ESCAMBIA COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

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I. Program Details:

A. LG(s)

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

B. Purpose of the program:

a. To address the housing needs of the very low, low and moderate-income households.

b. To expand production of and preserve affordable housing.

c. 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, local lenders, and neighborhood associations. Public input was solicited through the local newspaper in an advertisement of the Local Housing Assistance Plan, publishing information for citizens to access the Plan through the Escambia County website. In addition, a Notice of Funding Availability will be published in the local newspaper once allocations for the respective fiscal year are confirmed by State government.

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 or when interest has outpaced the rate the local government can expend funds. The following priorities for funding apply to all strategies unless otherwise stated in an individual strategy in Section II. Priority will be given to families meeting set-aside definition as established in SHIP statute. Priority is set for households and persons with special needs as defined in F.S. 420.0004 (13), beginning with households/persons of very low income, followed by households/persons of low income, followed by households/persons of moderate income. A second established priority is to assist very low-income household/persons and low-income households/persons to ensure compliance with statutory funding percentage targets. Once set asides have been met and additional funds remaining applicants will be maintained in an order that is consistent with the time, completed applications, were submitted.

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, Legal Services 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 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

In addition to meeting these income limits, applicants must undergo income verification in accordance with County's internal qualification procedures. These procedures are consistent with SHIP program requirements and incorporate applicable provisions of the Housing Opportunity Through Modernization Act (HOTMA), where relevant. Household income is verified using standard documentation (e.g., pay stubs, tax returns, third-party verifications), and may be re-evaluated prior to disbursement to ensure continued eligibility.

"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. Escambia 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
Escambia County	Administrative	10%
Third Party Entity/Sub-recipient		

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

S. Project Delivery Costs: Project delivery costs may include surveys, title work, appraisals, temporary relocation and storage (Substantial Rehab/Reconstruction activity only), septic tank pump-out, septic tank permit fees, scope of work creation, construction management, bidding development, engineering fees, housing market studies (Rental Preservation/Development), and environmental reviews. Final per project delivery fee is based on project milestone achievement; see below: (note the County reserves the right to waive all or part of these fees on a case-by-case basis).

Intake (Client/Applicant)	$500
Initial Inspection	$500
Site Inspection & Management	
Emergency Rehabilitation & Barrier Removal	$500
Owner Occupied Rehabilitation & Disaster Mitigation Assistance	$1,500
Demolition / Reconstruction & New Construction	$2,500
Final Closeout	$500

Example: Rental Assistance or Purchase Assistance	$1,000
Example: Emergency Rehabilitation or Barrier Removal	$2,000
Example: Owner Occupied Rehabilitation or Disaster Mitigation Assistance	$3,000
Example: Demolition / Reconstruction or New Construction	$4,000

T. Essential Service Personnel Definition (ESP): For purposes of this Plan, Escambia has determined that "essential service personnel" shall include persons in need of affordable housing who meet the following requirements:

a. Are permanently employed by a company or organization located within Escambia County, Florida; in one of the following categories:

1. Law Enforcement, Fire, Rescue, Emergency Services, Public Safety and Emergency Management
2. Teachers, Educators, and School District personnel in the public, private and university systems
3. Health Care Professionals and support personnel
4. Tourism Industry professionals and employees (including hospitality and food service)
5. Retail Sales employees
6. Services Industry employees
7. Active or Veteran Military personnel
8. Judicial/Court System management and support personnel
9. Skilled building trades personnel

b. Have maximum annual income at or below 120% of the Pensacola MSA median income as defined in the SHIP Rule 67-37.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: All improvements will meet Energy Conservation requirements as required by Florida Building Code for new construction or existing buildings, as applicable. The County shall, when economically feasible, encourage and support green building products and processes, including energy efficient features in each strategy. According to the type and extent of the repair or reconstruction and the needs of the recipient, the following green and energy products will be utilized when viable in Replacement Housing and Housing Repair activities:

a. Bath fixtures will carry the WaterSense label or the following specifications:
   1. Toilets: 1.6 gallons/flush or less
   2. Faucets: 1.5 gallons/minute or less
   3. Showerheads: 2.2 gallons/minute or less

b. Appliances
   1. Energy Star qualified refrigerator
   2. Energy Star qualified water heater
   3. Energy Star qualified range hood

c. Lighting
   1. Installation of Energy Star light fixtures and ceiling fans, and/or
   2. Installation of Compact Fluorescent light (CFL) bulbs or LED bulbs in newly installed lighting fixtures

d. Heating, Cooling, and Ventilation
   1. HVAC with minimum SEER rating of 14.
      I. One bedroom or smaller units may have a lower SEER rating as identified by energy sheets
   2. Energy Star qualified bath exhaust fans

e. Building Products

1. Energy Star qualified windows
2. Energy Star qualified doors
3. No or Low-VOC paints

V. Describe efforts to meet the 20% Special Needs set-aside: The Special Needs set aside will be met through all strategies, with particular attention given to the Repair and Replacement Housing strategies to provide the opportunity for owner occupants to remain independent in their homes and maintain homeownership. The County will perform outreach to, and partners with social service agencies, serving the designated special needs populations to achieve the special needs set-aside.

W. Describe efforts to reduce homelessness: The County will continue to provide limited Federal funds for Emergency Shelter Operations and Services, and the Homeless Management Information System (HMIS) database with the local homeless Continuum of Care, lead, Opening Doors Northwest Florida, Inc. Additionally, funds may be utilized for short-term rental assistance, security and utility deposits, and associated eligible activities for income eligible homeless households under the Rapid Re-housing and Homelessness Prevention strategies.

Within Escambia County, the City of Pensacola administers HUD Veterans Affairs Supportive Housing (VASH) vouchers County-wide to provide homeless veterans with housing choice vouchers as well as Department of Veterans Affairs supportive services. Additionally, the City of Pensacola administers Emergency Housing Vouchers in coordination with local Continuum of Care, lead, Opening Doors Northwest Florida, Inc. to provide vouchers to homeless families, victims of domestic violence, and families who are at risk of homelessness.

Under the Rental Development activity, the County will seek set-asides of units specifically for homeless households. Additionally, the Rental Assistance activity may be used in coordination with agencies serving homeless households to stabilize households for up to 12 months.

II. LHAP Strategies:

A. PURCHASE ASSISTANCE	Code: 1, 2
a. Summary: SHIP funds will be made available to support down payment, gap financing, and closing costs for the purchase of an existing or newly constructed home for first time homebuyers. Assistance will be structured based on the affordability gap and financing needs of the participating homebuyer. The amount of assistance provided will be based on documented need and may not exceed the maximum award established in this strategy. Permanent first mortgage financing (exceeding the SHIP Purchase Assistance) will be provided through financial institutions, homebuyer programs and/or private developers/contractors without local guarantee, thereby leveraging a significant volume of private sector financing.	

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

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

d. Maximum award: The lesser of 20% of the contract sales price or appraised value, or $45,000.

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by Second Mortgage and Note
2. Interest Rate: 0%
3. Years in loan term: 10 years
4. Forgiveness: The loan will be forgiven at a rate of 10% per year over a ten-year term, provided the homeowner remains in compliance with program requirements.
5. Repayment: No repayment is required unless the homeowner is in default of program terms.
6. Default: The sale, refinancing, transfer of ownership, foreclosure by the primary lender, or when the property is no longer the principal residence during the mortgage term shall be considered a default whereupon the SHIP investment shall be repaid. 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. Repayment shall be limited to the outstanding principal balance of the SHIP loan.

f. Recipient/Tenant Selection Criteria:

1. Assistance provided on a first-qualified, first-served basis following annual advertisement of the availability of SHIP resources. Priority will be provided in accordance with SHIP income targeting requirements, with Very Low-Income applicants served first, followed by Low-Income applicants..

