SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029

Florida Housing Finance Corporation

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I. Program Details:

A. LG(s)

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

B. Purpose of the program:

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

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

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

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

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

G. Public Input: Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

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

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

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all

strategies unless otherwise stated in an individual strategy in Section II:

Special Needs applicants receive priority in all strategies, followed by very low and low- income households.

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. Please note that Lee County Staff will monitor 25% of the client files for each SHIP contract the sponsor has with Lee County. Lee County staff will notify the non-profit in advance with the date, time and files that the staff member will be monitoring.

P. Administrative Budget: A line-item budget is attached as Exhibit A. Lee 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
Local Government	Administer and Maintain program	10%
Third Party Entity/Sub-recipient	N/A	0%

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:**

Strategy	Delivery Cost*
Foreclosure Prevention	$800 per household for negotiation with the 1st mortgage holder of all legal fees, special assessments, late fees, processing fees and other customary fees associated with the defaulted mortgage.
Rental Assistance	Up to 4% of the total contract amount for locating and securing rental housing, maintaining client files, and providing quarterly reports on the agreement, including a closeout report at the end of the grant year.
*The project delivery cost will be included in the award amount.	

T. Essential Service Personnel Definition (ESP): ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: Lee County is committed to making the County's housing stock more energy efficient. The County will require the use of the following features when economically feasible in the rehabilitation or construction of homes:

a. Water-Conserving Appliances and Fixtures (toilets, shower heads, faucets)
b. Energy Star Appliances (refrigerator and stove)
c. Efficient Lighting Interior / Exterior
d. Upgrading of Insulation (attics, walls and new roofing materials)
e. Tankless Water Heaters
f. Water –Permeable Walkways
g. Air Conditioning Units with a Seer Rating of 15 or higher
h. Construction Waste Management
i. Impact Resistant Windows

V. **Describe efforts to meet the 20% Special Needs set-aside:** The 20% Special Needs set-aside will be accomplished by giving priority in all strategies for Special Needs applicants. During the application ranking process, sponsor(s) that provide assistance to Special Needs households as defined in F.S. 420.0004 (13) and F.S. 420.0004 (7) are given first priority for funding. Advertisement of funds will state this priority and give preference to Sponsors and Sub-recipients that assist Special Needs households.

W. Describe efforts to reduce homelessness: The County will serve the homeless populations primarily by providing funding to IRS approved non-profit affordable housing providers (Sponsors) for rental assistance to place individuals or families in rental or transitional housing to provide a stable housing situation.

Section II. LHAP Strategies:

A. New Construction & Acquisition/Rehabilitation	Code 9, 10

a.	Summary: For the construction of homes and for the acquisition, rehabilitation and resale of existing homes. Sponsors will leverage SHIP dollars with private funds from lenders as well as sweat equity from the homebuyers. The subsidy is passed through to eligible households through a SHIP mortgage at the time of sale. All components of the program will be monitored to ensure that the benefits accrue directly to the home buyer/owner.

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:	$100,000*
Low:	$85,000*
Moderate:	$25,000*

* Note: Includes maximum 10% Developer Fee

e. SHIP Mortgage Terms:

Sponsor:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage
2. Interest Rate: 0%
3. Years in loan term: Up to 24 months
4. Forgiveness: N/A.
5. Repayment: Not required as long as there is no default.
6. Default: If the Sponsor does not complete the home and transfer to an income-eligible homebuyer within the 24-month contract timeframe, the Sponsor must repay the funds to the Lee County SHIP program. Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds within 24 months.

Recipient:

1. Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%

3. Years in loan term: 15 Years

4. Forgiveness: The loan is forgiven after 15 years.

5. Repayment: Not required as long as the SHIP loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

   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 as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

   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 recapture.

f. Recipient/Tenant Selection Criteria: Special Needs households will be given priority followed by very-low income and low-income households with a front-end debt-to-income ratio of no more than 30%, and a back end ratio of no more than 41% on a first-qualified, first-served basis.

   Exceptions to this policy: If the lender determines that the household can afford the monthly payment,the monthly housing payment including taxes and insurance may increase above 30% of the household's gross income, and the household's total debt including the monthly housing payment, may increase to 41% of the household's gross income. Assistance for special needs households is not restricted as to geographical location and may be located anywhere within Lee County - including the cities of Fort Myers and Cape Coral.

g. Sponsor Selection Criteria: Lee County's public-private affordable housing partnership relies on IRS-recognized non-profit organizations to carry out the majority of affordable housing production. In selecting nonprofit sponsors, Lee County considers an organization's mission, capacity, experience, financial stability, type of program, and the ability to meet SHIP requirements and other qualifications. SHIP awards are provided to Sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. The funds are used to pay costs of land acquisition, site preparation, infrastructure, permitting fees, construction, down payment assistance and other construction-related costs.

   The Sponsor will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of

the grant year. The sponsor will be responsible for maintaining client files and will have the files available for inspection by county staff. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.

h. Additional Information:

- Efforts will be made to leverage public dollars to the maximum extent possible in the program.
- The home ownership, new construction strategy encourages the use of CDBG, HOME, HOPE, and other available programs.
- Private capital, donations and sweat equity are also important in the homeownership construction strategy.
- New Construction includes units that have obtained a certificate of occupancy and have never been occupied.

B. Purchase Assistance without Rehab	Code 2

a.	Summary: Funds are provided to first-time homebuyers for purchase assistance of new construction without rehabilitation. The SHIP subsidy may be used for closing costs and/or principal reduction.

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:	$100,000*
Low:	$85,000*
Moderate:	$25,000*

* Note: Includes maximum 10% Project Delivery Cost

e. SHIP Mortgage Terms:

1. Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0%

3. Years in loan term: 15 years

4. Forgiveness: The loan is forgiven after 15 years.

5. Repayment: Not required as long as the SHIP loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs during the loan term:

sale, transfer, or conveyance of property; conversion to a rental property; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

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 as defined in the Mortgage and Note or Land Use Restriction Agreement.

