded, subordinate mortgage
    2. Interest Rate: 0%
    3. Years in loan term: 10
    4. Forgiveness: 10% per year from the date of the SHIP lien
    5. Repayment: Not required as long as the loan is in good standing
    6. Default: If, within the period of ten (10) years immediately following the date of the SHIP Lien Agreement, the property is sold, transferred or otherwise disposed of, or if the Owner shall die, Owner, Owner's estate, or the person or persons acquiring any title or interest in the property shall pay to the County that percent of said financial assistance provided to Owner under the SHIP program to be determined as set forth in the SHIP Lien Agreement with the exception of the allowance regarding transfer of the subject property from the Owner to the Owner's spouse; but if transferred to an Owner's spouse, the SHIP Lien Agreement shall run with title to the land and, thereafter, be applicable to any transfer made by the transferee's spouse; the time period for reimbursement to the County as set forth in the SHIP Lien Agreement shall be computed from the date of the SHIP Lien Agreement. If the home is foreclosed on by a superior mortgage holder the County will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient/Tenant Selection Criteria: Applications will be processed in date order as received by the SHIP Administrator as long as funds are available. SHIP funds will be committed on a first-qualified, first-served basis, providing funds are available. "First-qualified" is defined as having all required documents on file with the SHIP Administrator.

g. Sponsor Selection Criteria: N/A

h. Additional Information:
1. Down payment assistance cannot exceed 50% of the sales price of the home.
2. Applicant contribution amount is 1% of the sales price.
3. New construction contract must be "turnkey".
5. Subordination requests for refinancing will be in accordance with Exhibit F Subordination Agreement Policies.
6. The County will make the determination of forgiveness based on client justification and circumstances.
7. In the case of financing by an individual rather than a financial institution the following will apply:

   a. SHIP Lien Agreement will be in the primary lien position, and the financer will be in the subordinate lien position.
   b. The interest rate must be fixed and cannot exceed 6%.
   c. The maximum PITI cannot exceed 30% of the household's gross monthly income.
   d. There can be no balloon payment.
   e. An amortization schedule must be provided to the SHIP Administrator.

C. OWNER OCCUPIED REHAB	Code 03

a.	Summary: Assists with the rehabilitation of a primary residence to include correcting safety and building code issues, making the home more energy efficient, and making the home a sustainable place to live including accessibility.

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
c. Income Categories to be served: Very low, Low, Moderate
d. Maximum award: $40,000
e. Terms:
1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded, subordinate mortgage
2. Interest Rate: 0%
3. Years in loan term: 5
4. Forgiveness: 20% per year from the date of the SHIP lien
5. Repayment: Not required as long as the loan is in good standing
6. Default: If, within the period of five (5) years immediately following the date of the SHIP Lien Agreement, the property is sold, transferred or otherwise disposed of, or if the Owner shall die, Owner, Owner's estate, or the person or persons acquiring any title or interest in the property shall pay to the County that percent of said financial assistance provided to Owner under the SHIP program to be determined as set forth in the SHIP Lien Agreement with the exception of the allowance regarding transfer of the subject property from the Owner to the Owner's spouse; but if transferred to an Owner's spouse, the SHIP Lien Agreement shall run with title to the land and, thereafter, be applicable to any transfer made by the transferee's spouse; the time period for reimbursement to the County as set forth in the SHIP Lien Agreement shall be computed from the date of the SHIP Lien Agreement.

   If the home is foreclosed on by a superior mortgage holder the County will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient/Tenant Selection Criteria: Applications will be ranked according to the following point criteria. Applications with the highest points will be served first.

Age of Household Members	**Household Income**
Over 60 .....6 points Under 12 .....6 points	Below Extremely Low Income category.....6 points
Special Needs as defined herein.....6 points	Served Previously in the past 5 years, points per occurrence.....-10 points

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Property must be free of delinquent property taxes.
2. Existing homeowner's insurance is not required to be eligible for assistance.
3. Applicant must be a resident of Dixie County for a minimum of two (2) years.
4. The County's Board of County Commissioners will make the determination of forgiveness based on client justification and circumstances.

