



OKEECHOBEE COUNTY



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2022-2023, 2023-2024, 2024-2025



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I. Program Details:

A. LG(s)

Name of Local Government	Okeechobee 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: 2022-2023, 2023-2024, 2024-2025

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 will be solicited through advertising of the Local Housing Assistance Plan on social media and the County’s website.

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:



Applicants will be selected on a first ready, first served basis with priority for Very Low and Special Needs. After Very Low and Special Needs, applications will be assisted for each strategy to meet the Low income set-asides and Essential Service Personnel, followed by the applications of Moderate Income up to 120%.

- 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.

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

- N. **Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. **Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount



of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The County finds that the 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	N/A	N/A

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

- S. Project Delivery Costs:** N/A

- T. Essential Service Personnel Definition (ESP):** **ESP includes** all county residents meeting program income requirements and working as active military, teachers and educators, other school district employees, community college, 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:** Okeechobee County will, when economically feasible, incorporate the following Green Building designs into activities.
 - 1. Energy Conservation:**
 - a. Replacement of window air conditioning units with central air conditioning.
 - b. Programmable thermostat.
 - c. Replacement of shingled roofs with metal roof systems.
 - d. Weatherization of windows and doors.
 - 2. Water Conservation**
 - a. Conservative faucets, shower heads, and toilets.
 - 3. Durability**
 - a. Quality standards for materials.

- V. Describe efforts to meet the 20% Special Needs set-aside:** Okeechobee County will attempt to reach special needs through Eviction Prevention, Purchase Assistance, Owner-Occupied Rehabilitation, and Emergency Repair Strategies. Outreach will be conducted with special needs organizations, if necessary, to meet the goals of special needs set-asides.

- W. Describe efforts to reduce homelessness:** Okeechobee County will make an effort to target people who might become homeless without SHIP assistance by working with local charities and homeless organizations to raise awareness of SHIP Eviction Prevention, Foreclosure Prevention, and Security Deposit and First and Last Month's Rent strategies. Open communication is also encouraged with churches, elder services, and low-income housing developments in the County.

Section II. LHAP Strategies

A. Purchase Assistance Without Rehab	Code 2
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a. Summary: This strategy assists first-time homebuyers with down payment, closing cost assistance and gap financing, to purchase a single family home (not mobile homes) who qualify for a first mortgage with an institutional lender.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very Low, Low and Moderate
- d. Maximum award:

Very Low:	\$40,000.00
Low:	\$25,000.00
Moderate:	\$15,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage.
 - 2. Interest Rate: 0%



3. Years in loan term: 10
4. Forgiveness: Loan is forgiven on a prorated monthly basis.
5. Repayment: None required as long as the loan is in good standing.
6. Default: Loan will be determined to be in default and the prorated balance shall become due and payable within 30 days 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; failure to occupy the home as primary residence; or failure to comply with building codes and zoning regulations. 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:
 1. Applicants will be ranked for assistance based on the priorities described in Section I of this plan.
 2. Applicants must secure a first mortgage by an approved lender.
 3. Applicants will be required to complete a home buyer education course from a HUD approved counseling agency.
 4. Applicants must also contribute a minimum of \$1,200 of personal funds toward the purchase of the home (eligible expenses must be listed on the Closing Disclosure and may include, but are not limited to, the cost of inspections, appraisals, initial deposits, or funds paid at closing).
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A

B. Emergency Repair	Code 6
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<p>a. Summary: Funds will be awarded to applicants in need of emergency repairs to their home. Eligible repairs include but are not limited to structural systems, roofing, windows, electrical wiring, plumbing and septic, air conditioning, replacement of window units with HVAC, ramps or handicap features for special needs accessibility, or any failure that is an immediate health or safety hazard.</p>
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- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$15,500.00



- e. Terms:
 1. Repayment loan/deferred loan/grant: Assistance provided in the form of a grant.
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on the priorities described in Section I of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Emergency Repair Program is a one-time award per household, if additional repairs are needed applicants will be referred to the Owner Occupied Rehabilitation strategy. Applicants are not required to have insurance. SHIP Program will pay for initial inspections as part of the maximum award.