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 recapture.

f. Recipient/Tenant Selection Criteria: Funds are made available directly under the waiting list on a first-qualified, first-served basis to households with a front-end debt-to-income ratio of no more than 30% and a back end ratio of no more than 41%. Special Needs households will be given priority followed by very low- and low-income households. Assistance for special needs households is not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Efforts will be made to leverage public dollars to the maximum extent possible in the program.
- New construction includes units that have obtained a certificate of occupancy within the previous 12 months and have never been occupied.

C. Owner-Occupied Rehabilitation	Code 3

a. Summary: The Owner-Occupied Rehabilitation strategy is designed to assist owner-occupied residential properties. The strategy will provide funds to address repairs/construction items that compromise the life, health, and/or safety of the household including but not limited to rehabilitation of homes to make them barrier free and accessible to persons defined as Special Needs in 420.0004 (13) and Wind Hazard Mitigation providing installation of the following wind hazard mitigation features such as window and door shutters and coverings, wind-rated garage doors, gable end tie downs and impact rated window and doors. Eligible properties include: single family, condos, townhouses, duplexes, and villas.

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

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

d. Maximum award per unit:

Very Low: $100,000*

Low:	$85,000*
Moderate:	$25,000*

*Note: Includes maximum 10% Developer Fee

e. SHIP Mortgage Terms:

Recipient:

1. Funds will be awarded as deferred loan and secured by a recorded subordinate Mortgage and note.

2. Interest Rate: 0%

3. Years in loan term: 10 Years

4. Forgiveness: The loan is forgiven after 10 years if the owner maintains the home as a principal residence.

5. Repayment: Not required as long as the SHIP loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

   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 as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

   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 recapture.

f. Recipient/Tenant Selection Criteria: SHIP funds for rehabilitation are made available on a first-qualified, first-served basis. Special Need households will be given priority followed by very-low and low-income households. Assistance for special needs households are not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral.

g. Sub-Recipient Selection Criteria: Lee County's public-private affordable housing partnership relies on IRS-recognized non-profit organizations to carry out the majority of affordable housing production. Non-profit sub-recipients must specialize in housing, community development, or supported housing. Priority is given to sponsors that specialize in and work with special needs households. SHIP awards are provided to sub-recipients through an annual contract and disbursed on a reimbursement basis, with the possibility of extensions in compliance with SHIP Statute and Rule.

The sub-recipient will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sub-recipient will be responsible for maintaining client files and will have the files available for inspection by county staff. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.

h. Additional Information: Efforts will be made to leverage public dollars to the maximum extent possible in the program. The home ownership rehabilitation strategy encourages the use of private capital, CDBG, HOME, HOPE, and other available programs.

D. Disaster Assistance - Homeownership	Code 5

a. Summary: This strategy will be implemented only in the event of a disaster legally declared by Executive Order by the President of the United States or the Governor of the State of Florida. Only unencumbered SHIP funds will be used to fund this strategy. In addition to the eligible activities listed below, this strategy also includes all strategies listed within the approved LHAP that benefit applicants directly affected by the Executive Order and other activities proposed to and approved by Florida Housing.

- Emergency Repairs for homeowners;
- Down Payment Assistance for re-sale and new construction homes;
  - Down Payment Assistance provided under this strategy will follow the general Structure of the Purchase Assistance without Rehab (Code 2) strategy, with the following modifications:
    - **Loan Term**: 5 Years (instead of 15 years)
    - **Forgiveness**: the Loan is forgiven after 5 years
    - **All other terms** (interest rate, repayment, default conditions, and heir Provisions) will remain consistent with the standard DPA strategy unless Otherwise noted in this Disaster Strategy.
- Payment of Homeowner Insurance deductibles for homes covered under homeowner's insurance policies;
- Payment of Homeowner Insurance Policy premium for one (1) year (in conjunction with New Construction and Owner-Occupied Rehab if homeowner does not have insurance);
- Purchase of emergency supplies to weatherproof damaged homes;
- Interim repairs to avoid further damage;
- Tree and debris removal required to make the home habitable;
- Construction of wells or repair of existing wells where public water is not available;
- Post-disaster assistance with non-insured repairs and rehabilitation; and
- Mortgage payments not to exceed twelve (12) months, or until maximum allocation has been expended, whichever comes first.

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

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

d. Maximum award:

1. Award per residential unit:

Very Low	$150,000*
Low:	$100,000*
Moderate:	$75,000*
Households up to 140% AMI	$75,000*

*Note: Includes maximum 10% Developer Fee

2. Mortgage assistance award per household: $10,000 maximum

e. SHIP Mortgage Terms:

Homeownership Sponsor:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage.

2. Interest Rate: 0%

3. Years in loan term: 5 years

4. Forgiveness: N/A

5. Repayment: Not required as long as there is no default.

6. Default: If the property does not get rehabbed and the funds are not transferred to an income-eligible homeowner within the contract timeframe, the Sponsor must repay the funds to the Lee County SHIP program. Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds within 24 months.

Homeowner Recipient:

1. Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0%
3. Years in loan terms: 5 years

4. Forgiveness: The loan is forgiven after 5 years.

5. Repayment: Not required as long as the SHIP loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable as defined

in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

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 as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

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 recapture.

f. Recipient/Tenant Selection Criteria: All applicants must complete an application and submit documentation of income and program eligibility. Funds will be made available to income-eligible households by establishing a waiting list on a first- qualified, first-served basis. Special Needs households will be given priority, followed by very-low income and low-income households. Assistance for special needs households is not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral.

g. Sub-recipient Selection Criteria: SHIP awards are provided to non-profit Sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Disaster Mitigation and Recovery funds will be made available to eligible Sponsors based on the following criteria:

- The Sub-recipient, if applicable, with a prior history of successfully working with the County as it relates to timely performance, cost of construction, adherence to contractual, regulatory and statutory requirements;
- Number of households in targeted population to be served (preference will be Sponsors serving the highest number of households in the targeted population);
- Presentation of a specific plan and details (including budgets and timelines) for successful administration and implementation of the proposed project;
- Inclusion of a logistical schedule from beginning to completion to accomplish the proposed activity;
- Demonstration of the organization's ability to withstand periods of time without dependence on immediate receipt of SHIP funds (County disbursement of SHIP may not be immediate; however, any organization that can proceed immediately – while waiting for funds to be disbursed by the County – will be given preference).

