

**Local Government**

**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2023-2024, 2024-2025, 2025-2026**



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D. Signed LHAP Certification	
E. Signed, dated, witnessed or attested adopting resolution	
F. Ordinance: (If changed from the original creating ordinance)	
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**I. Program Details:**

**A. LG(s)**

Name of Local Government	Liberty 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:** 2023-2024, 2024-2025, 2025-2026
- 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:

Once there is a waiting list established first come first served by date order basis. Giving priority to very low income, Essential Service Personnel, special needs to meet set asides.

- 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 that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

- N. **Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. **Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.



**P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	All administrative duties	10%
Third Party Entity/Sub-recipient		

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

**S. Project Delivery Costs:** SHIP Home Inspector: Entire Inspection Process no more than \$1,000 per applicant

**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, Active Military and National Guard stationed in the county

**U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Liberty County will comply with the most current Florida Building Codes for Residential development regarding Energy Efficiency. To reduce the cost of maintenance by using materials such as high-density insulation, vinyl siding, vinyl windows that exceeds "Energy Star" recommendations, energy efficient lights, energy star appliances, and 14 SEER HVAC systems.

**V. Describe efforts to meet the 20% Special Needs set-aside:** The County will partner with social service agencies such as The Agency for Persons with Disabilities, Liberty Counties Local Veterans Unit, Liberty County



Senior Citizens Program Capital Area Community Action Agency and Rural Development serving the designated special needs populations to achieve the goal of the special needs set aside. The goals will be met through the owner-occupied rehabilitation, emergency repairs and Mobile and Modular Home strategies.

**W. Describe efforts to reduce homelessness:** The County will work with The Big Bend Homeless Coalition, the Lead Continuum of Care Agency, to serve the homeless populations in Liberty County.

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

<b>A. Strategy Name: Owner Occupied Rehabilitation</b>	Code 3
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<p>a. Summary: SHIP funds will be awarded to eligible owner occupied households. Rehabilitation includes but is not limited to roofing, electrical, plumbing, sanitary disposal, life/ safety conditions well and septic systems, Correction of code violations/deficiencies, ADA accommodations, energy efficiency ,and other related repairs</p>
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b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

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

d. Maximum award: \$50,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded lien on the mortgage
2. Interest Rate: 0%
3. Years in loan term: 5 Years
4. Forgiveness: Forgiven at the end of the term
5. Repayment: None as long as there is no default
6. Default: If property is sold or rented during the 5- year term.

f. Recipient/Tenant Selection Criteria: Clients are served on a first qualified, first served basis with priorities for special needs, essential service personnel, and income groups described in section 1

g. Sponsor Selection Criteria: N/A

h. Additional Information: Applicant may reapply after 10 years from the first time they have received assistance. Once in ten years (10) or twice (2) per location lifetime is the maximum amount the client may be served by the SHIP program. The home must be suitable for rehabilitation as determined and consultation with the SHIP program administrator and housing inspector, Applicant must current on tax roll and demonstrate proof of homestead exemption



<b>B. Strategy Name: Disaster Recovery</b>	Code: 5
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a. Summary: The Disaster Strategy aids households in the aftermath of a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

- (a) Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
- (b) Repairing and replacing roofs;
- (c) Repairing necessary elements to ensure applicants dwelling is structurally sound;
- (d) Construction of wells or repair of existing wells where public water is not available;
- (e) Assist applicants with County or City water hookup fees (\$400.00 paid by SHIP for meter in addition, the Applicant would be responsible for the deposit of \$100.00);
- (f) Provide handicap accessibility such as ramps;
- (h) Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

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

d. Maximum award: \$30,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded lien on the mortgage
2. Interest Rate: 0 %
3. Years in loan term: 5 years
4. Forgiveness: Loan is forgiven when lien is satisfied
5. Repayment: None is required if lien is in good standing
6. Default: If property is sold or rented during the 5-year term

f. Recipient/Tenant Selection Criteria: Applicants will be assisted in the order in which they complete their application and are qualified, priority assistance to special needs applicants, essential service personnel, and income group as described in section I. (I) of this plan

g. Sponsor Selection Criteria: N/A

h. Additional Information: SHIP funds must be used for eligible applicants and eligible housing.