2. Homebuyer must meet the following qualifications:

I. Qualify for a first mortgage through a participating first mortgage lender
II. Complete a homebuyer education class within 12 months prior to closing
III. Contribute directly to the purchase of the home, a minimum of $2,000
    a. This amount can include documented expenses paid outside of closing
IV. Applicant households shall not have liquid assets exceeding $50,000.
    a. This limitation shall not apply to households that qualify as Elderly or Special Needs.
V. Meet the criteria for a first-time home buyer
    a. Must not have owned and occupied a primary residence during the three-year period preceding application for SHIP assistance regardless of marital status.
VI. The home must be occupied as the borrower's principal residence.

g. Sponsor Selection Criteria: Not Applicable

h. Additional Information:

1. The first-time homebuyer requirement will be waived in cases where the applicant meets the definition of "essential service personnel" as provided in Section I (T) of this plan or if the applicant is fleeing domestic violence.

2. Certified Home Inspection is required.
    I. Cost of home inspection may be applied to borrower's minimum contribution.

3. The maximum sales price shall not exceed the maximum sales price limits published by the Florida Housing Finance Corporation for Escambia County at the time of contract.

4. Rehabilitation, if required, may be paid from non-SHIP or SHIP funds.

5. Funds under this strategy may be leveraged with CRA programs and initiatives to support the purchase or new construction of homes located within CRA districts.

6. Mobile/manufactured homes that meet applicable state, federal, local, and program eligibility requirements are eligible for assistance.

B. DEMOLITION / RECONSTRUCTION	Code: 4

a. Summary: Funds under this strategy are provided for the rehabilitation or reconstruction of severely substandard owner-occupied single-family units. This determination is made by County staff and is subject to County policy but is generally defined as the unit needing repairs that exceeding 75% of the homes' assessed market value, as determined by the County. These units are unable to be addressed through other County or Consortium repair programs and will be brought up to code through this strategy and will be referred through the housing inspection process or code enforcement.

The size and specifications of the replacement house will be determined by County staff. Decisions will be guided by what is minimally required by family size and composition. If the existing structure/site is determined to need special treatment, extensive site prep, or if the new structure requires additional accessibility features, the County may allocate an additional $15,000 to offset these costs. Any additional allocation will be included in the total SHIP award and subject to the same loan terms and conditions.

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

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

d. Maximum award: $200,000. An additional allocation of up to $15,000 may be provided for required accessibility features or extraordinary site conditions.

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by Mortgage and Note. Loan will be in a subordinate position to HOME program financing if present (or other associated County financing as available).

2. Interest Rate: 0%

3. Years in loan term: 15 years

4. Forgiveness: The loan will be forgiven at a rate of 10% per year beginning in year six and continuing through year fifteen, provided the homeowner remains in compliance with program requirements..

5. Repayment: No repayment is required unless the homeowner is in default of program terms..

6. Default: The sale, rental, refinancing, or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. In the event of the death of an owner, an income-eligible heir (at or below 80% AMI at time of assumption) who occupies the property as a primary residence may assume the remaining loan balance and affordability period, subject to County

approval. 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:

1. Assistance provided on a first-qualified, first-served basis following advertisement of the availability of SHIP resources and/or through the use of a waiting list with a priority for special needs applicants, then Very Low-Income applicants.

2. Applicants must be owner occupants with homestead exemption, property taxes current, and with no outstanding liens or judgments owed to the County. Priority will be given to special needs households or applicants with open local government code enforcement citations, or survivors of a disaster as declared by state or federal officials.

3. Applicant households shall not have liquid assets exceeding $50,000.
   I. This limitation shall not apply to households that qualify as Elderly or Special Needs.

g. Sponsor Selection Criteria: Not Applicable

h. Additional Information:

1. To support the local mission of enhancing housing affordability, Escambia County may utilize this strategy to serve as a cash match or local leverage to receive additional funds, such as the U.S. Department of Housing and Urban Development (HUD) HOME Program.

2. Applicant must have fee simple title. Any existing mortgages or liens must be reviewed and approved by the County to ensure compliance with underwriting standards and program requirements.

3. Priority may be given to owner-occupied homesteaded properties that have been rendered uninhabitable due to fire or other involuntary catastrophic event, resulting in displacement of the household due to documented health and safety conditions. SHIP funds may only be used to address documented unmet need after insurance proceeds and other available disaster assistance have been applied.

4. Program shall include a minimum two (2) calendar year warranty covering defects in workmanship and materials provided by the contractor.
   I. The warranty period shall begin upon the date of final inspection approval by the County.
   II. The warranty shall be incorporated into the written agreement between the contractor and the assisted household and enforced by the County.
   III. The warranty shall apply solely to defects in workmanship and materials and shall not apply to:
      a. Lack of routine maintenance;

b. Damage due to misuse, abuse, neglect, or alteration by the homeowner or third parties;
c. Damage caused by casualty, natural disaster, or other events beyond the contractor's control.

IV. Any manufacturer warranties exceeding two (2) years shall remain in effect.

5. Assistance will only be provided when the household demonstrates the financial capacity to sustain ongoing homeownership costs after assistance. Income used for qualification must be stable and verifiable. Temporary, sporadic, or undocumented financial support shall not be considered in determining long-term affordability. If projected housing costs exceed reasonable affordability standards as defined by the County, the application may be deferred, modified, or determined ineligible to prevent housing instability.

C. OWNER OCCUPIED REHABILITATION	Code: 3
a. Summary: SHIP funds will be used to provide rehabilitation assistance for owner occupied homes to address roofing, electrical, plumbing, sanitary disposal, life/safety conditions, structural code deficiencies, code citations, energy efficiency, accessibility needs, and other related repairs.	

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

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

d. Maximum award: $75,000 per household.

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Loan or Grant, depending on the proposed project. Loan secured by Mortgage and Note or Lien Agreement. Loan Subordination requests may be considered on a case-by-case basis and must not adversely affect the County's security position.

2. Interest Rate: 0%

3. Years in loan term: 10 years

4. Forgiveness: The loan will be forgiven at a rate of 10% per year over a ten-year term, provided the homeowner remains in compliance with program requirements.

5. Repayment: No repayment is required unless the homeowner is in default of program terms.

6. Default: The sale, rental, refinancing, or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. In the event of the death of an owner, an income-eligible heir (at or below 80% AMI at the time of assumption) who occupies the property as a primary residence may assume the remaining loan balance and affordability period, subject to County approval. 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:

1. Assistance provided on a first-qualified, first-served basis following advertisement of the availability of SHIP resources and/or through the use of a waiting list. Applicants must be owner occupants with homestead exemption, property taxes current, and with no outstanding liens or judgments owed to the County. The assisted property must be the applicant's primary residence and homesteaded at the time of application and throughout the affordability period. Priority may be given to special needs households or applicants with open local government code enforcement citations or survivors of a disaster as declared by state, or federal officials. The County reserves the right to prioritize applications

based on funding source requirements, leveraging opportunities, or documented health and safety conditions.

2. Households that qualify and are assisted under emergency rehabilitation may remain & be placed on the waiting list for full rehabilitation when applicable. The rehabilitation Lien and applicable emergency rehabilitation lien may run concurrently. At the time the applicant is assisted, the remaining principal value of the Emergency Repair loan must be subtracted from the eligible total award amount available for the Owner-Occupied Rehabilitation (Code 3), to prevent duplication of benefits.
   I. Manufactured homes must be manufactured after July of 1994 to be eligible.