The Sub-recipient will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for income certifying clients, maintaining client files and will have the files available for inspections by county staff. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.

h. Additional Information:

1. SHIP funds will be used to leverage available federal and state funds to provide assistance to income-eligible households.

2. To qualify for assistance the household must do the following:
   - Demonstrate that their hardship is due to a disaster legally declared by Executive Order by the President of the United States or the Governor of the State of Florida.
   - Submit an application and the required documents to a sponsor with an active contract with Lee County for a disaster activity.

E. Demolition/ Reconstruction (Home Replacement)	Code 4

a. Summary: This strategy will provide the safe and sustainable replacement of owner-occupied, single-family homes that are no longer habitable. Funding may be allocated for:

- Demolition and reconstruction of homes deemed structurally unsound or economically infeasible to rehabilitate, based on a detailed cost breakdown —defined as damage exceeding 50% of the structure or just value, per the Lee County Property Appraiser.
- Elevation of existing homes located within designated flood zones to improve resilience and reduce future risk.

To qualify, properties must meet the following criteria:

- Must be owner-occupied, homesteaded, and possess a clear title.
- All liens, taxes, and assessments must be current.
- The existing structure must be officially verified as substandard by county building officials or designee.
- Any code violations and/or unpermitted work must be addressed and corrected prior to assistance.

This strategy aims to preserve housing stability, enhance public safety, and support long term recovery for vulnerable homeowners.

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

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

d. Maximum award: Up to $250,000

e. SHIP Mortgage Terms:
Sponsor:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage

2. Interest Rate: 0%

3. Years in loan term: Up to 24 months

4. Forgiveness: When the Sponsor has successfully completed construction and sells the property to an income-eligible homebuyer in the form of a permanent mortgage loan. Sponsor's expenses must be completed within one year immediately preceding the date of conveyance of title (i.e., closing) or within 24 months of the close of the applicable State fiscal year.

5. Repayment: Not required as long as there is no default.

6. Default: If the property does not get built and transferred to an income-eligible homebuyer within the 24-month contract timeframe, the Sponsor must repay the funds to the Lee County SHIP program. Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds within 24 months.

Recipient:

1. Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0%

3. Years in loan terms: 15 years

4. Forgiveness: The loan is forgiven on a prorated basis at 10% annually beginning in year 6 or in full after 15 years.

5. Repayment: Not required as long as the SHIP loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs during the loan sale, transfer, or conveyance of property; conversion to a rental property; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

   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 as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

   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 recapture.

f. Recipient/Tenant Selection Criteria: All applicants must complete an application and submit documentation of income and program eligibility. Funds will be made available to income eligible households by establishing a waiting list on a first-qualified, first-served basis. Special Needs households will be given priority, followed by very-low-income and low-income households. Assistance for special needs households is not restricted to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral.

g. Sub-recipient Selection Criteria: SHIP awards are provided to non-profit Sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Disaster Mitigation and Recovery funds will be made available to eligible Sponsors based on the following criteria:

- The Sub-recipient, if applicable, with prior history of successfully working with the County as it relates to timely performance, cost of construction, adherence to contractual, regulatory and statutory requirements;
- Number of households in targeted population to be served (preference will be Sponsors serving the highest number of households in the targeted population);
- Presentation of a specific plan and details (including budgets and timelines) for successful administration and implementation of the proposed project;
- Inclusion of a logistical schedule from beginning to completion to accomplish the proposed activity;
- Demonstration of the organization's ability to withstand periods of time without dependence on immediate receipt of SHIP funds (County disbursement of SHIP may not be immediate; however, any organization that can proceed immediately – while waiting for funds to be disbursed by the County – will be given preference).

The Sub-recipient will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for income certifying clients, maintaining client files and will have the files available for inspections by county staff. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.

h. Additional Information:

- SHIP funds will be used to leverage available federal and state funds to provide assistance to income eligible-households.

F. Foreclosure Prevention	Code 7

a. Summary: The Foreclosure Prevention Program will provide assistance to eligible owner-occupied households who are delinquent/in arrears on their mortgage payments, as to avoid foreclosure and retain their homes. Applicants requesting assistance must demonstrate a hardship beyond their control. Hardships include military deployment, job loss, natural disasters (affecting income), extended illness and/or unexpected loss of spouse, child or other household member, personal injury or extended illness resulting in job loss, or unanticipated emergency expenses.

The Sub-recipient will negotiate with the 1st mortgage holder all legal fees, special assessments, late fees, processing fees and other customary fees associated with the defaulted mortgage. These fees will be paid depending on the availability of funding.

Eligible expenses include:

- Delinquent mortgage payments (principal, interest, taxes and insurance); and
- Late fees, attorney fees, foreclosure associated costs; and
- Homeowner Association payments (HOA); and
- Special assessments; and
- Payment of unpaid property taxes (Property taxes are restricted to a single occurrence); and
- Two (2) years of homeowner's insurance (if required by mortgage company to retain their home)

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

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

d. Maximum award per unit: $10,000

e. SHIP Mortgage Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as 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: Households will be assisted on a first-qualified, first-served basis, provided funding is available regardless of need or location. Assistance will be provided if the participating household has a fixed interest mortgage or agrees to modify or refinance their variable interest rate mortgage to a fixed rate mortgage. Assistance for special needs households is not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral.

