



Holmes 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	Holmes County
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

B. Purpose of the Program:

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

C. Fiscal years covered by the Plan: 2025-2026, 2026-2027, 2027-2028.

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be following 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, 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, builders and developers, people 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 and the Notice of Funding Availability.

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

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in date order, as well as any established funding priorities as described in this Plan.



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

Once there is a list of eligible applicants, they will be noted and then ranked to give priority to households qualifying as Special Needs, F.S. §420.0004 (13), and thereafter, the Elderly, in the Owner-Occupied Rehabilitation, Replacement Housing, and Purchase Assistance strategies. Elderly is defined as individuals 62 years of age and older.

- 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 an 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	√
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 county finds that the money deposited in the local housing assistance trust fund is 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
Holmes County	Liaison	2%
Emerald Coast Regional Council	Assistance to clients and those organizations/contractors providing services to SHIP; Conduct verification of applicant's eligibility for the program; Preparation of all required reports, advertisements, project closing documents; Coordination and oversight of meetings with applicants, contractors, along with contractor-client relations; Partner with non-profit housing agencies to partially underwrite the costs of constructing affordable replacement homes; Coordinate with the Florida Housing Finance Corporation, (FHFC), to ensure compliance with program requirements;	8%



	Provide staff services to the local Affordable Housing Advisory Committee; Monitor the program's success and provide advice and recommendations for program improvement; Prepare the Local Housing Assistance Plan every three years; Prepare for monitoring by Florida Housing Finance Corporation; Respond to requests from the county for documentation as needed during county audits; and Other services that may be required to ensure successful administration of the program.	
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- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, (purchase assistance with rehabilitation/without rehabilitation), 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 it 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 lost their home as a result of a divorce. 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. Additionally, a domestic violence survivor qualifies as a first-time homebuyer.*
- S. Project Delivery Costs:** In addition to the administrative costs listed above, the program administrator, Emerald Coast Regional Council, will receive the lesser of 5% or \$2,500 per Housing Rehabilitation and Replacement Housing project work. The fee will cover all project delivery costs including the initial inspection, work write-ups, bid walk-throughs, inspections, project oversight, as well as any change orders and reporting. There will be a minimum of three on-site visits/inspections to each property. This fee also covers all travel expenses for project delivery.
- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school districts, community college, and university employees, emergency personnel, to include police and fire, health care personnel, grocery workers, bank personnel, gas station attendants, road and vehicle maintenance workers and skilled building trades personnel.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** All improvements will meet Energy Conservation requirements as required by the Florida Building Code for new construction or existing structures, as applicable. The County, when economically feasible, shall encourage and support green building practices and products, 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 building and energy saving products will be utilized when viable:

1. Bath fixtures will carry the WaterSense® label or the following specifications:



- a. Toilets: 1.6 gallons/flush or less;
 - b. Faucets: 1.5 gallons/minute or less; and
 - c. Showerheads: 2.2 gallons/minute or less.
 - 2. Appliances
 - a. Energy Star® qualified refrigerator, water heater, and range.
 - 3. Lighting
 - a. Installation of Energy Star® light fixtures and ceiling fans; and/or
 - b. Installation of Compact Fluorescent Light (CFL) bulbs or LED bulbs in newly installed lighting fixtures.
 - 4. Heating, Cooling, and Ventilation
 - a. HVAC with a minimum SEER rating of fourteen; i.e., efficient heating and cooling equipment.
 - 5. Building Products
 - a. Energy Star® qualified doors and high-performance windows;
 - b. No or Low-VOC paints (50 grams per liter or less carrying GreenGuard® certification); and
 - c. Upgraded insulation, tight construction, and ducts.
- V. Describe efforts to meet the 20% Special Needs set-aside:** The goals will be met through our active strategies, including owner-occupied rehabilitation. Agency partners working within the community, including Habitat for Humanity (of surrounding counties), United Way, County Council on Aging, North Florida Inland Recovery Group, as well as local bankers, previously assisted SHIP recipients and SHIP contractors are involved in recommendations of special needs individuals needing assistance. As such, Special Needs clients will be noted and prioritized on the maintained waiting list and noted on the internal tracking system. Special needs applicants will be contacted first and served in order of first qualified.
- W. Describe efforts to reduce homelessness:** The rehabilitation strategy aids in assisting homeowners with Code violation repair, which aids owners' ability to stay in their home and avoid homelessness. The replacement strategy also aides those who need new homes, which also prevents homelessness. When notified, the sub-recipient also works with the County and local shelters to obtain information regarding the homeless population to assess their needs and assist in finding affordable housing whenever possible.