C. Owner Occupied Rehabilitation	Code 3
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a. Summary: Funds will be awarded to repair owner occupied homes to alleviate code violations, health hazards, and life and safety issues.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$30,000.00
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 10
 4. Forgiveness: Loan is forgiven on a prorated monthly basis
 5. Repayment: None required as long as the loan is in good standing.
 6. Default: 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; failure to occupy the home as a primary residence; or failure to comply with building codes, zoning regulations, and comprehensive plans. 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 ranked for assistance based on the priorities described in Section I of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: New energy efficiency practices, durable products, and maintenance free designs will be used where possible and when financially feasible.

Applicants must have homeowner's insurance. Mobile homes are not eligible.

D. Disaster Assistance	Code 5
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a. Summary: Funds will be awarded to applicants in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President or Governor. Repairs will be prioritized as follows: immediate threats to health and life safety (sewage, damaged windows, roofing) in cases where the home is still habitable; repairs necessary to make the home habitable; and repairs to mitigate dangerous situations (exposed wiring).

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very Low, Low and Moderate
- d. Maximum award: \$10,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on the priorities described in Section I of this plan.
- g. Sponsor Selection Criteria: N/A



h. Additional Information: If applicant has homeowner’s insurance, applicants must file for and use proceeds from insurance as first option. Applicants are not required to have homeowner’s insurance.

E. Eviction Prevention	Code 13
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a. Summary: Funds will be awarded to renter households in need of assistance for eviction prevention. Funds are available to pay for up to 3 months of past due rent and late fees.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

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

d. Maximum award: \$4,500.00

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: Assistance is for renter households that have recovered from or are experiencing a temporary hardship that resulted in missed rental payments.

Eligible hardships include but are not limited to: recent job loss or income reduction, unexpected vehicle repairs, illness, sudden medical expenses, or death of a family member residing in the household.

All hardships must have occurred within 12 months of application.

Hardship must have occurred prior to rent becoming past due.

Applicants will be ranked for assistance based on the priorities described in section I of this plan.

g. Sponsor/Sub-recipient Selection Criteria: N/A

h. Additional Information:

1. Applicants must have a current lease/rental agreement – lease must be for a minimum of 12 months.
2. Program is limited to one grant per household per calendar year.
3. Rental cannot be a mobile home older than June, 1994.
4. RV’s and Lot Rentals are not eligible for assistance.
5. Payment will be made directly to landlord.

F. Foreclosure Prevention	Code 7
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a. Summary: Funds will be awarded to homeowners who are in arrears on their first mortgage due to an eligible hardship. Funds will be used to pay up to 3 months past due mortgage payments and late fees.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

c. Income Categories to be served: Very low

d. Maximum award: \$4,500.00

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: Assistance is for households that have recovered from or are experiencing a temporary hardship that resulted in missed mortgage payments.

Eligible hardships include but are not limited to: recent job loss or income reduction, unexpected vehicle repairs, illness, sudden medical expenses, or death of a family member residing in the household.

All hardships must have occurred within 12 months of application.

Hardship must have occurred prior to mortgage becoming past due.

Applicants will be ranked for assistance based on the priorities described in section I of this plan.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Mortgage holder must provide a notification or a mortgage statement showing amounts past due.
2. Program is limited to one grant per household per calendar year.
3. Home cannot be a mobile home older than June, 1994.
4. RV's and homes located on Rental Lots are not eligible for assistance.
5. Payment will be made directly to mortgage holder.
6. Home cannot be under an active foreclosure action.
7. Applicants must have homestead exemption.

G. Security Deposit and First and Last Month's Rent	Code 23
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a. Summary: Funds will be awarded to renter households that need assistance with first and last month's rent and security deposits.



- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very Low
- d. Maximum award: \$4,500.00
- 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: Applicants will be ranked for assistance based on the priorities described in section I of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - 1. New landlord must provide a sample lease for review – lease must be for a minimum of 12 months.
 - 2. Program is limited to one grant per household per 5 calendar years.
 - 3. Rental cannot be a mobile home older than June, 1994.
 - 4. RV's and Lot Rentals are not eligible for assistance.
 - 5. Payment will be made directly to landlord.