To qualify for assistance, households must demonstrate:

- That they have overcome their hardship (for instance – if they were unemployed, they must now have a job) and that they can make their monthly mortgage payments which should be no more than 30% of their income.
- Complete a credit counseling/budgeting course offered by a HUD approved counseling agency.

g. Sponsor/Sub-recipient Selection Criteria: Lee County's public-private affordable housing partnership relies on IRS-recognized non-profit organizations to carry out the majority of affordable housing programs. In selecting nonprofit sub-recipients, Lee County considers an organization's mission, capacity, experience, financial stability, type of program, and the ability to meet SHIP requirements and other qualifications. SHIP awards are provided to sub-recipient, through an annual contract and disbursed on a reimbursement basis, with the possibility of extensions in compliance with SHIP Statute and Rule. To participate in this strategy, an organization must be a certified foreclosure intervention counseling agency through an organization such as Neighborhood Works America or a HUD-approved affordable housing counseling agency. To receive funding the organization must provide for each participating household a written verification of the household's hardship, the resolution of the problem, and information on each household's income, employment, and benefits in accordance with the SHIP income certification process. The Sub-Recipient will be limited to an administrative fee of $800 per client.

The Sub-recipient will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have the files available for inspection by county staff. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.

h. Additional Information:
Assistance will be provided where an extraordinary hardship exists, as demonstrated through adequate documentation, that is a cause for the delinquency on the first mortgage payments. Extraordinary hardship is defined as situations such as:

- Loss of employment
- Substantial decrease in household income, through no fault of the borrower(s)
- Temporary or permanent disability that reduces income
- Changes in household composition that reduce income
- Demonstrated medical hardship

- Events such as fire, hurricane, or other disaster
- Substantial increase in mortgage payments due to participation in an adjustable-rate mortgage or "ramp up" mortgage
- Substantial increase in payments due to escrow shortages

G. Manufactured Housing (Mobile Homes)	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, 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.
   7. 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.

H. Rental - New Construction, Rehabilitation & Special Needs	Code 14, 21
a. Summary: For construction and rehabilitation of rental housing for availability to eligible tenants including Special Needs households. The funds are used to pay costs of land acquisition, site preparation, infrastructure, permitting fees, construction, down payment assistance, and other construction-related costs.	

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

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

d. Maximum award per unit:

Very low:	$100,000*
Low:	$85,000*
Moderate:	$25,000*

*Note: Includes maximum 10% Developer fee

e. SHIP Mortgage Terms for Sponsor:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0%

3. Years in loan term: 15 Years

4. Forgiveness: The loan is forgiven after 15 years.

5. Repayment: Not required as long as the SHIP loan is in good standing.

6. Default: If the SHIP mortgagee vacates, transfers, assigns, sells, refinances, mortgages, or in any manner encumbers or disposes of all or a portion of, or any interest in the premises without the

approval of the Lee County SHIP Program before the maturity date of the mortgage, the outstanding balance secured by the Mortgage and any applicable penalty shall become immediately due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

All SHIP assisted rental properties offered for sale prior to 15 years or the term of assistance, whichever is longer, must be subject to a right of first refusal for purchase at the current market value less the amount of the SHIP subsidy, by eligible non-profit organizations that would provide continued occupancy by eligible persons. An annual reporting of tenants and income certification is required for a 15 year period.

Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds within 24 months.

f. Recipient/Tenant Selection Criteria: Applicants, through the non-profit housing provider, for rental housing are assisted on a first-qualified, first-served basis. Special Needs will be given priority, followed by very-low income and low-income households. Assistance for special needs households is not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral.

g. Sponsor Selection Criteria: Lee County's public-private affordable housing partnership relies on IRS-recognized non-profit organizations to carry out the majority of affordable housing production. Sponsors will be selected according to their qualifications determined by mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP requirements. Sponsors will be selected based on the criteria shown in the Exhibit F.

The Sponsor will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. Expenses made in accordance with the agreement must be completed within one year immediately preceding the date of conveyance of title (i.e., closing) or within 24 months of the close of the applicable State fiscal year. The sponsor will be responsible for maintaining client files and will have the files available for inspection by county staff. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.

h. Additional Information:

- All sources of public and private funds may be combined with SHIP funds for rental projects.
- Efforts will be made to leverage public dollars to the maximum extent possible in the program.
- A unit that has obtained a certificate of occupancy and has never been occupied will be considered new construction. All new construction projects must provide at least one entrance, which will be a ramp or a no-step entrance unless the proposed construction of a no-step entrance requires the installation of an elevator.
- Preference will be given to projects that guarantee ongoing affordability of each unit and have a mechanism to monitor and implement ongoing affordability of the units.
- There is no maximum award per development.

I. Rental Assistance & Security and/or Utility Deposit (Tenants)	Code 13, 23

a. Summary: Provide rental security and utility deposits as well as ongoing monthly payments.

- Security and utility deposit; and
- Rent subsidy not to exceed six months, or until the maximum allocation per unit has been expended, whichever occurs first.

To ensure maximum effectiveness and integrity, this program will be coordinated with rental assistance provided by other programs.

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

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

d. Maximum award: $25,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as 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: Eligible applicants are on a first-qualified, first-served basis. Funding of qualified applicants is limited to and contingent upon SHIP funds availability.

g. Sponsor Selection Criteria: SHIP awards are provided to IRS-approved non-profit Sub-Recipient through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule.

The Sponsor will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have the files available

for inspection by county staff. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.

h. Additional Information:

- The lease must be at least twelve months.
- Applicants may only receive assistance under this strategy for a period not to exceed twelve (12) months, or until the maximum allocation has been expended, whichever comes first.

J. Disaster Assistance - Rental	Code 16

a. Summary: This strategy will be implemented only in the event of a disaster legally declared by Executive Order by the President of the United States or the Governor of the State of Florida. Only unencumbered SHIP funds will be used to fund this strategy. In addition to the eligible activities listed below, this strategy also includes all strategies listed within the approved LHAP that benefit applicants directly affected by the Executive Order and other activities proposed to and approved by Florida Housing.

Rental Development Assistance:

- Emergency Repairs for rental development units that meet SHIP criteria.

Rental Tenant Assistance:

- Security and Utility deposits for households that have entered into a new lease; and
- Rent payments not to exceed twelve (12) months, or until maximum allocation has been expended, whichever comes first.