D. DEMOLITION/RECONSTRUCTION	Code 04

a. Summary: Assists with the demolition of an existing home when at least 50% of the dwelling is beyond repair, and construction of a new, affordable home. Must be leveraged with CDBG.

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

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

d. Maximum award: $25,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded, subordinate mortgage
2. Interest Rate: 0%
3. Years in loan term: 10
4. Forgiveness: 10% per year from the date of the SHIP lien
5. Repayment: Not required as long as the loan is in good standing
6. Default: If, within the period of ten (10) years immediately following the date of the SHIP Lien Agreement, the property is sold, transferred or otherwise disposed of, or if the Owner shall die, Owner, Owner's estate, or the person or persons acquiring any title or interest in the property shall pay to the County that percent of said financial assistance provided to Owner under the SHIP program to be determined as set forth in the SHIP Lien Agreement with the exception of the allowance regarding transfer of the subject property from the Owner to the Owner's spouse; but if transferred to an Owner's spouse, the SHIP Lien Agreement shall run with title to the land and, thereafter, be applicable to any transfer made by the transferee's spouse; the time period for reimbursement to the County as set forth in the SHIP Lien Agreement shall be computed from the date of the SHIP Lien Agreement. If the home is foreclosed on by a superior mortgage holder the County will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient/Tenant Selection Criteria: Applicants will be served on the basis of qualification for CDBG. Applications will be maintained in an order that is consistent with the date completed applications are received by SHIP Administrator's office. A completed application is defined as having all needed paperwork submitted in full. Applicants with a completed application on file will be served in date order and in compliance with set-asides as required by SHIP regulations.

g. Sponsor Selection Criteria: N/A

h. Additional Information:
   1. Construction contract must be "turnkey".
   2. The County's Board of County Commissioners will make the determination of forgiveness based upon client justification and circumstances.
   3. Property must be free of delinquent property taxes.
   4. Only those dwellings occupied by eligible homeowners wishing to participate in a voluntary demolition will be considered.
   5. Homeowners must obtain temporary housing on their own.
   6. Additional site improvement costs may be included but are not limited to: geotechnical surveys, engineering, concrete pilings/piers, septic system improvements, fill, sod, driveways, debris removal, and any other as deemed necessary, and will be included in the award amount and the SHIP Lien Agreement.

E. DISASTER ASSISTANCE	Code 05

a. Summary: Assists with home repairs following a disaster as declared by the President of the United States or the Governor of the State of Florida. Home repairs may include roofs, and exterior or interior areas caused by storm damage.

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

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

d. Maximum award: $25,000

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: Priority shall be given to households qualifying as Special Needs as defined in 420.0004 (13) FS or Elderly as defined in 420.503 FS

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

h. Additional Information:
   1. Property must be free of delinquent property taxes.
   2. Homeowner's insurance is not required to be eligible for assistance.

F. EMERGENCY REPAIR	Code 06

a.	Summary: Assists with the emergency repair of a primary residence to alleviate code violations or improve health hazards and life/safety issues.

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
c. Income Categories to be served: Very low, Low, Moderate
d. Maximum award: $20,000
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: In addition to meeting income eligibility requirements, recipients must meet certain other criteria listed in Section I Program Details. Applications will be ranked according to the following point criteria. Applications with the highest points will be served first.

Age of Household Members	**Household Income**
Over 60 .....6 points Under 12 .....6 points	Below Extremely Low Income category.....6 points
Special Needs as defined herein.....6 points	Served Previously in the past 5 years, points per occurrence.....-10 points

g. Sponsor Selection Criteria: N/A
h. Additional Information:
   1. Property must be free of delinquent property taxes.
   2. Homeowner's insurance is not required to be eligible for assistance.
   3. Applicant must be a resident of Dixie County for a minimum of two (2) years.