3. Applicant households shall not have liquid assets exceeding $50,000.
   I. This limitation shall not apply to households that qualify as Elderly or Special Needs.

g. Sponsor Selection Criteria: Not Applicable

h. Additional Information:

1. Eligible properties include site-built homes and manufactured housing on owned land, provided the unit meets minimum property standards and is insurable.

2. Program shall include a minimum two (2) calendar year warranty covering defects in workmanship and materials provided by the contractor.
   I. The warranty period shall begin upon the date of final inspection approval by the County.
   II. The warranty shall be incorporated into the written agreement between the contractor and the assisted household and enforced by the County.
   III. The warranty shall apply solely to defects in workmanship and materials and shall not apply to:
      a. Lack of routine maintenance;
      b. Damage due to misuse, abuse, neglect, or alteration by the homeowner or third parties;
      c. Damage caused by casualty, natural disaster, or other events beyond the contractor's control.
   IV. Any manufacturer warranties exceeding two (2) years shall remain in effect.

D. EMERGENCY REHABILITATION	Code: 6
a. Summary: SHIP funds will be used to provide emergency rehabilitation assistance for owner-occupied homes, to address limited scope repairs. Consideration for emergency situations will be limited to significant breaches in the structural envelope of the home, accessibility, removal/remediation of dangerous materials, storm hardening (specific to insurance policies under threat of removal), or sanitary disposal problems which target health and safety concerns. Pending funding availability, there is also funding for repairs or replacement of HVAC systems for elderly or special needs families.	

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

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

d. Maximum award:

1. $25,000 Lien – Very low, low, and moderate
2. $10,000 Grant – Very low, low, and moderate

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Loan or Grant, depending on the proposed project. Loan secured by Mortgage and Note or Lien Agreement. Lien will be in a subordinate position to HOME program financing (or other associated County financing as available).

2. Interest Rate: 0%

3. Years in loan term: 5 years for repairs exceeding $10,000.

4. Forgiveness: five-year term loan forgiven at 20% per year provided that the homeowner is not in default of program terms.

5. Repayment: None required as long as the loan is in good standing.

6. Default: The sale, rental, refinancing, or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. In the event of the death of an owner, an income-eligible heir (at or below 80% AMI at time of assumption) who occupies the property as a primary residence may assume the remaining loan balance and affordability period, subject to County approval. 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:

1. Assistance will be provided on a first-qualified, first-eligible basis by income category. At which time a member of the inspection team will evaluate the nature of the repair needs prioritizing for: health; safety; urgency of needs.

2. Applicant must be an owner occupant with homestead exemption, verified by the County Property Appraiser's Office.
   I. Manufactured homes must be manufactured after July of 1994 to be eligible.

3. Applicant home must be current with property taxes, and with no outstanding mortgages, liens, or judgments owed to the County against and tied to the property.

4. If the cost of the required repair exceeds seventy-five percent (75%) of the assessed value of the structure, as published by the County Property Appraiser, the applicant shall be deemed ineligible for Emergency Rehabilitation and may be referred to the Demolition/Reconstruction strategy.

5. Applicant households shall not have liquid assets exceeding $50,000.
   I. This limitation shall not apply to households that qualify as Elderly or Special Needs.

6. Households that qualify and are assisted under emergency rehabilitation may remain/be placed on the waiting list for full rehabilitation when applicable. The rehabilitation Lien and applicable emergency rehabilitation lien may run concurrently. At the time the applicant is assisted, the remaining principal value of the Emergency Rehabilitation loan must be subtracted from the eligible total award amount available for the Owner-Occupied Rehabilitation (Code 3), to prevent duplication of benefits.

g. Sponsor Selection Criteria: Not Applicable

h. Additional Information:

1. Emergency Rehabilitation are to include:

   I. Roofing:
      a. Repair (patching or covering, damaged roofing)
      b. Replacement of damaged roof
   II. Plumbing Repair:
      a. Supply Line Leak
      b. Sewer System Failure
      c. Septic Tank System Failure
   III. Heating, Ventilation, And Air Conditioning:
      a. Heating/Cooling Repair, for Elderly and/or Special Needs only
   IV. Electrical:
      a. Dangerous Hazard Repairs
      b. Dangerous Hazard Mitigation
   V. Hazardous Material Conditions:

a. Removal/Mitigation
    1. Asbestos
    2. Lead
    3. Mold

2. Households that qualify and are assisted under emergency repair may remain and/or be placed on the waiting list for Owner-Occupied Rehabilitation (Code 3), for non-duplicative work, if eligibility has been maintained by the applicant.

3. The maximum award is an upper limit and will not be awarded in all cases.

4. Preference will be given to qualifying Special Needs and Veteran applicants.

3. Program shall include a minimum two (2) calendar year warranty covering defects in workmanship and materials provided by the contractor.
    I. The warranty period shall begin upon the date of final inspection approval by the County.
    II. The warranty shall be incorporated into the written agreement between the contractor and the assisted household and enforced by the County.
    III. The warranty shall apply solely to defects in workmanship and materials and shall not apply to:
        a. Lack of routine maintenance;
        b. Damage due to misuse, abuse, neglect, or alteration by the homeowner or third parties;
        c. Damage caused by casualty, natural disaster, or other events beyond the contractor's control.
    IV. Any manufacturer warranties exceeding two (2) years shall remain in effect.

E. BARRIER REMOVAL PROGRAM	Code: 11
a. Summary: SHIP funds will be used to provide barrier removal for special needs households of Moderate-, Very Low-, and Low-Income owner-occupied homes. Barriers are defined as physical elements of a building that impedes accessibility, use, by people with disabilities; removal of said barriers may include technological enhancements and devices, to allow the homeowner to remain independent in their own home.	

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

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

d. Maximum award:

1. $25,000 Lien – Very low, low, and moderate
2. $10,000 Grant – Very low, low, and moderate

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Loan secured by Lien Agreement. Loan will be in a subordinate position to other associated County financing as available.

2. Interest Rate: 0%

3. Years in loan term: 5 years if over $10,000 is expended.

4. Forgiveness: The loan will be forgiven on a prorated basis so that 20% of the principal is forgiven annually on the anniversary of the loan start date, as long as in good standing.

5. Repayment: The Loan requires no payment, if the loan is in good standing.

6. Default: The sale, rental, refinancing, or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. In the event of the death of an owner, an income-eligible heir (at or below 80% AMI at time of assumption) who occupies the property as a primary residence may assume the remaining loan balance and affordability period, subject to County approval. 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:

1. Assistance provided on a first-qualified, first-served basis following advertisement of the availability of SHIP resources and/or through the use of a waiting list. Applicants must be owner occupants with homestead exemption, property taxes current, and with no outstanding liens or judgments owed to the

County. Priority may be given to special needs households or survivors of a disaster as declared by local, state, or federal officials. The assisted property must be the applicant's primary residence and homesteaded at the time of application and throughout the affordability period.

2. Assistance will be provided on a first-qualified, first-eligible, first-served basis. At which time a member of the inspection team will evaluate the nature of the barrier removal needs.

3. Applicant must be an owner occupant with homestead exemption, verified by the County Property Appraiser's Office.

4. Applicant home must be current with property taxes, and with no outstanding mortgages, liens, or judgments owed to the County or City against this property; an emergency repair SHIP lien is allowable, as per the Emergency Repair Strategy.

5. Barrier Removal for condominium units shall be limited to non-common, interior elements for which the unit owner has maintenance responsibility.

6. Applicant households shall not have liquid assets exceeding $50,000.
   I. This limitation shall not apply to households that qualify as Elderly or Special Needs.