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

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

d. Maximum award:

1. Rental development award per unit:

Very Low	$150,000*
Low:	$100,000*
Moderate:	$75,000*
Households up to 140% AMI:	$75,000*

*Includes maximum 10% Developer Fee

2. Rental assistance award per household: $25,000

e. SHIP Mortgage Terms:

Rental Development Sponsor:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0%

3. Years in loan term: 5 years

4. Forgiveness: The loan is forgiven after 5 years.

5. Repayment: Not required as long as the SHIP loan is in good standing.

6. Default: If the property owner vacates, transfers, assigns, sells, refinances, mortgages, or in any manner encumbers or disposes of all or a portion of, or any interest in the premises without the approval of the Lee County SHIP Program before the maturity date of the mortgage, the outstanding balance secured by the Mortgage and any applicable penalty shall become immediately due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

   All SHIP-assisted rental properties offered for sale prior to 5 years or the term of assistance, which-ever is longer, must be subject to a right of first refusal for purchase at the current market value less the amount of the SHIP subsidy, by eligible non-profit organizations that would provide continued occupancy by eligible persons. An annual reporting of tenants and income certification is required for a 5-year period. Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds within 24 months.

Terms for tenant assistance:

1. Funds will be awarded as a grant over the course of twelve (12) months, or until the maximum allocation has been expended, whichever comes first.

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: All applicants must complete an application and submit documentation of income and program eligibility. Funds will be made available to income eligible households by establishing a waiting list on a first- qualified, first-served basis. Special Needs households

will be given priority, followed by very-low income and low-income households. Assistance for special needs households is not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral.

g. Sub-recipient Selection Criteria: SHIP awards are provided to non-profit Sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Disaster Mitigation and Recovery funds will be made available to eligible Sponsors based on the following criteria:

- The Sub-recipient, if applicable, with prior history of successfully working with the County as it relates to timely performance, cost of construction, adherence to contractual, regulatory and statutory requirements;
- Number of households in targeted population to be served (preference will be Sponsors serving the highest number of households in the targeted population);
- Presentation of a specific plan and details (including budgets and timelines) for successful administration and implementation of the proposed project;
- Inclusion of a logistical schedule from beginning to completion to accomplish the proposed activity;
- Demonstration of the organization's ability to withstand periods of time without dependence on immediate receipt of SHIP funds (County disbursement of SHIP may not be immediate; however, any organization that can proceed immediately – while waiting for funds to be disbursed by the County – will be given preference).
- The Sub-recipient will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have the files available for inspections by county staff upon request. Client files will be inspected annually for compliance with SHIP program requirements including household income eligibility.

h. Additional Information:

- SHIP funds will be used to leverage available federal and state funds to provide assistance to income-eligible households.
- Lee County will work directly with eligible providers that already participate in Tenant-Based Assistance Rental programs and have demonstrated capacity to manage the strategy.
- To qualify for assistance the household must do the following:
  1. Demonstrate that their hardship is due to a disaster legally declared by Executive Order by the President of the United States or the Governor of the State of Florida.
  2. Submit an application and the required documents to a Sponsor with an active contract with Lee County for a disaster activity.

III. LHAP Incentive Strategies

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

A. Name of the Strategy: **Expedited Permitting; 420.9076(4)(a)**
Permits as defined in s. 163.3177 (6)(f)3 for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy:

The Planning Section of the Lee County Department of Community Development provides procedural and technical assistance to developers of Affordable Housing Developments (AHDs). Developers of AHDs in unincorporated Lee County may request expedited permit processing from the Planning Section expedited permit processing. The approval for expedited processing is routed with each county permit for the AHD to ensure that the processing of approvals for the construction of the AHD will be expedited to a greater degree than other projects.

In addition to the County's expedited permitting process, the state's Live Local legislation, FS 125.01055, has enabled affordable housing developers to avoid the public hearing process for affordable housing projects on all properties with Commercial, Industrial, or Mixed-Use zoning. This legislation requires affordable housing developments to be administratively approved in these zoning districts at the highest standard density allowed by right in the county and the highest building height within one (1) mile of the site. The county's planning section has held official pre-application meetings for eleven (11) affordable housing developments interested in developing under this legislation. Of those projects, five (5) have Development Orders issued or are currently under review for Live Local projects.

B. Name of the Strategy: **Ongoing Review Process; 420.90746(4)(i)**
An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

Lee County created an Executive Regulatory Oversight Committee with the responsibility to review and consider the impact of development regulations being considered for adoption on the cost of development.

The Lee Plan's (Lee County's Comprehensive Plan) Economic Element provides for the review of regulations that will create a cost to the public. On October 6, 1993, the Board of County Commissioners created the Executive Regulatory Oversight Committee (EROC) to consider all such regulations or amendments.

OBJECTIVE 158.6: *Lee County will maintain a system of development regulations that will promote the accomplishment of the goals, objectives, and policies of this element and will expedite the development review process for projects identified by the Economic Development Office as "economic projects."*

POLICY 158.6.1*: Before adopting any new regulation which potentially imposes new costs to taxpayers and private business, Lee County first will generally assess the impact of that regulation upon the local economy and will adopt such regulations only in cases of compelling public need.*

POLICY 158.6.2: *Lee County will continue to utilize Lee County staff and private citizen committees to recommend revisions that will streamline development regulations.*