<b>C. Strategy Name: Emergency Repair</b>	Code: 6
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a. Summary: The strategy provides eligible homeowners with assistance to address emergency repairs to mobile homes, Modular homes, and manufactured homes. Emergency funds will only be available to owner occupied households. Repairs include but not limited to leaking roof, plumbing, ramps, electrical, septic repairs and replacements, or any situation that endangers the health and the safety of the family will be considered an emergency repair.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

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

d. Maximum award: \$27,500

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded lien on the mortgage.
2. Interest Rate: 0%
3. Years in loan term: 5-year term
4. Forgiveness: Loan is forgiven when lien is satisfied
5. Repayment: None is required if lien is in good standing
6. Default: If property is sold or rented during the 5-year term

f. Recipient/Tenant Selection Criteria: Clients are served on a first come first serve basis by date order

g. Sponsor Selection Criteria: N/A

h. Additional Information: Only 20% of allocations can be used on Mobile Homes, Modular Homes and Manufactured Homes unless a waiver has been approved by Florida Housing Finance Corporation.

i. Mobile homes manufactured before June 1994 due not comply with statute 553. Statute 553 states The Florida Building Code and the Florida Fire prevention Life Safety Codes shall be the minimum construction requirements governing the manufacture, design, construction, erection, alteration, modification, repair, and demolition of manufacture building

### 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**  
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 current permit processing is adequate to Liberty County at this time due to the limited permit activity. A building permit can usually be processed in one day, which does not adversely impact affordable housing permits. However, the Board has agreed to consider the feasibility of expediting the permitting process for affordable housing should permit activities increase to such an extent that normal building permit processing period threshold has not occurred to date. Should permitting expending be justified, affordable housing applications will receive priority for review over non-affordable housing applicants

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.

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

The Board adopted this policy at the same time the Incentive Plan was approved and will be utilized whenever the local policies, ordinances, regulations or plan provisions that may increase the cost of housing are considered. To date, no such policies or regulations have been proposed

C. Other Incentive Strategies Adopted: None

IV. **EXHIBITS:**

Required

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

Optional

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

**LIBERTY COUNTY**

Fiscal Year: 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 32,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 500.00
Other*	\$
<b>Total</b>	<b>\$ 35,000.00</b>
Admin %	10.00%
<b>OK</b>	

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 32,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 500.00
Other*	\$
<b>Total</b>	<b>\$ 35,000.00</b>
Admin %	10.00%
<b>OK</b>	

Fiscal Year 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 32,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 500.00
Other*	\$
<b>Total</b>	<b>\$ 35,000.00</b>
Admin %	10.00%
<b>OK</b>	

\*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**

Liberty County Board of County Commissioners affirms that funds allocated for these fiscal years will  
(Local government)  
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2023-2024	6/30/2025	6/30/2026	9/15/2025	9/15/2026
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027
2025-2026	6/30/2027	6/30/2028	9/15/2027	9/15/2028

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027
2025-2026	3/30/2028	6/15/2028

**Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to [robert.dearduff@floridahousing.org](mailto:robert.dearduff@floridahousing.org) and [cameka.gardner@floridahousing.org](mailto:cameka.gardner@floridahousing.org) and include:**

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

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

**Other Key Deadlines:**

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

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2023-2024												
Name of Local Government:			Liberty									
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	Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	2	\$50,000	1	\$50,000	1	\$50,000	\$200,000.00	\$0.00	\$200,000.00	4
5	Disaster Assistance	Yes	1	\$30,000	1	\$30,000			\$60,000.00	\$0.00	\$60,000.00	2
6	Emergency Repair	Yes	1	\$27,500	1	\$27,500			\$55,000.00	\$0.00	\$55,000.00	2
									\$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
									\$0.00	\$0.00	\$0.00	0
<b>Total Homeownership</b>			4		3			1	\$315,000.00	\$0.00	\$315,000.00	8
Purchase Price Limits:			New	\$ 240,000	Existing	\$ 225,000						
			OK		OK							
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
<b>Total Rental</b>			0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees			\$ 35,000		10%		OK					
Home Ownership Counseling			\$									
<b>Total All Funds</b>			\$ 350,000		OK							
Set-Asides												
Percentage Construction/Rehab (75% requirement)			90.0%		OK							
Homeownership % (65% requirement)			90.0%		OK							
Rental Restriction (25%)			0.0%		OK							
Very-Low Income (30% requirement)			\$ 157,500	45.0%	OK							
Low Income (30% requirement)			\$ 107,500	30.7%	OK							
Moderate Income			\$ 50,000	14.3%								