G. MANUFACTURED HOUSING (MOBILE HOMES)	Code 28, 29

a. Summary:
   i. Relocation assistance for owners/tenants who have been evicted due to the closure of a mobile home park in accordance with 723.003, F.S. (Code 28)
   ii. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (Code 29)

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

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

d. Maximum award:
Relocation assistance: $3,000
Lot rent assistance: $1,000

e. Terms:
1. Repayment loan/deferred loan/grant: Grant.
2. Interest rate: 0%
4. Years in loan term: N/A
5. Forgiveness: N/A
6. Repayment: N/A
7. Default: N/A

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis.

g. Sponsor Selection Criteria: N/A

III. LHAP Incentive Strategies

A. Expedited Permitting

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects. When permits are applied for an indication will be made by the Contractor to indicate the permit is for a SHIP client. When inspections are requested, the Contractor will indicate the inspection is for a SHIP client.

B. 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. To assess the potential impacts of any proposed changes a copy of the policies, ordinances, regulations, and/or plans must be submitted to the SHIP Administrator. This policy allows for the SHIP Administrator to provide comments and raise concerns in relation to the proposed changes prior to passage or implementation.

IV. 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. Subordination Policy

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A (2026)

DIXIE COUNTY

Fiscal Year: 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	350,000.00
Salaries and Benefits	$	35,000.00
Office Supplies and Equipment	$	
Travel Per diem Workshops, etc.	$	
Advertising	$	
Other*	$	
Total	$	35,000.00
Admin %		10.00%
		OK

Fiscal Year 2027-2028		
Estimated SHIP Funds for Fiscal Year:	$	350,000.00
Salaries and Benefits	$	35,000.00
Office Supplies and Equipment	$	
Travel Per diem Workshops, etc.	$	
Advertising	$	
Other*	$	
Total	$	35,000.00
Admin %		10.00%
		OK

Fiscal Year 2028-2029		
Estimated SHIP Funds for Fiscal Year:	$	350,000.00
Salaries and Benefits	$	35,000.00
Office Supplies and Equipment	$	
Travel Per diem Workshops, etc.	$	
Advertising	$	
Other*	$	
Total	$	35,000.00
Admin %		10.00%
		OK

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

Details:

Exhibit B
Timeline for SHIP Expenditures

DIXIE COUNTY affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030
2028-2029	6/30/2030	6/30/2031	9/15/2031

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030
2028-2029	3/30/2031	6/15/2031

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

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

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

Other Key Deadlines:

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

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

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government: DIXIE COUNTY

Estimated Funds (Anticipated allocation only): $ 350,000

Code	Strategies / Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1	PURCHASE ASSISTANCE WITH REHAB	Yes	0	$30,000	1	$25,000	2	$20,000	$65,000.00	$0.00	$65,000.00	3
2	PURCHASE ASSISTANCE WITHOUT REHAB	Yes	0	$30,000	1	$25,000	1	$20,000	$45,000.00	$0.00	$45,000.00	2
3	OWNER OCCUPIED REHAB	Yes	2	$40,000	1	$40,000		$40,000	$120,000.00	$0.00	$120,000.00	3
4	DEMOLITION/RECONSTRUCTION	Yes	0	$25,000	0	$25,000	0	$25,000	$0.00	$0.00	$0.00	0
5	DISASTER ASSISTANCE	Yes	0	$25,000	0	$25,000	0	$25,000	$0.00	$0.00	$0.00	0
6	EMERGENCY REPAIR	Yes	2	$20,000	1	$20,000	0	$20,000	$60,000.00	$0.00	$60,000.00	3
28	MOBILE HOME RELOCATION ASSISTANCE	No	0	$3,000	0	$3,000	0	$3,000	$0.00	$0.00	$0.00	0
29	MOBILE HOME LOT RENT ASSISTANCE	No	0	$1,000	0	$1,000	0	$1,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		4		4		3		$290,000.00	$0.00	$290,000.00	11
Purchase Price Limits:			New	$ 325,000	Existing	$ 325,000						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$	35,000	10%			OK				
	Home Ownership Counseling		$	-								
	Total All Funds		$	325,000	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		82.9%		OK
Homeownership % (65% requirement)		82.9%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		$ 120,000	34.3%	OK
Low Income (30% requirement)		$ 110,000	31.4%	OK
Moderate Income		$ 60,000	17.1%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