The EROC reviews all regulations that have a potential impact on the cost of housing (both affordable and otherwise) prior to adoption. The Committee is comprised of 15 members from the community who are appointed by the Board of County Commissioners. The committee meetings are held in a public hearing format, with public notice and minutes taken of proceedings. The findings and recommendations of the committee are presented to the Lee County Board of County Commissioners prior to adoption of the regulation. The committee is staffed by the Lee County Department of Community Development, which maintains the records, agenda, and findings of the committee. The committee asks the following questions when reviewing proposals:

a. What is the public interest that the ordinance is designated to protect?
b. Can the identified public interest be protected by means other than the legislation (e.g. better enforcement, education programs, administrative code in lieu of ordinance, etc.)? If so, would other means be more cost-effective?
c. Is the regulation required by State or Federal law? If so, to what extent does the County have the authority to solve the problem in a different manner?
d. Does the regulation duplicate State or Federal programs? If so, why?
e. Does the regulation contain market-based incentives? If not, could that be used effectively?
f. Is the regulation narrowly drafted to avoid imposing a burden on persons or activities that are not affecting the public interest?
g. Does the regulation impose a burden on a few property owners for the benefit of the public as a whole? If so, does it provide any form of compensation?
h. Does the regulation impact vested rights?
i. Does the regulation provide prompt and efficient relief mechanisms for exceptional cases?
j. Even though there is an interest to be protected, is it really worth another regulation?
k. Has this approach been tried in other jurisdictions? If so, what was the result? If not, what were the reasons?
l. If this regulation is enacted, how much will it cost on an annual basis, both public and private? If this regulation is not enacted, what will be the public and private costs?

C. <u>420.9076(4)(b)</u> - All allowable fee waivers provided for the development or construction of affordable housing.

1. Incentive Description: MODIFICATION OF IMPACT FEES

a. **Impact Fee Reimbursement Program -** Reimbursement of up to half (50%) of the amount paid for school impact fees for new construction of affordable residential single-family or multi-family homes to be occupied by income-eligible households. These funds are available above and beyond any other assistance awarded.

This program is available for housing units built anywhere in Lee County where school impact fees have been paid within the past calendar year. The maximum purchase price of a home is the maximum established for the SHIP Program. Income limits apply to families purchasing the unit.

To encourage broad participation, there is a ceiling on the cumulative total of reimbursement distributed to any single builder per County fiscal year (10/1 – 9/30).

b. **Impact Fee Exemption Program -** Exemptions for payment of Road, Regional Park, Community Park, Fire Protection, and Emergency Medical Services Impact Fees are provided for residential building permits in Harlem Heights, Charleston Park, and the Fort Myers/Lee County Enterprise Zone.

Dwellings in subdivisions, mobile home or manufactured housing parks, and multi-family dwellings that are operated as a community for older persons that also prohibit persons under the age of 18 from residing within the dwellings as permanent resident are exempt from payment of School Impact Fees.

c. **Utility Connection Fees Deferral Program -** Deferral of Lee County Utilities connection fees for very-low- and low-income housing developed by non-profit organizations until the time of building permit application. Without the deferral, regulations require that 50% of the connection fees be paid at the time the County is asked to commit to the capacity availability, and the remaining 50% at final acceptance of the infrastructure. The program provides non-profits with more cash flow as an incentive to construct housing for the most needy.

d. **Building Permit Fee Waivers -** The Florida Housing Finance Corporation's State Apartment Incentive Loan Program (SAIL) provides low-interest loans on a competitive basis as gap financing to leverage mortgage revenue bonds and Low-Income Housing Tax Credit resources. This allows developers to obtain the full financing needed to construct or rehabilitate affordable rental units. The application for this program enables Lee County to commit to multiple projects, with a minimum commitment amount of $50,000. The local government contribution for projects awarded SAIL financing is provided as building permit fee waivers.

D. <u>420.9076(4)(C)</u> – The allowance of flexibility in densities for affordable housing.

1. Incentive Description: FLEXIBLE DENSITIES

The Lee County Comprehensive Plan provides increased densities for housing that is affordable to very low, low-moderate and workforce-income families. The program provides both a construction option (affordable units must be constructed) and a cash option (market priced units may be constructed in exchange for a cash contribution to the Affordable Housing Trust fund).

E. <u>420.9076(4)(d)</u> – The reservation of infrastructure capacity for housing for very low-income persons, low-income persons, and moderate-income persons.

1. Incentive Description: RESERVATION OF INFRASTRUCTURE CAPACITY

There are currently no restrictions on the availability of infrastructure capacity. Therefore, the reservation of capacity for very low, low- and moderate-income households is not necessary.

F. <u>420.9076(4)(e)</u> – Affordable accessory residential units.

1. **Incentive Description: AFFORDABLE ACCESSORY RESIDENITAL UNITS**
   The Lee County Land Development Code allows accessory apartments by right in certain areas, regardless of density provisions, which provides opportunities for additional affordable housing units. The purpose of allowing accessory residential units is to facilitate the provision of affordable housing, to strengthen the family units, and to provide increased opportunities for housing the elderly and persons with special needs.

G. <u>420.9076(4)(f)</u> - The reduction of parking and setback requirements for affordable housing.

1. **Incentive Description – PARKING AND SETBACK REQUIREMENTS**
   The Land Development code provides several avenues for relief in parking and setbacks:
   - Developments within the Mixed-Use Overlay (MUO) may utilize reduced parking, setbacks, open space, and landscaping standards.
   - Parking and setback requirements may be reduced through the planned development rezoning process by requesting deviations from the property development regulations.
   - Similar to the deviation process, variances may be requested in conventional zoning districts to reduce parking and setback requirements.
   - Reduced parking requirements are provided for Assisted Living Facilities, Continuing Care Facilities, and Independent Living Facilities, including group quarters, health care, social services, and similar uses.

H. <u>420.9076(4)(g)</u> – The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

1. **Incentive Description: FLEXIBLE LOT CONFIGURATIONS**
   The Land Development Code provides options for allowing flexible lot configurations, including zero-lot-line configurations.
   - Developments within the Mixed-Use Overlay (MUO) are subject to reduced parking, setbacks, open space, and landscaping standards, which allow for flexible lot configurations, including zero-lot-line configurations for affordable housing.
   - The planned development rezoning process allows for flexible lot configurations with approval of deviations from development design standards. Similar to the deviation process, variances may be requested in conventional zoning districts when the hardship criteria are met.

