

GADSDEN COUNTY
BOARD OF COUNTY COMMISSIONERS

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029

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I. Program Details:

A. LG(s)

Name of Local Government	GADSDEN COUNTY BOARD OF COMMISSIONERS
Does this LHAP contain an interlocal agreement?	NO
If yes, name of other local government(s)	NO

B. Purpose of the program:

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

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

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

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

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

G. Public Input: Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan, placed on the County's webpage for public review and comments. Also available for review/discussion at the County Commission meetings.

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

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

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

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- J. Discrimination :** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- M. Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

"Affordable" means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility



requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The Gadsden County finds that the money deposited in the local housing assistance trust funds are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: "A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs." The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

- Q. Program Administration:** Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Local Government	ALL ADMINISTRATION	10%
Third Party Entity/Sub-recipient	N/A	

- 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:** N/A.

- T. Essential Service Personnel Definition (ESP):** ESP includes K-12 teachers and educators, other school districts, community college, and university employees, police and fire personnel, nurses, health care personnel, and skilled building trades personnel, Active Military and National Guard.

- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Gadsden County



will comply with the current Florida Building Code for the development of single-family residences (SFR), with a focus on energy efficiency. To reduce long-term maintenance and operating costs, construction will utilize materials such as high-density insulation, vinyl siding, vinyl windows that exceed ENERGY STAR® requirements, energy-efficient lighting, and HVAC systems with a minimum efficiency rating of 14 SEER. Gadsden County is committed to the production of energy-efficient housing to promote long-term affordability. The County shall adhere to all applicable energy requirements established by the U.S. Department of Housing and Urban Development (HUD) and the State of Florida Energy Conservation Code for building construction. Additionally, Gadsden County will encourage homeowners to purchase ENERGY STAR®-rated appliances following rehabilitation or new construction throughout the County. Contractors will be permitted to salvage and reuse existing building materials when feasible. The County will also promote water conservation through the use of native or drought-tolerant landscaping and green shrubs.

- V. Describe efforts to meet the 20% Special Needs set-aside:** Gadsden County will partner/receive referrals from social services agencies such as Agency for People with Disabilities, Gadsden Senior Services, Community Service Centers, Capital Area Community Action Agency, Gadsden Association Rehabilitation Center, Disc Village Service Center serving the designated special needs population to achieve the goal of the special needs set-aside for referrals. The goals will be met through the owner-occupied rehabilitation, emergency repair assistance, downpayment and closing cost strategies. Agencies will only be making referrals.
- W. Describe efforts to reduce homelessness:** Gadsden County will work with the Big Bend Homeless Coalition, the lead Continuum of Care Agency, serving the homeless population in the County.

Section II. LHAP Strategies (Please read LHAP Strategy Quick Guide before developing strategies):

A. Strategy Name: Purchase Assistance Program	Code: 1, 2
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- a. Summary: Assist eligible first-time homebuyers with downpayment and closing cost. Funds will be available to purchase newly constructed/never occupied homes, for the use as their primary residence. Purchaser of a newly constructed home will be assisted with only the amount required to reduce the purchase price in order to make the unit affordable. The County will rely on the first mortgage lender to determine the subsidy needed to make the home affordable and not to exceed the maximum award.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:
Very Low \$15,000
Low \$10,000
Moderate \$7,500



- e. Terms:
1. Repayment loan/deferred loan/grant: Awarded as a deferred subordinate loan secured by a recorded subordinate mortgage or note.
 2. Interest Rate: 0%
 3. Years in loan term: Ten (10) New Construction; Seven (7) Existing Construction
 4. Forgiveness: The loan will be forgiven annually on a prorated basis based on the loan term. New Construction (10) will be forgiven at a rate of 10% annually; Existing (7) will be forgiven at a rate of 14.3% annually on a prorated basis.
 5. Repayment: None required as long as in good standing.
 6. Default: The loan will be determined in default if any of the following occurs; sale, transfer or conveyance of property; conversion to a rental property loss of homestead exemption status; or failure to occupy the home as primary residence. If any of the above-mentioned occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture the funds through legal process if it is determined that adequate funds may be available to justify pursuing a recapture.
- f. Recipient/Tenant Selection Criteria: All applicants must complete up to (8-10) hours of homebuyer education classes (courses) offered by the Gadsden County Extension Office. Each applicant must obtain a certificate of completion and will be assisted on a first-qualified, first served basis. All applicants must be able to obtain first mortgage financing with a fixed interest rate.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: SHIP applicants assisted can only benefit once from the program with exception of those affected by disaster.