7. Households that qualify and are assisted under barrier removal may remain & be placed on the waiting list for full rehabilitation when applicable. The rehabilitation Lien and applicable barrier removal lien may run concurrently. At the time the applicant is assisted, the remaining principal value of the Emergency Repair loan must be subtracted from the eligible total award amount available for the Owner-Occupied Rehabilitation (Code 3) to prevent duplication of benefits.

g. Sponsor Selection Criteria: Not Applicable

h. Additional Information:

1. Barrier Removal can include, as needed:

   I. Installing wheelchair ramps
   II. Removing high pile low density carpeting
   III. Leveling of flooring and entryways
   IV. Installing offset hinges to widen doorways
   V. Widening doorways/doors
   VI. Installing accessible door hardware
   VII. Installing flashing alarm lights
   VIII. Repositioning shelves
   IX. Installing a raised toilet seat
   X. Installing grab bars in bathrooms
   XI. Sanitary technology solutions for bathrooms

XII. Bathtub to Shower conversion
XIII. Insulating lavatory pipes under sinks

2. The maximum award is an upper limit and will not be awarded in all cases.

3. Preference will be given to qualifying Veteran applicants.

6. Program shall include a minimum two (2) calendar year warranty covering defects in workmanship and materials provided by the contractor.
   I. The warranty period shall begin upon the date of final inspection approval by the County.
   II. The warranty shall be incorporated into the written agreement between the contractor and the assisted household and enforced by the County.
   III. The warranty shall apply solely to defects in workmanship and materials and shall not apply to:
      a. Lack of routine maintenance;
      b. Damage due to misuse, abuse, neglect, or alteration by the homeowner or third parties;
      c. Damage caused by casualty, natural disaster, or other events beyond the contractor's control.
   IV. Any manufacturer warranties exceeding two (2) years shall remain in effect.

F. NEW CONSTRUCTION	Code: 10
a. Summary: Escambia County will provide SHIP funds to eligible Developers/Sponsors/Community Land Trusts (CLTs) for land acquisition, site development, and new construction of single-family homes. SHIP funds may be used for eligible hard and related development costs customarily treated as construction costs by institutional lenders. All assisted units must be sold to income-eligible homebuyers at an affordable price consistent with the affordability requirements established in the Program Details section of this LHAP, with the benefit provided in the form of a reduced purchase price.	

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

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

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

e. Terms: Developer/Sponsor/CLT

1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by Note and Mortgage on land.

2. Interest Rate: 0%

3. Years in loan term: 20 Years

4. Forgiveness: The Sponsor's obligation is forgiven upon the successful completion of all terms for a 20-year period of home affordability.

5. Repayment: No repayment required during the loan term, provided the loan remains in good standing.

6. Default: A default shall occur if:

I. If the home is not sold to an income-eligible buyer within eighteen months at an affordable purchase price.

II. If during the period of affordability, the Developer/Sponsor/CLT fails to enforce the affordability and occupancy requirements described below.

III. The Developer/Sponsor/CLT shall be solely responsible for monitoring, managing, and addressing any occupancy modifications, ownership transfers or loan modifications related to the dwelling as the recipient responsible for the mortgage.

IV. Upon default, the SHIP loan shall become immediately due and payable.

f. Recipient/Tenant Selection Criteria for Homebuyer:

1. Homebuyer must meet the following qualifications:

    I. Qualify for a first mortgage through a participating first mortgage lender
    II. Complete a homebuyer education class within 12 months prior to closing
    III. Contribute directly to the purchase of the home, a minimum of $1,000
        a. This amount can include documented expenses paid outside of closing
    IV. Applicant households shall not have liquid assets exceeding $50,000.
        a. This limitation shall not apply to households that qualify as Elderly or Special Needs.
    V. Meet the criteria for a first-time home buyer
        a. Must not have owned a primary residence for three years immediately before applying for a SHIP-assisted home regardless of marital status.

g. Sponsor Selection Criteria:

1. Selection of a Developer/Sponsor/CLT will be based upon responses to an advertised request for proposal. Sponsorship selection may also be determined in coordination with the Local Government's Procurement Policy.

2. Selection criteria may consider:

    I. Nonprofit or for profit with expertise in affordable single family housing construction and marketing units to Very Low Income families;
    II. Amount of non-SHIP funds or value of in-kind services committed as SHIP leverage;
    III. Unit production goals in relation to SHIP funding request;
    IV. Use of green building technologies, energy efficiency measures, and/or use of recycled building materials or components in the production or preservation of housing units;
    V. Percentage of units targeted to Very Low-Income families; and
    VI. Documentation of the agency's employment or planned employment of personnel from the Welfare Transition Program or other community training shall result in a priority for award of SHIP funds assuming the agency demonstrates capacity to implement the subject SHIP activity.

h. Additional Information:

1. Eligible costs will include infrastructure expenses typically paid by the developer including, but not limited to, streets, roadways, parking areas, sidewalks, pathways, walkways, storm-drainage systems, sanitary sewer systems, water supply systems, water mains, connections, hydrants, meters, utility hookups and utility easements for telephone, cable, electric lines, and rights-of-way, and street lighting. Infrastructure expenses must be on-site and must be directly relatable to the housing being assisted with SHIP funds.

2. All soft costs associated with the development including, but not limited to: preliminary and final plat review, engineering service charges, recording fees, site plan review fees, minor review fees, surface water license, permit to construct in right-of-way, sewer and water installation fee, sewer and water

plan review, wastewater license, building permits, road construction agreement review, traffic study/action plan review, environmental impact review, surface water permit, land use amendment review, septic tank permits, and well permits, and payment of impact fees. Applicable fees shall be determined at the time of Bid/Project solicitation.

3. The SHIP awards are given to the Developer/Sponsor/CLT, which shall be responsible for ensuring compliance with all affordability, resale, and occupancy requirements for the 20-year affordability period.

4. Restrictive Covenant: Each property will have a restrictive covenant recorded with the deed at the initial purchase to ensure that if the property is resold it will remain affordable to a very low- to low-income family. The restrictive covenant will remain in effect for the entirety of the 20-year period and will indicate the maximum resale price (unless otherwise specified in partner organization's terms and Agreement; County approval required), process for foreclosures, and legal actions if the agents, successors, and assignees are found in violation of the program requirements. The Developer/Sponsor/CLT shall monitor compliance with the restrictive covenant throughout the affordability period.

5. The first-time homebuyer requirement will be waived in cases where the applicant meets the definition of "essential service personnel" as provided in Section I (T) of this plan or if the applicant is fleeing domestic violence.

6. Certified Home Inspection is required.

7. Maximum sales price of the home selected cannot exceed the FHFC published maximum sales price for Escambia County.

8. Mobile/manufactured homes that meet applicable state, federal, local, and program eligibility requirements are eligible for assistance.

G. RENTAL PRESERVATION / DEVELOPMENT	Code: 14, 21
a. Summary: SHIP funds will be expended to support the preservation or development of affordable rental housing or special needs housing (as defined in 420.0004 (13)) for eligible persons through new construction, acquisition of property or existing rental units, and/or rehabilitation/redevelopment of existing rental units.	

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:

1. Up to $ 150,000 per unit as determined by a subsidy layering review

2. $500,000 maximum provided per development

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Payment Loan or Grant depending on proposed project secured by Mortgage and Note or Deed Restriction.

2. Interest Rate: 0%

3. Years in loan term: 15 year minimum on all projects and 20 years minimum on any new construction project co-funded with local HOME funds. A longer term may be considered if specifically required by HUD, FHFC, RD or other primary lender as a condition for project financing.