Section II. LHAP Strategies:

A. Owner-Occupied Rehabilitation	Code 3
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- a. Summary: To provide moderate rehabilitation for owner-occupied homes to address roofing, electrical, plumbing, sanitary disposal, necessary wells, or structural code deficiencies. Additionally, this strategy provides for the construction or installation of non-essential general property improvements to provide basic amenities and to bring dwelling units into conformity with the current Florida Building Code. Loans for assistance include costs related to all eligible repairs, inspections, work write-ups, and closing costs, but will not include costs related to relocation or temporary housing.

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



d. Maximum award: \$50,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded lien.
2. Interest Rate: 0%.
3. Years in loan term: 62 years or older, Five (5) years;
Under 62 years, Ten (10) years.
4. Forgiveness: Prorated and forgiven annually over the term of the loan.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The outstanding amount of the loan is due and payable if the homeowner is in default. The homeowner will be found in default for the following reasons: sale of the property, title transfer, the home is no longer the primary residence, or in the case of a manufactured home, removal of the home from the property.

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 try 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: Assistance will be provided on a first-qualified, first served basis. This means the application is complete and income eligibility is verified, and the home is determined to be eligible for repair. Applicants must have owned and resided in the home as their primary residence a minimum of five (5) years before the date of application. Property taxes must be paid and not be delinquent. Deeds for the property may be used to show proof and length of ownership; (life estates are recognized as proof of ownership). The Home Care and Maintenance Class must be successfully completed unless the applicant is unable to attend the class, in which case the applicant will be provided with the study materials. Priority will be given to applicants with Special Needs and then the Elderly.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Manufactured homes on owner-occupied land built within ten (10) years from the date of application are a category of eligible housing. Documentation from the County Property Appraiser will be used to confirm the year the manufactured home was built. During the lien period, applicants are ineligible for further funding from other strategies, except Disaster Assistance. Additionally, an applicant may not use this strategy for assistance more than two (2) times.

B. Demolition/Reconstruction (Replacement Housing)	Code 4
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a. Summary: To provide for the demolition of dilapidated houses and reconstruction of an affordable replacement home for families living in unsafe conditions. These funds will include a necessary well and/or septic. The SHIP Program Coordinator shall inspect and designate the existing structure as not suitable

(more than 50% of structure damage or beyond repair) during the initial inspection. Loans for assistance include costs related to demolition, construction, inspections, work write-ups, closing costs, but will not include costs related to relocation or temporary housing. The SHIP Program Coordinator has the right to deny enhancement or expansion of the existing footprint of the current dwelling unit.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$175,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded lien.
 - 2. Interest Rate: 0%.
 - 3. Years in loan term: Fifteen (15) Years.
 - 4. Forgiveness: The loan will be forgiven at the end of the fifteen (15) year term.
 - 5. Repayment: Not required as long as the loan is in good standing.
 - 6. Default: The outstanding amount of the loan is due and payable if the homeowner is in default. The homeowner will be found in default for the following reasons: sale of the property, title transfer, the home is no longer the primary residence or in the case of a manufactured home used as a replacement, removal of the home from the property.

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 try 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: Assistance will be provided on a first-qualified, first served basis. This means the application and income qualification has been completed by the SHIP Program Coordinator, and the home is determined eligible for replacement. Applicants must own and reside in the existing structure as their primary residence a minimum of ten (10) consecutive years before the date of application. Priority will be given to applicants with Special Needs and then the Elderly.

g. Additional Information: Property taxes must be paid and not delinquent during the ten (10) year period of home ownership. Documentation from the County Property Appraiser will be used to confirm non-delinquent tax payments. Deeds for the property may be used to show proof of homeownership; (life estates are not recognized as proof of ownership). The Home Care & Maintenance Class must be successfully completed unless the applicant is determined physically unable to attend the class by the SHIP Program Coordinator, in which case the applicant will be provided with the study materials. Manufactured homes on owner-occupied land built within ten (10) years from the date of application are a category of eligible housing. Documentation from the County Property Appraiser will be used to confirm the year the manufactured home was built.



Those assisted under this strategy are ineligible to receive funding for Owner-Occupied Rehabilitation during the lien period; however, they may receive Disaster Assistance. Additionally, an applicant may only use replacement housing assistance once in lifetime.