B. Strategy Name: Emergency Repair	Code 6
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a. Summary: Funds will be awarded to address emergency situations including leaking roof, plumbing repairs, electrical repairs, septic repair/replacement/drain-field, installation of ramps, or accessible bathrooms which require immediate attention, any situations that endanger health and safety of the family, or any/all other situations determined by the Rehab. Specialist or the Building Official to be an emergency repair.
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- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$15,000



- e. Terms:
 1. Repayment loan/deferred loan/grant: Awarded as a deferred loan and secured by a recorded lien.
 2. Interest Rate: 0%
 3. Years in loan term: Two (2)
 4. Forgiveness: Loan will be forgiven on a prorated basis at 50% annually.
 5. Repayment: None required as long as loan is in good standing.
 6. Default:
- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first served basis following annual advertisement for the availability of SHIP funds. If a waiting list exists and the projected wait time for assistance is more than two (2) years, the list will be closed until all applicants on the list has been assisted.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Assisted applicants can only benefit once from the program with exception of those affected by a disaster. Any/all amount above the approved the maximum award amount must be approved by the governing body or designee.

C. Strategy Name: Owner Occupied Rehabilitation/Replacement Program	Code 3,4
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a. Summary: General rehab of owner-occupied homes and demolition of homes that are beyond reasonable repair. Assistance will be provided to homeowners whose homes are not in compliance with the State and Local building codes or Section 8 Minimum Quality Standards. In lieu of rehabilitation, a replacement home will be constructed under the following circumstances: • the home is deteriorated to the extent that repairs are unfeasible due to extensive structural problems of 65% or more, or • is substandard and not suitable for rehabilitation as certified by the Gadsden County Certified Building Officer or his designee.
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- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$72,500
- e. Terms: Five (5) Years
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded mortgage or note.
 2. Interest Rate: 0%
 3. Years in loan terms: Five (5)
 4. Forgiveness: Loan will be forgiven at a rate of 20% percent annually.
 5. Repayment: None required as long as loan is in good standing,



6. Default: The loan will be determined in default if any of the following occurs; sale, transfer or conveyance of property; conversion to a rental property loss of homestead exemption status; or failure to occupy the home as primary residence. If any of the above-mentioned occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture the funds through legal process if it is determined that adequate funds may be available to justify pursuing a recapture.
- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first served basis following annual advertisement of the availability of funds. Priorities may be given according to the initial determination of assistance in an effort to accommodate SHIP expenditure set-aside requirements. If a waiting list exists and the projected waiting time for assistance is more than two **or more** years, the waiting list will be closed out until all applicants on the list have been assisted. Rehab will be available only to owner/occupied households. Applicants must possess a clear title to the property, no heir property, although it may be jointly owned and mortgaged. Applicants must provide evidence that the property taxes are paid current and mortgage (if applicable) is also paid current.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Assisted applicants can only benefit once from the program with exception of those affected by a disaster. NO HEIR PROPERTY

D. Strategy Name: Foreclosure Prevention	Code 7
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a. Summary: Foreclosure Prevention Program will provide assistance on a first-come, first-qualified basis to eligible applicants who are delinquent in their mortgage payments, but whose home has not yet had a foreclosure sale date set. Applicants requesting assistance must be able to provide their financial hardship is temporary and due to circumstances beyond their control, such as military deployment or job loss of spousal support, personal injury, or unanticipated emergency expenses, as determined by the county. Eligible expenses will include delinquent mortgage payments, attorney fees, recording fees and late fees.
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- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$5,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded Subordinate Lien.
 2. Interest Rate: 0 %



3. Years in loan term: Three (3) Years
4. Forgiveness: The loan amount will be forgiven at a rate of 33.00% annually.
5. Repayment: None required as long as it remains in good standing.
6. Default: The loan will be determined in default if any of the following occurs; sale, transfer or conveyance of property; conversion to a rental property loss of homestead exemption status; or failure to occupy the home as primary residence. If any of the above-mentioned occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture the funds through legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