**FLORIDA HOUSING FINANCE CORPORATION  
HOUSING DELIVERY GOALS CHART  
2024-2025**

<b>Name of Local Government:</b>			<b>Liberty</b>									
<b>Estimated Funds (Anticipated allocation only):</b>			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	2	\$50,000	1	\$50,000	1	\$50,000	\$200,000.00	\$0.00	\$200,000.00	4
5	Disaster Assistance	Yes	1	\$30,000	1	\$30,000			\$60,000.00	\$0.00	\$60,000.00	2
6	Emergency Repair	Yes	1	\$27,500	1	\$27,500			\$55,000.00	\$0.00	\$55,000.00	2
									\$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
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Homeownership</b>		4		3				\$315,000.00	\$0.00	\$315,000.00	8
<b>Purchase Price Limits:</b>			<b>New</b>	\$ 240,000	<b>Existing</b>	\$ 225,000						

**OK OK**

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Rental</b>		0		0		0		\$0.00	\$0.00	\$0.00	0
	<b>Administration Fees</b>		\$	35,000	10%			OK				
	<b>Home Ownership Counseling</b>		\$	-								
<b>Total All Funds</b>			\$	350,000 OK								

**Set-Asides**

Percentage Construction/Rehab (75% requirement)		90.0%	OK
Homeownership % (65% requirement)		90.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 157,500	45.0%	OK
Low Income (30% requirement)	\$ 107,500	30.7%	OK
Moderate Income	\$ 50,000	14.3%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2025-2026												
Name of Local Government:		Liberty										

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	Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	2	\$50,000	1	\$50,000	1	\$50,000	\$200,000.00	\$0.00	\$200,000.00	4
5	Disaster Assistance	Yes	1	\$30,000	1	\$30,000			\$60,000.00	\$0.00	\$60,000.00	2
6	Emergency Repair	Yes	1	\$27,500	1	\$27,500			\$55,000.00	\$0.00	\$55,000.00	2
									\$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
									\$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
<b>Total Homeownership</b>			4		3			1	\$315,000.00	\$0.00	\$315,000.00	8
<b>Purchase Price Limits:</b>			<b>New</b>	\$ 240,000	<b>Existing</b>	\$ 225,000						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
<b>Total Rental</b>			0		0		0		\$0.00	\$0.00	\$0.00	0
<b>Administration Fees</b>			\$	<b>35,000</b>	<b>10%</b>			<b>OK</b>				
<b>Home Ownership Counseling</b>			\$	-								
<b>Total All Funds</b>			\$	<b>350,000</b>	<b>OK</b>							

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%			<b>OK</b>
Homeownership % (65% requirement)		90.0%			<b>OK</b>
Rental Restriction (25%)		0.0%			<b>OK</b>
Very-Low Income (30% requirement)		\$ 157,500	45.0%		<b>OK</b>
Low Income (30% requirement)		\$ 107,500	30.7%		<b>OK</b>
Moderate Income		\$ 50,000	14.3%		

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

Liberty County Board of County Commissioners

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 (CAFR). An electronic copy of the CAFR 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).

Jessica Comper  
Witness

Jennifer Shuler  
Witness

07/06/23  
Date

Hannah Causeaux  
Chief Elected Official or designee

LCBOCC Chairman  
Type Name and Title

OR  
Daniel R. Stanley  
Attest:  
Daniel R. Stanley

(Seal)



RESOLUTION #: 2023-16

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF LIBERTY 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 county, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

**WHEREAS**, the Economic and Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

**WHEREAS**, the Commission finds that it is in the best interest of the public for the Liberty County (local government) 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 OF LIBERTY COUNTY, FLORIDA that:**

Section 1: The Board of County Commissioners of Liberty 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 2023-2024, 2024-2025, 2025-2026.

Section 2: The Chairwoman, 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 6<sup>th</sup> DAY OF July, 2023  
Hannah Causeaux  
Chairwoman or Mayor or designee

(SEAL)  
ATTEST: [Signature]  
City or County Clerk