4. Forgiveness: As defined in the applicable mortgage and note. For deferred payment loans, a portion of the loan will be forgiven as follows provided the project is not in default of program requirements:

15 YEAR LOAN
Years 0-4: No forgiveness
Years 5-9: 25%
Years 10-14: 25%
Year 15: 50%

20 YEAR LOAN
Years 0-4: No forgiveness
Years 5-9: 25%
Years 10-14: 25%
Years 15-19: 25%
Year 20: 25%

5. Repayment: Not required as long as the development is not in default of any program terms.

6. Default: As defined in the applicable mortgage and note or deed restriction, recapture of the

outstanding loan balance of SHIP funds invested is required upon default. A default is the sale, transfer or conveyance of the property prior to term expiration; conversion to a non-approved use; failure to maintain standards for compliance as required by funding sources, including income eligibility of tenants and rent limits. The sale of properties assisted with SHIP funds shall require approval of the Board of County Commissioners and shall be acceptable (without repayment) only if the subsequent owner(s) agrees to meet any remaining rental, occupancy and affordability obligations established in the development agreement, mortgage and note.

7. Code Enforcement and Property Standards: A default shall occur when the owner fails to maintain the assisted property in compliance with applicable federal, state, or local health, safety, sanitation, housing, building, or property maintenance requirements, including, but not limited to, failure to timely correct code enforcement violations, liens, citations, notices of violation, or other enforcement actions. A default shall also occur when the owner fails to timely correct deficiencies identified through the National Standards for the Physical Inspection of Real Estate (NSPIRE) inspection process or other applicable property inspection requirements within the timeframe established by the applicable regulatory or funding authority. Particular consideration shall be given to deficiencies that present an immediate or significant threat to the health, safety, sanitation, habitability, or well-being of tenants or occupants. Continued or repeated failure to correct such deficiencies, or failure to comply with an approved corrective action plan within the required timeframe, shall constitute a default and may result in recapture of the outstanding SHIP loan balance as provided in the applicable mortgage, note, deed restriction, and development agreement.

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

g. Sponsor/Sub-recipient Selection Criteria: Funding under this strategy will be awarded through a competitive Request for Proposals (RFP) process. Priority may be given to developments that serve Very Low-Income households and/or targeted populations such as homeless persons, veterans, elderly households, or special needs households as defined in Section I(I) of this Plan.

1. CHDO sponsored “set-aside” rental project(s) co-funded with local HUD HOME funds will be undertaken in partnership with an eligible, locally designated CHDO. CHDO project selection criteria shall include the following at a minimum, as applicable:

I. Agency must be a locally designated CHDO and a 501(c)3 non-profit.
II. Agency's previous rental development experience (agency staff).
III. Conformity with Escambia Consortium Consolidated Plan goal(s) for rental housing.
IV. Total (aggregate) cost per unit all funding sources.
V. Subsidy level per unit and SHIP cost per unit.
VI. Ratio of private funds to public funds.
VII. Ratio of other funds to SHIP funds.
VIII. Compliance with preservation or new construction preference.
IX. Rental development bedroom size mix.
X. Percentage of units targeted at families below 30% or 50% of Area Median Income.
XI. Commitment to using green building technologies, energy efficiency measures, and/or use of

recycled building materials or components in the construction, repair, or preservation of housing units.

XII. Proposed development site located in a designated Community Redevelopment Area (CRA) or other targeted area.

XIII. Target date for Project commitment and completion.

XIV. Documentation of the agency's employment or planned employment of individuals through the Welfare Transition Program shall result in a priority for award of SHIP funds assuming the agency demonstrates the capacity to implement the subject SHIP activity.

2. Non-CHDO (non-profit and/or for profit) projects may be accepted through an RFP process and will be evaluated at the time of submission to maximize the potential for integration of resources (FHFC, HUD, RD, etc.). Project selection criteria at a minimum may include:

I. Experience in development of affordable rental housing.

II. Proof of financial capacity for development of units and sufficient cash flow to maintain operation of the units for affordable housing.

III. Site control (or contract for sale).

IV. Ability to proceed.

V. Management capacity for affordable rental housing and targeted population if part of the RFP.

VI. Leveraging ability.

VII. Commitment to using green building technologies, energy efficiency measures, and/or use of recycled building materials or components in the construction, repair or preservation of housing units.

VIII. Services/amenities to be offered at the units.

IX. Percentage of units targeted at families below 30% or 50% of Area Median Income.

3. As applicable, proposals from nonprofit sponsors or for-profit sponsors will be evaluated by the County Housing staff, or a committee comprised of County representatives, to determine the agency or organization that will implement the strategy. Final selection and contract approval will be provided by the Escambia County Board of County Commissioners.

h. Additional Information:

1. Funds may be used to support costs directly associated with project development, including architectural and engineering costs, appraisals, permitting fees as well as land acquisitions and construction expenses.

2. Funding is intended to be used as gap financing for the development. However, in cases where the proposed development is 50 units or less, the County may decide to provide a larger amount of funding if the developer is providing units specifically for special needs, homeless, or Very Low-Income households.

H. DISASTER MITIGATION ASSISTANCE	Code: 5, 16

a. Summary: SHIP funds may be used in all areas of Escambia County to provide assistance to families such needs shall include such items as: purchase of emergency supplies for eligible homeowners to weatherproof damaged homes; interim repairs to avoid further damage to the homes of eligible families; tree and debris removal required to make individual housing units habitable by the eligible family; payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies; security deposit for eligible recipients that have been displaced from their homes due to disaster; rental assistance for eligible recipients that have been displaced from their homesteaded properties due to disaster; strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster; and other activities as proposed by the County and approved by Florida Housing Finance Corporation. This strategy may utilize funds not yet encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation.

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

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

    1. Deductible reimbursement may be considered for moderate income individuals provided there is adequate flexibility in setasides

d. Maximum award:

    1. $25,000

        I. Insurance deductible not to exceed $5,000 included within the maximum award

e. Terms:

    1. Repayment loan/deferred loan/grant: Grant

    2. Interest Rate: Not Applicable

    3. Years in loan term: Not Applicable

    4. Forgiveness: Not Applicable

    5. Repayment: Not Applicable

    6. Default: Not Applicable

f. Recipient/Tenant Selection Criteria: Assistance provided on a first-qualified, first-served basis following the declaration of the disaster. Priority may be given to households with special needs, Low- and Very Low-

Income households, and households that qualify as elderly as defined in 420.503, F.S.

1. Owner occupant applicants must have homestead exemption, property taxes current, mortgage and property insurance (if present) current, and with no outstanding liens or judgments owed to the County or City.

g. Sponsor Selection Criteria: Not applicable

h. Additional Information:

1. This strategy may be leveraged with other federal, state, or local funding as well as volunteer labor.

2. In the event of a "presidentially or state declared disaster," up to 25% of the available Escambia SHIP Program funds may be immediately utilized to meet emergency housing repair and recovery needs of SHIP eligible families. In the event of such an occurrence, the County shall notify the Florida Housing Finance Corporation (FHFC) of such action by written letter, facsimile, or e-mail within 15 days after the date of the disaster declaration.

3. No duplication of benefits may be provided. Applicants must provide proof of assistance received from insurance, FEMA, or other resources. Insurance proceeds must be used before SHIP funds, except for payment of insurance deductible. When FEMA Individual Assistance is made available, applicants must apply and receive either a documented approval or denial letter. All appeals must be concluded and types of assistance thoroughly documented. Applicants must provide detailed receipts for any funding received by other agencies.