- f. Recipient/Tenant Selection Criteria:
- g. Sponsor Selection Criteria: Person previously assisted by SHIP funds will be eligible for assistance through this strategy. Applicants will be assisted on a first-qualified, first-served basis.
- h. Additional Information: N/A

E. Strategy Name: Disaster Relief/Mitigation	Code 5, 16
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- a. The Disaster Relief provides assistance to households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:
 1. Purchase of emergency supplies for eligible households to weatherproof damaged homes.
 2. Interim repairs to avoid further damage, tree and debris removal required to make the individual housing unit habitable.
 3. Construction of wells or repair existing wells where public water is unavailable.
 4. Payment of insurance deductibles for rehabilitation of homes covered under home-owner's Insurance policies.
 5. Security deposits, rental assistance for the duration of Florida Office of the Governor Executive Order, for eligible recipient's that have been displaced from their homes due to damage from the disaster.
 6. Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing Finance Corporation.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a loan or grant and secured by a



recorded lien. Funds awarded for rental assistance to tenants will be awarded as a grant.

2. Interest Rate: 0%
3. Years in loan term: Three (3)
4. Forgiveness: The loan amount shall be forgiven at the rate of 33.33% annually.
5. Repayment: None required as long as the loan is in good standing.
6. Default: Should the owner move, vacate, rent or sell the home before the three (3) years have passed the balance of the SHIP loan will be immediately due.

- f. Recipient/Tenant Selection Criteria: Applications will be reviewed for eligibility and approved on a first-qualified, first-served basis.
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information: SHIP funds at all times must be used for applicants and eligible housing. SHIP disaster funds may not be used for rehabilitation or mobile homes unless affected by a disaster.

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

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- 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: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
 2. Interest Rate: 0%
 3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
 4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
 5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
 6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or



failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Manufactured housing constructed after June 1994 is eligible.

III. LHAP Incentive Strategies

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

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

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

Permits as defined in S.163.317 (7) and (8) for affordable housing projects are expedited to a greater degree than other projects. Expedited permitting process for affordable housing projects: Gadsden County permitting process shall remain as it exists. However, rehabilitation permitting fees will not be charged and the Residential Development Order (RDO) FEES for said projects will be waived also; if affordable housing projects begin to experience delays beyond the normal permitting time frame and not related to developer's changes, or are more than four weeks on any phase of the permitting process, then such affordable housing projects will be processed ahead of other projects to be considered. For the purpose of expedited permit process, affordable housing projects will be identified as those assisted with State and Federal funds.

B. Name of the Strategy: Ongoing **Review Process**

An ongoing process for reviewing local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption. Provide a description of the procedures used to implement this strategy: The administrative staff continues to review the local policies and procedures, ordinances, regulations and plan provisions. Recommendations are provided to the Gadsden County Board of Commissioner on as needed basis.

Recommendations are provided to the Gadsden County Board of County Commissioners on as needed basis.

- C. Other Incentive Strategies Adopted:

IV. EXHIBITS:

Required

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

Optional

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

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A (2026)

GADSDEN COUNTY

Fiscal Year: 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 2,500.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 2,500.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2028-2029	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 2,500.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	OK
*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document. Details:	

Exhibit B
Timeline for SHIP Expenditures

GADSDEN COUNTY meet the following deadlines:

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

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

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

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

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

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

Other Key Deadlines:

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

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

[illegible]

[illegible]

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

GADSDEN 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).

Witness

Eric F. Hinson

Chief Elected Official or designee

Gadsden County, BOCC Chairman

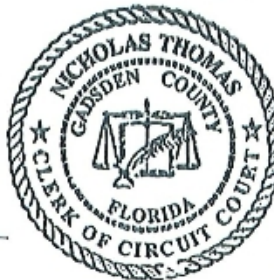
Name and Title

Witness

Date

OR

Attest:



(Seal)

RESOLUTION # 2026-013

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

* * * * *

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

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

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

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

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

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

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

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

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

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

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

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

PASSED AND ADOPTED THIS 7th DAY OF APRIL, 2026.


Eric F. Hinson
Chairman or Mayor or designee

ATTEST:


County Clerk