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:

Expedited permitting is handled by the Planning and Zoning Department. All affordable housing permits are flagged and followed through the entire permitting process.

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:



Staff will, on an ongoing basis, review and evaluate recommendations on all future ordinances, plans, regulations, policies, and procedures that have an impact on the provision of affordable housing.

C. Other Incentive Strategies Adopted: **Inventory List**

Okeechobee County currently has an inventory list available through the Planning and Zoning Department. County staff will review and update this list annually.

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.

Okeechobee County

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 33,280.00
Office Supplies and Equipment	\$ 750.00
Travel Per diem Workshops, etc.	\$ 220.00
Advertising	\$ 750.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	OK

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 33,280.00
Office Supplies and Equipment	\$ 750.00
Travel Per diem Workshops, etc.	\$ 220.00
Advertising	\$ 750.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	OK

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 33,280.00
Office Supplies and Equipment	\$ 750.00
Travel Per diem Workshops, etc.	\$ 220.00
Advertising	\$ 750.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	OK

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

**Exhibit B
Timeline for SHIP Expenditures**

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

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2022-2023	6/30/2024	6/30/2025	9/15/2024	9/15/2025
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

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
2022-2023	3/30/2025	6/15/2025
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027

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

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

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

Other Key Deadlines:

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

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2022-2023**

Name of Local Government:		OKEECHOBEE COUNTY										
Estimated Funds (Anticipated allocation only):		\$ 350,000										
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
2	Purchase Assistance	Yes	1	\$40,000	3	\$25,000	2	\$15,000	\$145,000.00	\$0.00	\$145,000.00	6
3	Owner Occupied Rehabilitation	Yes	1	\$30,000	0	\$30,000	0	\$30,000	\$30,000.00	\$0.00	\$30,000.00	1
5	Disaster Assistance	Yes	0	\$10,000	0	\$10,000	0	\$0	\$0.00	\$0.00	\$0.00	0
6	Emergency Repair	Yes	4	\$15,500	2	\$15,500	1	\$15,500	\$108,500.00	\$0.00	\$108,500.00	7
7	Foreclosure Prevention	No	2	\$4,500	0	\$0	0	\$0	\$0.00	\$9,000.00	\$9,000.00	2
					0	\$0	0	\$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
	Total Homeownership		8		5		3		\$283,500.00	\$9,000.00	\$292,500.00	16
Purchase Price Limits:			New	\$ 311,980	Existing	\$ 311,980						

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
13	Eviction Prevention	No	2	\$4,500	1	\$4,500	0	0	\$0.00	\$13,500.00	\$13,500.00	3
23	Security Deposit and First and Last Month Rent	No	2	\$4,500	0	\$0	0	0	\$0.00	\$9,000.00	\$9,000.00	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
	Total Rental		4		1		0		\$0.00	\$22,500.00	\$22,500.00	5
	Administration Fees			\$ 35,000		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 350,000		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		81.0%	OK
Homeownership % (65% requirement)		83.6%	OK
Rental Restriction (25%)		6.4%	OK
Very-Low Income (30% requirement)	\$ 159,000	45.4%	OK
Low Income (30% requirement)	\$ 106,000	30.3%	OK
Moderate Income	\$ 45,500	13.0%	

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2023-2024**

OKEECHOBEE COUNTY												
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
2	Purchase Assistance	Yes	1	\$40,000	3	\$25,000	2	\$15,000	\$145,000.00	\$0.00	\$145,000.00	6
3	Owner Occupied Rehabilitation	Yes	1	\$30,000	0	\$30,000	0	\$30,000	\$30,000.00	\$0.00	\$30,000.00	1
5	Disaster Assistance	Yes	0	\$10,000	0	\$10,000	0	\$0	\$0.00	\$0.00	\$0.00	0
6	Emergency Repair	Yes	4	\$15,500	2	\$15,500	1	\$15,500	\$108,500.00	\$0.00	\$108,500.00	7
7	Foreclosure Prevention	No	2	\$4,500	0	\$0	0	\$0	\$0.00	\$9,000.00	\$9,000.00	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
	Total Homeownership		8		5		3		\$283,500.00	\$9,000.00	\$292,500.00	16
Purchase Price Limits:			New	\$ 311,980	Existing	\$ 311,980						