I. <u>420.9076(4)(h)</u> – The modification of street requirements for affordable housing.

1. **Incentive Description: MODIFICATION OF STREET REQUIREMENTS**
   The Land Development Code allows for the modification of street requirements through the planned development rezoning process. Through this process, applicants may request their own property development regulations, such as lot configuration and setbacks, and seek deviations in roadway designs and parking. Variances are available for conventional zoning districts when the hardship criteria are met.

J. <u>420.9076(4)(j)</u> – The preparation of a printed inventory of locally owned public lands suitable

for affordable housing.

1. **Incentive Description: PUBLIC LAND INVENTORY**
   The Department of County Lands reviews County-owned, surplus real estate for possible disposal either by donation or sale, as the case may be, for disposition of governmentally owned real estate. The Department of County Lands regularly makes available its inventory of public lands for evaluation by government agencies and non-profit and for-profit affordable housing providers for the construction and development of affordable housing.

K. 420.9076(4)(k) – The support of development near transportation hubs and major employment Centers and mixed-use development.

1. **Incentive Description: SUPPORT OF DEVELOPMENT NEAR TRANSPORTATION HUBS**
   Contiguous and compact growth patterns are promoted through the rezoning process to contain urban sprawl, minimize energy costs, conserve land, water, and natural resources, minimize the cost of services, and prevent development patterns where large tracts of land are bypassed in favor of development more distant from services and existing communities.

   The Mixed-Use Overlay (MUO) incentivizes redevelopment located within areas that have existing services and infrastructure. The MUO allows properties within the designated areas to develop under the conventional zoning district with reduced regulations. The required open space is reduced by 50%, buffer widths and setbacks are reduced, up to 60% of the parking space requirement is reduced, allows for increased heights, and there are no maximum lot size or coverage requirements.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A (2026)

Lee County

Fiscal Year: 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	3,528,583.00
Salaries and Benefits	$	283,383.00
Office Supplies and Equipment	$	30,000.00
Travel Per diem Workshops, etc.	$	30,000.00
Advertising	$	9,000.00
Other*	$	
Total	$	352,838.00
Admin %		10.00%
		OK

Fiscal Year 2027-2028		
Estimated SHIP Funds for Fiscal Year:	$	3,528,583.00
Salaries and Benefits	$	283,383.00
Office Supplies and Equipment	$	30,000.00
Travel Per diem Workshops, etc.	$	3,000.00
Advertising	$	9,000.00
Other*	$	
Total	$	352,838.00
Admin %		10.00%
		OK

Fiscal Year 2028-2029		
Estimated SHIP Funds for Fiscal Year:	$	3,528,583.00
Salaries and Benefits	$	283,383.00
Office Supplies and Equipment	$	30,000.00
Travel Per diem Workshops, etc.	$	30,000.00
Advertising	$	9,000.00
Other*	$	
Total	$	352,838.00
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

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

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

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

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

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

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

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

Other Key Deadlines:

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

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

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2026-2027

Name of Local Government: Lee County

Estimated Funds (Anticipated allocation only): $ 3,528,583

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
10	New Construction & Acquistions / Rehabilitation	Yes		$100,000		$85,000		$25,000	$0.00	$0.00	$0.00	0
2	Purchase Assistance without Rehab	Yes	10	$100,000	10	$85,000		$25,000	$1,850,000.00	$0.00	$1,850,000.00	20
3	Owner Occupied Rehab	Yes	3	$100,000	2	$85,000		$25,000	$470,000.00	$0.00	$470,000.00	5
5	Disaster Assistance	Yes		$150,000		$100,000		$75,000	$0.00	$0.00	$0.00	0
7	Forclosure Prevention	No	3	$10,000	3	$10,000		$10,000	$0.00	$60,000.00	$60,000.00	6
4	Demolition / Reconstruction	Yes		$250,000		$250,000		$25,000	$0.00	$0.00	$0.00	0
28	Relocation / Park Closure	Yes		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
29	Lot Rent Assistance	Yes		$5,000		$5,000		$5,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		16		15		0		$2,320,000.00	$60,000.00	$2,380,000.00	31
	Purchase Price Limits:		New	$544,233	Existing	$ 544,233						
			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
21	New Construction	Yes	3	$100,000	3	$85,000		25000	$555,000.00	$0.00	$555,000.00	6
14	Rehabilitation	Yes	1	$100,000	1	$85,000		25000	$185,000.00	$0.00	$185,000.00	2
16	Disaster Assistance	Yes		$150,000		$100,000		75000	$0.00	$0.00	$0.00	0
13	Rental Assistance	No	1	$25,000	1	$25,000		25000	$0.00	$50,000.00	$50,000.00	2
12	Special Needs Rental	Yes		$100,000		$85,000		25000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		5		5		0		$740,000.00	$50,000.00	$790,000.00	10
	Administration Fees		$	352,838	10%		OK					
	Home Ownership Counseling		$	-								
	Total All Funds		$	3,522,838	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		86.7%		OK
Homeownership % (65% requirement)		67.4%		OK
Rental Restriction (25%)		22.4%		OK
Very-Low Income (30% requirement)		$ 1,755,000	49.7%	OK
Low Income (30% requirement)		$ 1,330,000	37.7%	OK
Moderate Income		$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