4. Assistance to owner occupants provided only on primary, homestead residences.

5. Rental assistance may be provided for up to twelve months after the disaster declaration made by Executive Order. SHIP funds may not be used to pay for rental arrears. First and last month's rent, along with the security deposit, may be paid upfront directly to the landlord. All subsequent rental payments must be made by the applicant, who may then seek reimbursement directly from the County. Applicants must submit proof of payment in the form of a paid receipt to the County within fourteen (14) days of the rent due date to qualify for reimbursement. All requests for rental assistance must include a valid rental lease as part of the application.

6. SHIP funds under this activity will generally be paid directly to contractors, landlords or their agents, insurance companies, etc. However, emergency funds may be provided directly to the applicant for some emergency disaster related expenses, such as rental reimbursement as stated above, the reimbursement of tarps, emergency tree and debris removal, and other temporary measures to avoid further damage to the property.

I. RENTAL ASSISTANCE	Code: 13, 23, 26
a. Summary: Funds will be awarded to renters that are in need of assistance with obtaining a lease on a rental unit. This may include utility deposits, security deposits, and eviction prevention up to three months' rent. For households that are Very Low Income and have one adult with special needs according to 420.0004 (13) or that are homeless as defined in 420.621 at time of application, rent equal to no more than twelve months' rent assistance is eligible.	

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

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

d. Maximum award:
   1. $7,500

      I. $2,500 max for security/utility deposits and/or eviction prevention
      II. $5,000 max for rental assistance

   2. $14,500 for special needs homelessness prevention

      I. $2,500 max for security/utility deposits
      II. $12,000 max for rental assistance

e. Terms:

   1. Repayment loan/deferred loan/grant: Grant

   2. Interest Rate: Not Applicable

   3. Years in loan term: Not Applicable

   4. Forgiveness: Not Applicable

   5. Repayment: Not Applicable

   6. Default: Not Applicable

f. Recipient/Tenant Selection Criteria:

   1. Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Very Low-Income applicants, Special Needs Households, and homeless Households.

   2. Rental Assistance is only available to Very Low-Income special needs or homeless households as defined in this plan. Security and utility deposits and eviction prevention is

available to Low Income households.

g. Sponsor Selection Criteria: Sponsors will be selected to administer the Rental Assistance Program. Criteria for sponsor organization selection will include:

   1. Experience working with target population.

   2. Experience administering rental assistance programs.

   3. Participation in Continuum of Care Coordinated Entry system (for homeless).

   4. Experience with income verification processes as well as special needs/target populations determinations.

h. Additional Information: Applicants may be referred to the County through supportive services or other community-based organizations. Funds to be paid directly to landlord or utility company.

J. Manufactured Housing (Mobile Homes) in Mobile Home Parks	Code: 3, 28, 29

a. Summary: The manufactured housing strategy may provide funds for:
   1. Relocation assistance for persons who are deprived of affordable housing due to closure of a mobile home park in accordance with 723.003, F.S. (code 28)
   2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29)
   3. Rehabilitation/emergency repairs (code 3)

b. Fiscal Years Covered: 2026-2027 and 2027-2028

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

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

e. Terms:
   1. Repayment loan/deferred loan/grant: Funds are awarded as a grant.
   2. Interest Rate: 0%
   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 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, included are 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.

The County is continually reassessing the permitting function to improve permit processing efficiency and reduce the time required for issuing residential permits. The Building Services and Development Services Departments will take actions necessary to expedite and/or avoid delay of affordable housing developments which incorporate financing via Federal, State or designated local affordable housing programs or initiatives.

Such developments will be given review priority in accordance with provisions of the Housing Element of the Escambia County Comprehensive Plan. The current permitting review process for single family homes or duplexes in established/platted, properly zoned subdivisions shall be generally retained as this process provides a permit turnaround time of less than four days. Permit applications inquire whether the development is receiving affordable housing funding.

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.

The Affordable Housing Advisory Committee as appointed by the Board of County Commissioners are directed to review local government policies and procedures that may impact affordable housing costs negatively and provide reports annually. The AHAC is staffed by County Housing staff. Additionally, the local government also provides ongoing reviews as follows:

The County Comprehensive Plan Housing Element stipulates the County's commitment to review all policies, rules, procedures, regulations, ordinances, and similar provisions to ensure that potential impacts upon housing affordability are identified prior to adoption, and that the adopting entity is advised of the potential impacts upon housing affordability for consideration during the review and adoption process. Reviews are completed as required based upon ordinances and policies that are presented for consideration by the Board of County Commissioners. Such review and commentary are administratively handled through the Escambia County Neighborhood & Human

Services Department and the Development Services Department, which incorporates input as needed by local housing and community development professionals.

C. Other Incentive Strategies Adopted:

1. The modification of impact fee requirements, including reduction of waiver of fees and alternative methods of fee payment for affordable housing. Escambia County does not have impact fee requirements.

2. The allowance of flexibility in densities for affordable housing. A complete copy of Escambia County's Affordable Housing Incentive Strategies and the latest Report are on record with Florida Housing Finance Corporation and the Florida Housing Coalition and are available on the County website at myescambia.com.

IV. EXHIBITS:

Required

A. Administrative Budget for each fiscal year covered in the Plan.

B. Timeline for Estimated Encumbrance and Expenditure.

C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.

D. Signed LHAP Certification.

E. Signed, dated, witnessed or attested adopting resolution.

Optional

F. Ordinance: (If changed from the original creating ordinance).

G. Other Documents Incorporated by Reference.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A (2025)

Escambia County / City of Pensacola

Fiscal Year: 2025-2026		
Estimated SHIP Funds for Fiscal Year:	$	2,107,317.00
Salaries and Benefits	$	170,000.00
Office Supplies and Equipment	$	3,500.00
Travel, Training, Workshops, Memberships, etc.	$	5,000.00
Advertising, Printing	$	2,500.00
Recording Fees, Surveys, Title Search	$	3,500.00
County Indirect Costs	$	26,133.00
Total	$	210,633.00
Admin %		10.00%
		OK
Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	2,107,317.00
Salaries and Benefits	$	170,000.00
Office Supplies and Equipment	$	3,500.00
Travel, Training, Workshops, Memberships, etc.	$	5,000.00
Advertising, Printing	$	2,500.00
Recording Fees, Surveys, Title Search	$	3,500.00
County/City Indirect Costs	$	26,133.00
Total	$	210,633.00
Admin %		10.00%
		OK
Fiscal Year 2027-2028		
Estimated SHIP Funds for Fiscal Year:	$	2,107,317.00
Salaries and Benefits	$	170,000.00
Office Supplies and Equipment	$	3,500.00
Travel, Training, Workshops, Memberships, etc.	$	5,000.00
Advertising, Printing	$	2,500.00
Recording Fees, Surveys, Title Search	$	3,500.00
County/City Indirect Costs	$	26,133.00
Total	$	210,633.00
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

ESCAMBIA COUNTY affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

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

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
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 received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and cameka.gardner@floridahousing.org and include:

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

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

Other Key Deadlines:

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

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2025-2026

Name of Local Government:

Estimated Funds (Anticipated allocation only): $ 2,107,317

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
2	Purchase Assistance	Yes	2	$45,000	9	$45,000	2	$45,000	$585,000.00	$0.00	$585,000.00	13
4	Demolition / Reconstruction	Yes	1	$200,000		$200,000			$200,000.00	$0.00	$200,000.00	1
3, 6	Owner Occupied Rehabilitation (OOR)	Yes	5	$75,000	5	$75,000			$750,000.00	$0.00	$750,000.00	10
3	OOR - Exterior Accessibility	Yes	5	$10,000					$50,000.00	$0.00	$50,000.00	5
10	New Construction	Yes		$200,000		$200,000		$200,000	$0.00	$0.00	$0.00	0
5	Disaster Mitigation / Assistance	Yes	4	$25,000	4	$25,000		$25,000	$200,000.00	$0.00	$200,000.00	8
3	OOR - Emergency Repair	Yes	4	$25,000		$25,000		$25,000	$100,000.00	$0.00	$100,000.00	4
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		21		18		2		$1,885,000.00	$0.00	$1,885,000.00	41
Purchase Price Limits:			New	$ 510,939	Existing	$ 510,939						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14, 21	Rental Preservation / Development	Yes		$150,000		$150,000			$0.00	$0.00	$0.00	0
13, 23, 26	Rental Assistance	No		$14,500		$7,500			$0.00	$0.00	$0.00	0
16	Disaster Mitigation / Assistance	Yes		$15,000		$15,000		15000	$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		$	210,732	10%		OK					
	Home Ownership Counseling		$	-								
	Total All Funds		$	2,095,732	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		89.5%	OK
Homeownership % (65% requirement)		89.5%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)		$ 915,000	43.4% OK
Low Income (30% requirement)		$ 880,000	41.8% OK
Moderate Income		$ 90,000	4.3%

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government:

Estimated Funds (Anticipated allocation only): $ 2,107,317

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
2	Purchase Assistance	Yes	2	$45,000	9	$45,000	2	$45,000	$585,000.00	$0.00	$585,000.00	13
4	Demolition / Reconstruction	Yes	1	$200,000	1	$200,000			$400,000.00	$0.00	$400,000.00	2
3, 6	Owner Occupied Rehabilitation (OOR)	Yes	5	$75,000	5	$75,000			$750,000.00	$0.00	$750,000.00	10
3	OOR - Exterior Accessibility	Yes	5	$10,000					$50,000.00	$0.00	$50,000.00	5
10	New Construction	Yes		$200,000		$200,000		$200,000	$0.00	$0.00	$0.00	0
5	Disaster Mitigation / Assistance	Yes		$25,000		$25,000		$25,000	$0.00	$0.00	$0.00	0
3	OOR - Emergency Repair	Yes	4	$25,000		$25,000		$25,000	$100,000.00	$0.00	$100,000.00	4
3, 28, 29	Manufactured Housing in Mobile Home Parks								$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		17		15		2		$1,885,000.00	$0.00	$1,885,000.00	34
	Purchase Price Limits:		New	$ 510,939	Existing	$ 510,939						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14, 21	Rental Preservation / Development	Yes		$150,000		$150,000			$0.00	$0.00	$0.00	0
13, 23, 26	Rental Assistance	No		$14,500		$7,500			$0.00	$0.00	$0.00	0
16	Disaster Mitigation / Assistance	Yes		$15,000		$15,000		15000	$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		$ 210,732		10%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 2,095,732	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		89.5%	OK
Homeownership % (65% requirement)		89.5%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)		$ 815,000 38.7%	OK
Low Income (30% requirement)		$ 980,000 46.5%	OK
Moderate Income		$ 90,000 4.3%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

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Estimated Funds (Anticipated allocation only):			$ 2,107,317									
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
2	Purchase Assistance	Yes	2	$45,000	9	$45,000	2	$45,000	$585,000.00	$0.00	$585,000.00	13
4	Demolition / Reconstruction	Yes	1	$200,000	1	$200,000			$400,000.00	$0.00	$400,000.00	2
3, 6	Owner Occupied Rehabilitation (OOR)	Yes	5	$75,000	5	$75,000			$750,000.00	$0.00	$750,000.00	10
3	OOR - Exterior Accessibility	Yes	5	$10,000					$50,000.00	$0.00	$50,000.00	5
10	New Construction	Yes		$200,000		$200,000		$200,000	$0.00	$0.00	$0.00	0
5	Disaster Mitigation / Assistance	Yes		$25,000		$25,000		$25,000	$0.00	$0.00	$0.00	0
3	OOR - Emergency Repair	Yes	4	$25,000		$25,000		$25,000	$100,000.00	$0.00	$100,000.00	4
3, 28, 29	Manufactured Housing in Mobile Home Parks								$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		17		15		2		$1,885,000.00	$0.00	$1,885,000.00	34
Purchase Price Limits:			New	$ 510,939	Existing	$ 510,939						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14, 21	Rental Preservation / Development	Yes		$150,000		$150,000			$0.00	$0.00	$0.00	0
13, 23, 26	Rental Assistance	No		$14,500		$7,500			$0.00	$0.00	$0.00	0
16	Disaster Mitigation / Assistance	Yes		$15,000		$15,000		15000	$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		$ 210,732		10%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 2,095,732	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		89.5%	OK
Homeownership % (65% requirement)		89.5%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)		$ 815,000 38.7%	OK
Low Income (30% requirement)		$ 980,000 46.5%	OK
Moderate Income		$ 90,000 4.3%	

Escambia County
Clerk's Original
9/16/2025 CAR II-1

Exhibit D
67-37.005(1), F.A.C.
2025

Date: 9/18/2025 Verified By:

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Escambia County

Certifies that:

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

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

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

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

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

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

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

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

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

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

(11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the

local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.

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

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

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

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

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

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

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

BOARD OF COUNTY COMMISSIONERS
ESCAMBIA COUNTY, FLORIDA

Chief Elected Official or designee

Michael S. Kohler, Chairman
Type Name and Title

Attest: Pam Childers
Clerk of the Circuit Court

By: _____
Deputy Clerk

(Seal)

Approved as to form and legal sufficiency.

By/Title: Kristin D. Hual, DCA

Date: 09-10-2025

Escambia County
Clerk's Original
9/16/2025 CAR II-1

Exhibit E

RESOLUTION NUMBER R2025- 96

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

Verified By: Date: 9/18/2025

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, in accordance with the provisions of the State Housing Initiatives Partnership (SHIP) Act, §§ 420.907-420.9079, Florida Statutes, and Chapter 67-37, Florida Administrative Code, Escambia County participates in the SHIP Program; and

WHEREAS, pursuant to the provisions of Section 420.9075, SHIP Program participants must develop a Local Housing Assistance Plan (LHAP) describing the local housing assistance strategies to increase the availability of affordable residential units; and

WHEREAS, as required by Section 420.9075(7), Florida Statutes, 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 LHAP; provided, however, 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; and

WHEREAS, the Neighborhood and Human Services Department has prepared a three-year LHAP for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public for Escambia County to submit the LHAP for review and approval so as to qualify for said SHIP Program funds.

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ESCAMBIA COUNTY, FLORIDA, AS FOLLOWS:

Section 1: Recitals. The foregoing recitals are true and correct and incorporated herein by reference.

Section 2: Plan Approval. The Board of County Commissioners of Escambia County, Florida hereby approves the Escambia County Local Housing Assistance Plan, as attached and incorporated herein, for submission to the Florida Housing Finance Corporation as required by §§ 420.907-420-9079, Florida Statutes, for fiscal years 2025-2026, 2026-2027, and 2027-2028.

Section 3: **Signature Authority.** The Chairman of the Board of County Commissioners and the County Administrator are 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 terms and conditions of said program.

Section 4: **Effective Date.** This Resolution shall take effect immediately upon its adoption by the Board of County Commissioners.

ADOPTED this 16th day of September, 2025.

Date Executed
9/16/2025

BOARD OF COUNTY COMMISSIONERS
ESCAMBIA COUNTY, FLORIDA

Michael S. Kohler, Chairman

ATTEST: PAM CHILDERS
Clerk of the Circuit Court

By: _____
Deputy Clerk

SEAL
(SEAL)

BCC Approved: 9/16/2025

Approved as to form and legal sufficiency.