Name of Local Government: DIXIE COUNTY

Estimated Funds (Anticipated allocation only): $ 350,000

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1	PURCHASE ASSISTANCE WITH REHAB	Yes	0	$30,000	1	$25,000	2	$20,000	$65,000.00	$0.00	$65,000.00	3
2	PURCHASE ASSISTANCE WITHOUT REHAB	Yes	0	$30,000	1	$25,000	1	$20,000	$45,000.00	$0.00	$45,000.00	2
3	OWNER OCCUPIED REHAB	Yes	2	$40,000	1	$40,000		$40,000	$120,000.00	$0.00	$120,000.00	3
4	DEMOLITION/RECONSTRUCTION	Yes	0	$25,000	0	$25,000	0	$25,000	$0.00	$0.00	$0.00	0
5	DISASTER ASSISTANCE	Yes	0	$25,000	0	$25,000	0	$25,000	$0.00	$0.00	$0.00	0
6	EMERGENCY REPAIR	Yes	2	$20,000	1	$20,000	0	$20,000	$60,000.00	$0.00	$60,000.00	3
28	MOBILE HOME RELOCATION ASSISTANCE	No	0	$3,000	0	$3,000	0	$3,000	$0.00	$0.00	$0.00	0
29	MOBILE HOME LOT RENT ASSISTANCE	No	0	$1,000	0	$1,000	0	$1,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		4		4		3		$290,000.00	$0.00	$290,000.00	11
Purchase Price Limits:			New	$ 325,000	Existing	$ 325,000						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$	35,000	10%		OK					
	Home Ownership Counseling		$	-								
	Total All Funds		$	325,000	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		82.9%		OK
Homeownership % (65% requirement)		82.9%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		$ 120,000	34.3%	OK
Low Income (30% requirement)		$ 110,000	31.4%	OK
Moderate Income		$ 60,000	17.1%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2028-2029

Name of Local Government: DIXIE COUNTY

Estimated Funds (Anticipated allocation only): $ 350,000

Code	Strategies / Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1	PURCHASE ASSISTANCE WITH REHAB	Yes	0	$30,000	1	$25,000	2	$20,000	$65,000.00	$0.00	$65,000.00	3
2	PURCHASE ASSISTANCE WITHOUT REHAB	Yes	0	$30,000	1	$25,000	1	$20,000	$45,000.00	$0.00	$45,000.00	2
3	OWNER OCCUPIED REHAB	Yes	2	$40,000	1	$40,000		$40,000	$120,000.00	$0.00	$120,000.00	3
4	DEMOLITION/RECONSTRUCTION	Yes	0	$25,000	0	$25,000	0	$25,000	$0.00	$0.00	$0.00	0
5	DISASTER ASSISTANCE	Yes	0	$25,000	0	$25,000	0	$25,000	$0.00	$0.00	$0.00	0
6	EMERGENCY REPAIR	Yes	2	$20,000	1	$20,000	0	$20,000	$60,000.00	$0.00	$60,000.00	3
28	MOBILE HOME RELOCATION ASSISTANCE	No	0	$3,000	0	$3,000	0	$3,000	$0.00	$0.00	$0.00	0
29	MOBILE HOME LOT RENT ASSISTANCE	No	0	$1,000	0	$1,000	0	$1,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		4		4		3		$290,000.00	$0.00	$290,000.00	11
Purchase Price Limits:			New	$ 325,000	Existing	$ 325,000						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$	35,000	10%		OK					
	Home Ownership Counseling		$	-								
	Total All Funds		$	325,000 OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		82.9%		OK
Homeownership % (65% requirement)		82.9%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		$ 120,000	34.3%	OK
Low Income (30% requirement)		$ 110,000	31.4%	OK
Moderate Income		$ 60,000	17.1%	

Exhibit D
67-37.005(1), F.A.C.
2026

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: DIXIE COUNTY

Certifies that:

(1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.

(2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.