C. Purchase Assistance with Rehabilitation/without Rehabilitation (FTHB)

Code 1, 2

a. Summary: SHIP funds will be awarded in the form of purchase assistance, closing costs, necessary repairs, and buying down the first mortgage interest rates for the purchase of a home. Permanent first mortgage financing, (exceeding the SHIP Homebuyer Assistance), is provided through a first mortgage lender at a fixed rate. FTHB Rehabilitation costs shall be for health and safety repairs including minor code violations, electrical, and plumbing, up to \$5,000 (five thousand dollars), paid within the maximum award amount.

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

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

d. Maximum award: Very Low: \$20,000
 Low: \$15,000
 Moderate: \$10,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment, subordinate loan secured by a recorded subordinate mortgage.
2. Interest Rate: 0%.
3. Years in loan term: Ten (10) Years.
4. Forgiveness: The loan is forgivable at a rate of ten percent (10%) per year.
5. Repayment: None required as long as the loan is in good standing.
6. Default: the outstanding balance of the loan is due and payable in full based upon the 10% forgiveness rate if the homeowner is in default. The homeowner will be found in default for the following reasons: sale of the property, title transfer, or the home is no longer the primary residence.

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 try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

Subordination of Liens may only be requested if the dwelling unit is being refinanced, in which the interest rate will be reduced, therefore reducing the monthly payments and there is no cash back or payoff of any additional debt.

f. Recipient/Tenant Selection Criteria: Assistance will be provided on a first-qualified, first served basis. This



means the application and income qualification has been completed by the SHIP Program Coordinator, and the applicant is determined eligible for assistance. Priority will be given to applicants with Special Needs and then the Elderly, as well as first time homebuyers with rehabilitation. All applicants must also meet the definition of a first-time homebuyer, (per Program Details, Section R).

g. Sponsor Selection Criteria: N/A

h. Additional Information: Prior to application for SHIP funding, applicants must first secure a first mortgage at a fixed rate: no ARM's, no prepayment penalty, no negative amortization, and no balloon loans. Owner financing is not permissible. Completion of the Homebuyer Education Class is mandatory prior to closing. Permanent first mortgage financing is provided through financial institutions without County guarantee, thereby leveraging a significant volume of private sector financing. Purchase of a manufactured or modular home is not a category of eligible housing.

Existing dwellings must meet minimum housing code standards, or the applicant, as evidenced through an independent home inspection prior to down payment assistance funds being released, must provide escrow for repairs.

Those assisted under this strategy are ineligible to receive funding during the lien period; however, they may receive Disaster Assistance.

D. Disaster Assistance	Code 5, 16
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a. Summary: To provide funding for immediate activities during or after a disaster as declared by the Governor or by the President. This strategy will only be implemented in the event of a declared disaster, using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. Applicants with existing SHIP liens are eligible for this strategy.

SHIP disaster funds may be used for items including but not limited to: Purchase of emergency supplies for eligible households to weatherproof damaged homes; Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable; repair of existing wells where public water is not available; repair of septic lines that may have been impacted; security deposit and/or rental assistance for eligible recipients that have been displaced from their homes due to disaster; and other activities proposed by the counties and eligible municipalities and approved by Florida Housing.

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

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

d. Maximum award: \$10,000

e. Terms:

1. Repayment loan/deferred loan/grant: Award is in the form of a grant.



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

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis following the declaration of the natural disaster. Applicants must own and reside in the home as their primary residence. Deeds for the property may be used to show proof of homeownership; life estates are recognized as proof of ownership.

g. Sponsor Selection Criteria: N/A.

h. Additional Information: Those assisted under this strategy are eligible to receive additional funding for rehabilitation or replacement housing, if qualified.

E. Emergency Repair	Code 6
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a. Summary: To provide funding for immediate rehabilitation of an owner-occupied home related to a dire situation which must be mitigated immediately. This strategy will only be implemented in the event of an emergency, primarily where there is a prevalent health and safety issue, to include plumbing, septic repair, electrical problems which could cause fire damage to the home, damaged windows or roofing causing exposure to the elements, and other urgent renovations as approved by the SHIP Program Coordinator.

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

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

d. Maximum award: \$ 15,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded lien.
2. Interest Rate: 0%.
3. Years in loan term: Five (5) years.
4. Forgiveness: The loan will be forgiven at a rate of twenty percent (20%) per year.
6. Repayment: None required as long as the loan is in good standing.
7. Default: The outstanding amount of the loan is due and payable if the homeowner is in default. The homeowner will be found in default for the following reasons: sale of the property, title transfer, or the home is no longer the primary residence.