By/Title: Kristin D. Hual, DCA

Date: 08-20-2025

Escambia County
Clerk's Original
10/2/2025 CAB I-1

Exhibit F

Date: 10/7/2025 Verified By:

RESOLUTION NUMBER R2025-105

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF ESCAMBIA COUNTY, FLORIDA ESTABLISHING THE ESCAMBIA COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE; DEFINING DUTIES, COMPOSITION, AND ORGANIZATION OF THE COMMITTEE; ENACTING REGULATIONS FOR THE CONDUCT OF MEETINGS OF THE COMMITTEE; PROVIDING FOR A STAFF LIAISON; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, in accordance with the provisions of §§420.907-.9079, Florida Statutes, Escambia County participates in the State Housing Initiatives Partnership (SHIP) Program; and

WHEREAS, in order to be eligible for funding under the SHIP Program, the County must create an affordable housing advisory committee (AHAC) as provided in Section 420.9076, Florida Statutes; and

WHEREAS, the County and the City of Pensacola previously entered into an Interlocal Agreement providing for the joint allocation and distribution of SHIP Program funds; and

WHEREAS, on August 17, 2018, Escambia County adopted Resolution R2018-88, as amended by Resolutions R2020-107 and R2021-116, to establish a joint AHAC composed of County and City appointees; and

WHEREAS, the Interlocal Agreement has expired, and the County and City no longer wish to jointly participate in the SHIP Program; and

WHEREAS, the Board now wishes to establish the Escambia County AHAC in accordance with Section 420.9076, Florida Statutes, and define the composition and governing rules and regulations as provided herein.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ESCAMBIA COUNTY, FLORIDA, THAT:

Section 1. Recitals. The foregoing recitals are true and correct and incorporated herein by reference.

Section 2. Establishment. The Escambia County Board of County Commissioners (BCC) hereby establishes the Escambia County Affordable Housing Advisory Committee (AHAC) for the purpose of recommending initiatives and incentives to encourage or facilitate affordable housing in Escambia County in accordance with the provisions of Sec. 58-103, Escambia County Code of Ordinances, and §§420.907-.9079, Florida Statutes.

Section 3. Composition. Pursuant to Section 420.9076(2), Florida Statutes, the AHAC shall be composed of at least eight (8) but no more than eleven (11) members. All members of the AHAC shall be electors of Escambia County. The membership must consist of one County Commissioner appointed by the BCC and one representative from at least six of the following categories:

(a) A citizen who is actively engaged in the residential home building industry in connection with affordable housing;
(b) A citizen who is actively engaged in the banking or mortgage banking industry in

connection with affordable housing;
(c) A citizen who is a representative of those areas of labor actively engaged in home building in connection with affordable housing;
(d) A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing;
(e) A citizen who is actively engaged as a for-profit provider of affordable housing;
(f) A citizen who is actively engaged as a not-for-profit provider of affordable housing;
(g) A citizen who is actively engaged as a real estate professional in connection with affordable housing;
(h) A citizen who actively serves on the local planning agency pursuant to Section 163.3174, Florida Statutes, If the local planning agency is comprised of the governing board of the county or municipality, the governing board may appoint a designee who is knowledgeable in the local planning process;
(i) A citizen who resides within the jurisdiction of the local governing body making the appointments;
(j) A citizen who represents employers within the jurisdiction; and
(k) A citizen who represents essential services personnel, as defined in the local housing assistance plan.

Section 4. Terms of Office.
All members shall serve a term of three (3) years. A vacancy shall be appointed by the Board of County Commissioners for the remainder of the unexpired term. Members may be reappointed for additional three-year terms at the discretion of the Board of County Commissioners. There will be no term limits for a member to serve on the Committee.

Any member who ceases to be an elector of the County or ceases to occupy the office or position of responsibility set forth in his or her appointment, he or she shall cease to be a member of AHAC and a replacement shall be appointed by the Board of County Commissioners for the remainder of the unexpired term. Any member may be removed by a majority vote of the Board of County Commissioners.

The members may recommend to the Board of County Commissioners the removal of any member who accrues two (2) or more unexcused absences from a regular meeting of the AHAC during the calendar year. The members may also recommend removal of any member who accrues three (3) or more excused or unexcused absences during the calendar year. Absences may be excused by a majority vote of the members present at any meeting.

Section 5. Officers.
Chairman. The AHAC shall elect a Chairman by a majority vote of the Committee to preside at all meetings. The Chairman will serve a term of one year. There will be no term limits for a member to serve as Chairman.

Vice-Chairman. The AHAC shall elect a Vice-Chairman by a majority vote of the Committee to preside and act on behalf of the Chairman during his or her absence. The Vice-Chairman will serve a term of one year concurrent with the Chairman's term. There will be no term limits for a member to serve as Vice-Chairman.

Section 6. Regular Meetings.
The AHAC shall establish a schedule of regular meetings, which shall be held at least quarterly.

Section 7. Quorum and Voting.
A majority of the appointed members shall constitute a quorum for the purpose of conducting business. Each member shall exercise one (1) vote for all matters subject to a vote of the AHAC. All matters shall be decided by a majority vote of members present. No member shall abstain from voting unless the member has a conflict of interest.

Section 8. Special Meetings.
The AHAC Chairman may call a special meeting on his or her own initiative and shall call a special meeting on the request of any three (3) members.

Section 9. Location of Meetings.
The AHAC meetings shall be held in a public facility of sufficient size to accommodate those present and at such other locations as the AHAC may determine from time to time.

Section 10. Rules of Procedure.
The AHAC shall conduct its meetings in accordance with the current edition of *Robert's Rules of Order*, except to the extent that any provision thereof is inconsistent with this Resolution.

Section 11. Sunshine Law.
The AHAC shall be subject to, and each member shall be responsible for compliance with, the Florida's Government in the Sunshine Law and the Florida Public Records Act.

Section 12. Agenda.
The Escambia County Neighborhood Enterprise Division shall, after consultation with the Chairman, prepare an agenda for all meetings. Any AHAC member may request that a matter be placed on the agenda. The agenda and related materials shall be distributed at least one (1) day prior to the meeting date.

Section 13. Minutes.
Minutes shall be kept of each AHAC meeting. The minutes of each meeting shall be submitted for approval of the members at the next regular meeting. Each written summary shall reflect the persons in attendance, items discussed, each action taken at the meeting, and the vote of the members on each item presented at the meeting.

Section 14. Notice.
Notice of regular or special meetings of the AHAC and the time and location of each meeting shall be published to the public.

Section 15. Recommendations and Reporting.
The AHAC shall provide recommendations, as approved by a majority vote of the AHAC, to the Board of County Commissioners. At a minimum, the AHAC shall submit an annual report which includes recommendations on the implementation of affordable housing incentives as further provided in Section 420.9076(4), Florida Statutes.

Section 16. Staff Liaison.
The Neighborhood Enterprise Division Manager shall serve as the staff liaison for the AHAC. The staff liaison shall provide support as necessary to carry out the purposes and objectives of the AHAC. The staff liaison shall identify issues and alternatives that may relate to the AHAC's policies, goals, or programs and bring such matters before the AHAC for consideration.

Section 17. Effective Date.
This Resolution shall become effective immediately upon adoption by the Board of County Commissioners.

ADOPTED this 2nd day of October, 2025.

Date Executed
10/2/2025

BOARD OF COUNTY COMMISSIONERS
OF ESCAMBIA COUNTY, FLORIDA

Michael S. Kohler, Chairman

ATTEST: PAM CHILDERS
Clerk of Circuit Court

By: _____
Deputy Clerk

(SEAL)

BCC Approved: 10/2/2025

Approved as to form and legal sufficiency.

By/Title: Kristin D. Hual, DCA

Date: 08-20-2025