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
13	Eviction Prevention	No	2	\$4,500	1	\$4,500	0	0	\$0.00	\$13,500.00	\$13,500.00	3
23	Security Deposit and First and Last Month Rent	No	2	\$4,500	0	\$0	0	0	\$0.00	\$9,000.00	\$9,000.00	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
	Total Rental		4		1		0		\$0.00	\$22,500.00	\$22,500.00	5
	Administration Fees			\$ 35,000		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 350,000								

Set-Asides

Percentage Construction/Renab (75% requirement)	81.0%	OK
Homeownership % (65% requirement)	83.6%	OK
Rental Restriction (25%)	6.4%	OK
Very-Low Income (30% requirement)	\$ 159,000 45.4%	OK
Low Income (30% requirement)	\$ 106,000 30.3%	OK
Moderate Income	\$ 45,500 13.0%	

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2024-2025

Name of Local Government:		OKEECHOBEE COUNTY										
Estimated Funds (Anticipated allocation only):		\$ 350,000										
Code	Strategies Homeownership	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
2	Purchase Assistance	Yes	1	\$40,000	3	\$25,000	2	\$15,000	\$145,000.00	\$0.00	\$145,000.00	6
3	Owner Occupied Rehabilitation	Yes	1	\$30,000	0	\$30,000	0	\$30,000	\$30,000.00	\$0.00	\$30,000.00	1
5	Disaster Assistance	Yes	0	\$10,000	0	\$10,000	0	\$0	\$0.00	\$0.00	\$0.00	0
6	Emergency Repair	Yes	4	\$15,500	2	\$15,500	1	\$15,500	\$108,500.00	\$0.00	\$108,500.00	7
7	Foreclosure Prevention	No	2	\$4,500	0	\$0	0	\$0	\$0.00	\$9,000.00	\$9,000.00	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
	Total Homeownership		8		5		3		\$283,500.00	\$9,000.00	\$292,500.00	16
Purchase Price Limits:			New	\$ 311,980	Existing	\$ 311,980						

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
13	Eviction Prevention	No	2	\$4,500	1	\$4,500	0	0	\$0.00	\$13,500.00	\$13,500.00	3
23	Security Deposit and First and Last Month Rent	No	2	\$4,500	0	\$0	0	0	\$0.00	\$9,000.00	\$9,000.00	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
	Total Rental		4		1		0		\$0.00	\$22,500.00	\$22,500.00	5
	Administration Fees			\$ 35,000		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 350,000		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		81.0%	OK
Homeownership % (65% requirement)		83.6%	OK
Rental Restriction (25%)		6.4%	OK
Very-Low Income (30% requirement)	\$ 159,000	45.4%	OK
Low Income (30% requirement)	\$ 106,000	30.3%	OK
Moderate Income	\$ 45,500	13.0%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

OKEECHOBEE COUNTY

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (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).

Witness

_____ *Terry W. Burroughs*
Terry W. Burroughs, Chairman
Board of County Commissioners

_____ *02/10/2022*
Date

OR

Paula Reskon-D.C.
Attest:

JERALD D. BRYANT, CLERK



RESOLUTION #: 2022-06

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

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

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

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

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

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

WHEREAS, the County has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the County finds that it is in the best interest of the public 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 OKEECHOBEE COUNTY, FLORIDA that:

Section 1: The Commission of Okeechobee County, Florida 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 2022-2023, 2023-2024, 2024-2025.

Section 2: The Chairman 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 10 DAY OF February, 2022.



Terry W. Burroughs, Chairman
Board of County Commissioners

(SEAL)

ATTEST:


City or County Clerk