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 try 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 selected on a first-qualified, first-served basis, with priority given to those who are on the Owner-Occupied Rehabilitation wait list. Life estates are recognized as proof of ownership.
- g. Sponsor/Sub-recipient Selection Criteria: N/A.
- h. Additional Information: Those assisted under this strategy are ineligible to receive any further emergency funding during the lien period; however, they may receive Disaster Assistance.

F. DPA (Lot Purchase)	Code 2
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a. Summary: On new constructions projects, SHIP funds may be used to reduce the amount of the construction loan as well as providing down payment/closing cost assistance toward the purchase of a Lot. Construction financing must be in place prior to lot acquisition assistance. Assistance shall be tailored to the individual affordability and financing needs of the participating homebuyer; however, each homebuyer shall only receive the minimum level of assistance required to enable the purchase of a Lot for a newly constructed 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: \$10,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage.
 - 2. Interest Rate: 0%.
 - 3. Years in loan term: Twelve (12) years.
 - 4. Forgiveness: The loan will be forgiven at the end of the twelve (12) year term.
 - 5. Repayment: None required as long as the loan is in good standing.
 - 6. Default: The outstanding amount of the loan is due and payable if the homeowner is in default. The homeowner will be found in default for the following reasons: sale of the property, title transfer, and/or the Certificate of Occupancy for the newly constructed home has not been issued a year from the date of closing on the loan and/or the home is no longer the primary residence.

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 try 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: Assistance will be provided on a first-qualified, first served basis.

g. Sponsor Selection Criteria: N/A.

h. Additional Information: Prior to application for SHIP funding, applicants must first secure a construction loan. Completion of the Homebuyer Education Class is mandatory prior to closing. Permanent first mortgage financing is provided through financial institutions without County guarantee, thereby leveraging a significant volume of private sector financing. Placement of a manufactured or modular home on the Lot is not a category of eligible housing. Those assisted under this strategy are ineligible to receive additional funding during the lien period; however, they may receive Disaster Assistance. Additionally, an applicant may only use DPA Lot Purchase assistance once.

G. 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**, all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S. include:

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.

Established Policy and Procedure: All affordable housing projects that have state or federal housing funding will receive priority over regular permitting.

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 Holmes County Planning/Zoning Department has the responsibility of performing the review procedure, with the emphasis upon limiting the cost impact upon housing affordability, per Resolution 98-09 enacted on June 17, 1998. Any changes and/or increase in costs that may impact affordable housing shall be presented to the Holmes County Board of County Commissioners for approval.



- C. Name of the Strategy: **Locally Owned Public Lands Suitable for Affordable Housing**
The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

The County has a list of locally owned public lands suitable for affordable housing. This list is fluid and available on the Holmes County Property Appraisal website under "Holmes CO BD CO COMM" or "Holmes County." Anyone interested in these lands for affordable housing (some exclusions apply) may contact the Holmes County Board of County Commissioners for further information.

- D. Name of the Strategy: **Fee Waivers for Affordable Housing**
The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

The Holmes County Building Department may waive fees for replacement homes of equal value for property loss due to storm damage (or fire), as adopted by the Holmes County Board of Commissioners, via Ordinance 11-02, Section 2.13, adopted on May 31, 2011.

- E. Name of the Strategy: **Affordable Accessory Residential Units**
The allowance of affordable accessory residential units in residential zoning districts.

Accessory Apartments: Chapter VII, Section 7.02.01 of the Holmes County Land Development Code, (as revised on June 6, 2023, per Ordinance 2023-02), states that the purpose of this section is "to provide for inexpensive housing units to meet the needs of elder households, making housing available to elderly persons who might otherwise have difficulty finding homes." This section is also intended to protect the property values and residential character of neighborhoods where the accessory apartments are located. Accessory apartments will be permitted in single family residential areas provided that requirements are met through the Land Use Development Code, pursuant to review by the Holmes County Board of County Commissioners.

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: N/A.