Name of Local Government: Lee County

Estimated Funds (Anticipated allocation only): $ 3,528,583

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
10	New Construction & Acquistions / Rehabilitation	Yes		$100,000		$85,000		$25,000	$0.00	$0.00	$0.00	0
2	Purchase Assistance without Rehab	Yes	10	$100,000	10	$85,000		$25,000	$1,850,000.00	$0.00	$1,850,000.00	20
3	Owner Occupied Rehab	Yes	3	$100,000	2	$85,000		$25,000	$470,000.00	$0.00	$470,000.00	5
5	Disaster Assistance	Yes		$150,000		$100,000		$75,000	$0.00	$0.00	$0.00	0
7	Forclosure Prevention	No	3	$10,000	3	$10,000		$10,000	$0.00	$60,000.00	$60,000.00	6
4	Demolition / Reconstruction	Yes		$250,000		$250,000		$25,000	$0.00	$0.00	$0.00	0
28	Relocation / Park Closure	Yes		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
29	Lot Rent Assistance	Yes		$5,000		$5,000		$5,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		16		15		0		$2,320,000.00	$60,000.00	$2,380,000.00	31
	Purchase Price Limits:		New	$ 544,233	Existing	$ 544,233						
			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
21	New Construction	Yes	3	$100,000	3	$85,000		25000	$555,000.00	$0.00	$555,000.00	6
14	Rehabilitation	Yes	1	$100,000	1	$85,000		25000	$185,000.00	$0.00	$185,000.00	2
16	Disaster Assistance	Yes		$150,000		$100,000		75000	$0.00	$0.00	$0.00	0
13	Rental Assistance	No	1	$25,000	1	$25,000		25000	$0.00	$50,000.00	$50,000.00	2
12	Special Needs Rental	Yes		$100,000		$85,000		25000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		5		5		0		$740,000.00	$50,000.00	$790,000.00	10
	Administration Fees		$ 352,838		10%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 3,522,838	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		86.7%		OK
Homeownership % (65% requirement)		67.4%		OK
Rental Restriction (25%)		22.4%		OK
Very-Low Income (30% requirement)		$ 1,755,000	49.7%	OK
Low Income (30% requirement)		$ 1,330,000	37.7%	OK
Moderate Income		$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2028-2029

Name of Local Government: Lee County

Estimated Funds (Anticipated allocation only): $ 3,528,583

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
10	New Construction & Acquistions / Rehabilitation	Yes		$100,000		$85,000		$25,000	$0.00	$0.00	$0.00	0
2	Purchase Assistance without Rehab	Yes	10	$100,000	10	$85,000		$25,000	$1,850,000.00	$0.00	$1,850,000.00	20
3	Owner Occupied Rehab	Yes	3	$100,000	2	$85,000		$25,000	$470,000.00	$0.00	$470,000.00	5
5	Disaster Assistance	Yes		$150,000		$100,000		$75,000	$0.00	$0.00	$0.00	0
7	Forclosure Prevention	No	3	$10,000	3	$10,000		$10,000	$0.00	$60,000.00	$60,000.00	6
4	Demolition / Reconstruction	Yes		$250,000		$250,000		$25,000	$0.00	$0.00	$0.00	0
28	Relocation / Park Closure	Yes		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
29	Lot Rent Assistance	Yes		$5,000		$5,000		$5,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		16		15		0		$2,320,000.00	$60,000.00	$2,380,000.00	31
	Purchase Price Limits:		New	$ 544,233	Existing	$ 544,233						
			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
21	New Construction	Yes	3	$100,000	3	$85,000		25000	$555,000.00	$0.00	$555,000.00	6
14	Rehabilitation	Yes	1	$100,000	1	$85,000		25000	$185,000.00	$0.00	$185,000.00	2
16	Disaster Assistance	Yes		$150,000		$100,000		75000	$0.00	$0.00	$0.00	0
13	Rental Assistance	No	1	$25,000	1	$25,000		25000	$0.00	$50,000.00	$50,000.00	2
12	Special Needs Rental	Yes		$100,000		$85,000		25000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		5		5		0		$740,000.00	$50,000.00	$790,000.00	10
	Administration Fees		$	352,838	10%		OK					
	Home Ownership Counseling		$	-								
	Total All Funds		$	3,522,838 OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		86.7%		OK
Homeownership % (65% requirement)		67.4%		OK
Rental Restriction (25%)		22.4%		OK
Very-Low Income (30% requirement)		$ 1,755,000	49.7%	OK
Low Income (30% requirement)		$ 1,330,000	37.7%	OK
Moderate Income		$ -	0.0%	

Docusign Envelope ID: FE32BCC4-1DDE-43BF-B2C3-8AB22275BC77

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

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Lee 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.

Docusign Envelope ID: FE32BCC4-1DDE-43BF-B2C3-8AB22275BC77

(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).

Signed by:
Cecil Pendergrass
773513F34F2140B...

Witness — Chief Elected Official or designee

County Commissioner- Chairman
DS

Witness — Type Name and Title

3/24/2026

Date

OR

Signed by:
kevin karnes
7687653FFAF549B...

Attest: Kevin C. Karnes, Clerk (Seal)

BOARD OF COUNTY COMMISSIONERS
SEAL
LEE COUNTY, FLORIDA

Docusign Envelope ID: 251C7E2C-AE49-428B-85B3-46549279CA1B

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

RESOLUTION #: 26-03-19__

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF LEE 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 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.

Docusign Envelope ID: 251C7E2C-AE49-428B-85B3-46549279CA1B

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

WHEREAS, Lee County has prepared a three-year Local Housing Assistance Plan 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 Lee 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 LEE COUNTY FLORIDA that:

Section 1: The Board of County Commissioners of Lee 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 County Manager 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.

Docusign Envelope ID: 251C7E2C-AE49-428B-85B3-46549279CA1B

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

The foregoing Resolution was offered by Commissioner Brian Hamman, who moved its adoption. The motion was seconded by Commissioner Kevin Ruane and, upon being put to vote the vote was as follows:

KEVIN RUANE	Aye
CECIL PENDERGRASS	Aye
DAVID MULICKA	Aye
BRIAN HAMMAN	Aye
TRISH PETROSKY	Aye

PASSED AND ADOPTED THIS 17th DAY OF March 2026

Signed by:
Cecil Pendergrass
773513E34E2140B...
Chair or designee

(SEAL)

ATTEST:
KEVIN C. KARNES, CLERK

Signed by:
DS
kevin karnes
7687653FFAF549B...

BOARD OF COUNTY COMMISSIONERS
SEAL
LEE COUNTY, FLORIDA

APPROVED AS TO FORM FOR THE
RELIANCE OF LEE COUNTY ONLY

DocuSigned by:
BY: Amanda L. Swindle
EC9B5A5584DD473...
Office of the County Attorney