(3) A process to determine eligibility and for selection of recipients for funds has been developed.

(4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.

(5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).

(6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.

(7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.

(8) Amendments to the approved LHAP shall be provided to Florida Housing for review and/or approval within 21 days after adoption.

(9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.

(10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

(11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.

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

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

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

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

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

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

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

Witness

MARK HATCH, CHAIRMAN
BOARD OF COUNTY COMMISSIONERS

Witness

2/5/2026
Date

OR

Attest:
BARBIE HIGGINBOTHAM
CLERK OF THE COURT

CIRCUIT COURT SUUM CUIQUE DIXIE COUNTY, FLORIDA

(County Seal)

Exhibit E
67-37.005(1), F.A.C.
2026

RCVD FEB 10 '26

RESOLUTION #: 2026-01

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

* * * * * * * * * *

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

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

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

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

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

WHEREAS, the Economic and Community Development Department has prepared a three-year Local

Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the County Commission finds that it is in the best interest of the public for Dixie 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 DIXIE COUNTY, FLORIDA that:

Section 1: The Board of County Commissioners of Dixie County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2026-2027, 2027-2028, 2028-2029.

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

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

PASSED AND ADOPTED THIS 5 DAY OF Feb, 2026.

MARK HATCH, CHAIRMAN
BOARD OF COUNTY COMMISSIONERS

(SEAL)

ATTEST:

BARBIE HIGGINBOTHAM
CLERK OF THE COURT

DIXIE COUNTY, FLORIDA

RESOLUTION NO. 2026-37

A Resolution of the Dixie County Board of County Commissioners revising the language to the 2026-2029 SHIP Local Housing Assistance Plan.

WHEREAS it is in the best interest of the citizens of Dixie County, Florida to modify the language in the SHIP Local Housing Assistance Plan as follows:

WHEREAS it is necessary to amend the language as currently stated in the Local Housing Assistance Plan, **Section I, Program Details. Paragraph X, General Provisions, Item 6, Eligible Housing** to amend the language allowing mobile homes no older than ten (10) years to be eligible for Purchase Assistance, and mobile homes constructed post June 1994 to be eligible for Emergency Repair, Owner Occupied Rehab, Disaster Assistance, Relocation Assistance, and Lot Rent Assistance.

WHEREAS it is necessary to amend the language as currently stated in the Local Housing Assistance Plan, **Section II, LHAP Strategies,** to add a Mobile Home strategy in its entirety.

NOW, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSION OF DIXIE COUNTY, FLORIDA THAT the above stated language is hereby amended in the 2026-2029 SHIP Local Housing Assistance Plan.

Passed and adopted this 6 day of Aug, 2026.

Mark Hatch, Chairman
Board of County Commissioners
Dixie County, Florida

CIRCUIT COURT SUUM CUIQUE DIXIE COUNTY, FLORIDA

ATTEST:

Barbie Higginbotham, Clerk of Court
Dixie county, Florida

Exhibit F

SUBORDINATION AGREEMENT POLICY

The SHIP Administrator will review the terms of the subordination request based on the following criteria and recommend approval by the County's Board of County Commissioners. The Board of County Commissioners will make the ultimate decision.

1. The new loan/mortgage cannot be greater than the original loan/mortgage obtained to purchase the home except in the following circumstances:
    a. The client's income has increased and, thus, the affordability has also increased; and/or
    b. The additional funds are used to improve the home and provide additional value.

2. The interest rate must be the same or less than the original interest rate.

3. Payments must still meet the Home Ownership Affordability criteria.

4. Loan consolidations are not allowed.

5. There can be no cash back to the borrower.

6. Payments may not be higher than the original payments unless the term is being reduced and the Home Ownership Affordability criteria are met.

7. The following documentation must be provided to the SHIP Administrator:
    a. Lender's application to show client income (i.e. Form 1003).
    b. Documentation used by the lender to assess property's appraised value.
    c. Letter from the client justifying the reason for subordination.
    d. Copy of contract with a contractor if renovations/improvements are being made.
    e. Subordination Agreement document (template available).