G. Interlocal Agreement: N/A.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A**Exhibit A (2025)****(HOLMES COUNTY)**

Fiscal Year: 2025-2026		
Estimated SHIP Funds for Fiscal Year:	\$	350,000.00
Salaries and Benefits	\$	28,000.00
Office Supplies and Equipment	\$	3,000.00
Travel Per diem Workshops, etc.	\$	3,000.00
Advertising	\$	1,000.00
Other*	\$	
Total	\$	35,000.00
Admin %		10.00%
OK		
Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	\$	350,000.00
Salaries and Benefits	\$	28,000.00
Office Supplies and Equipment	\$	3,000.00
Travel Per diem Workshops, etc.	\$	3,000.00
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	\$	28,000.00
Office Supplies and Equipment	\$	3,000.00
Travel Per diem Workshops, etc.	\$	3,000.00
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

Holmes County, Florida affirms that funds allocated for these fiscal years will meet the following deadlines:

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

If funds allocated for these fiscal years are 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
2022-2023	3/30/2028	6/15/2028
2023-2024	3/30/2029	6/15/2029
2024-2025	3/30/2030	6/15/2030

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to robert.dearduff@floridahousing.org and 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 now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

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

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			Holmes County									
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1,2	Purchase Assistance with Rehab/without Rehab	Yes		\$20,000		\$15,000	1	\$10,000	\$10,000.00	\$0.00	\$10,000.00	1
3	Owner-Occupied Rehabilitation	Yes	3	\$50,000	3	\$50,000			\$300,000.00	\$0.00	\$300,000.00	6
4	Demolition/Reconstruction	Yes		\$175,000		\$175,000			\$0.00	\$0.00	\$0.00	0
5,16	Disaster Assistance			\$10,000		\$10,000			\$0.00	\$0.00	\$0.00	0
6	Emergency Assistance	Yes		\$15,000		\$15,000			\$0.00	\$0.00	\$0.00	0
2	DPA Lot Purchase (optional)	Yes							\$0.00	\$0.00	\$0.00	0
3, 28	Manufactured Housing (Mobile Homes)								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		3		3		1		\$310,000.00	\$0.00	\$310,000.00	7
Purchase Price Limits:			New	\$ 481,176	Existing	\$ 481,176						
			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
29	Manufactured Housing (Mobile Homes)								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees				\$ 35,000	10%		OK					
Home Ownership Counseling				\$ 1,000								
Total All Funds			\$	346,000	OK							
Set-Asides												
Percentage Construction/Rehab (75% requirement)				88.6%		OK						
Homeownership % (65% requirement)				88.6%		OK						
Rental Restriction (25%)				0.0%		OK						
Very-Low Income (30% requirement)			\$ 150,000	42.9%		OK						
Low Income (30% requirement)			\$ 150,000	42.9%		OK						
Moderate Income			\$ 10,000	2.9%								

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
Name of Local Government:			Holmes County									
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1,2	Purchase Assistance with Rehab/without Rehab	Yes		\$20,000		\$15,000	1	\$10,000	\$10,000.00	\$0.00	\$10,000.00	1
3	Owner-Occupied Rehabilitation	Yes	3	\$50,000	3	\$50,000			\$300,000.00	\$0.00	\$300,000.00	6
4	Demolition/Reconstruction	Yes		\$175,000		\$175,000			\$0.00	\$0.00	\$0.00	0
5,16	Disaster Assistance			\$10,000		\$10,000			\$0.00	\$0.00	\$0.00	0
6	Emergency Assistance	Yes		\$15,000		\$15,000			\$0.00	\$0.00	\$0.00	0
2	DPA Lot Purchase (optional)	Yes							\$0.00	\$0.00	\$0.00	0
3, 28	Manufactured Housing (Mobile Homes)								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		3		3		1		\$310,000.00	\$0.00	\$310,000.00	7
Purchase Price Limits:			New	\$ 481,176	Existing	\$ 481,176						
			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
29	Manufactured Housing (Mobile Homes)								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees				35,000	10%	OK						
Home Ownership Counseling				1,000								
Total All Funds				346,000	OK							
Set-Asides												
Percentage Construction/Rehab (75% requirement)				88.6%	OK							
Homeownership % (65% requirement)				88.6%	OK							
Rental Restriction (25%)				0.0%	OK							
Very-Low Income (30% requirement)				\$ 150,000	42.9%	OK						
Low Income (30% requirement)				\$ 150,000	42.9%	OK						
Moderate Income				\$ 10,000	2.9%							

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: Holmes 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

Chief Elected Official or designee

EARL STAFFORD, BOCC CHAIRMAN

Witness

Type Name and Title*

08/19/2026

Date

OR

Attest: SAMUEL P. BAILEY, CLERK OF COURTS

(Seal)

RESOLUTION #: 26-14

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

* * * * *

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

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

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

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

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

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

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

WHEREAS, the City Commission finds that it is in the best interest of the public for the Holmes 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 HOLMES COUNTY, FLORIDA that:

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

Section 2: The Chairperson of the Board of County Commissioners 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 19TH DAY OF AUGUST 2026

Chairman or Mayor or designee

