OKEECHOBEE COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

Table of Contents

Description	Page #
Section I, Program Details	**3**
Section II, Housing Strategies	**6**
A. Purchase Assistance Without Rehab	**6**
B. Emergency Repair	**8**
C. Owner Occupied Rehabilitation	**8**
D. Disaster Assistance	**9**
E. Eviction Prevention	**10**
F. Foreclosure Prevention	**11**
G. First and Last Month's Rent	**12**
H. Property Tax Assistance	**13**
I. Manufactured Housing (Mobile Homes)	**14**
Section III, Incentive Strategies	**16**
A. Expedited Permitting	**16**
B. Ongoing Review Process	**16**
C. Inventory List	**17**
Exhibits 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 F. Ordinance: (If changed from the original creating ordinance) G. Interlocal Agreement	

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: 2025-2026, 2026-2027, 2027-2028

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be 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:

Applicants will be selected on a first qualified, first served basis with priority for Very Low, Special Needs and Veterans (former military personnel or spouse that have been verified as a veteran under Florida Administrative Code Rule 55A-7.009, DD2-14). After Very Low, Special Needs, and Veterans, 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 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	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 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: 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

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: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: Very Low: $40,000
Low: $25,000
Moderate: $15,000

e. Terms:

1. Repayment loan/deferred loan/grant: : Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage.
1. Interest Rate: 0%
2. Years in loan term: 10
3. Forgiveness: Loan is forgiven on a prorated monthly basis.
4. Repayment: None required as long as the loan is in good standing.
2. 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. Applicant must be a resident of Okeechobee County at time of application.
2. Applicants will be ranked for assistance based on the priorities described in Section I of this plan.
3. Applicants must secure a first mortgage by an approved lender.
4. Applicants will be required to complete a home buyer education course from a HUD approved Counseling agency.
5. 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

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.

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

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

d. Maximum award: $17,500

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 served on a first-qualified, first served basis 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

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: 2025-2026, 2026-2027, 2027-2028

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 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 served on a first-qualified, first-served basis 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, 16

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 the additional disaster funds allocated by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:
b. purchase of emergency supplies for eligible households to weatherproof damaged homes;
c. interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
d. construction of wells or repair of existing wells where public water is not available;
e. payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;

f. security deposit for eligible recipients displaced from their homes due to disaster;
g. rental assistance for eligible recipients displaced from their homes due to disaster;
h. temporary rent and utility payments for up to 12 months for eligible tenants;
i. temporary mortgage and utility payments for up to 12 months for eligible homeowners;
j. strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster;
k. other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

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

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

d. Maximum award: $10,000

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: 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). In addition, applicants will be served on a first-qualified, first-served basis based on the priorities described in Section I of this plan.

g. Sponsor Selection Criteria: N/A

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

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: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $4,500

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 results in mussed 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.
Applicant's income must meet guidelines for sustainability of monthly rent amount.
Applicants will be served on a first-qualified, first-served basis 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

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: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $4,500

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

e. 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.
Applicant's income must meet guidelines for sustainability of monthly mortgage amount.
Applicants will be served on a first-qualified, first-served basis 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. First and Last Month's Rent	Code 23

a. Summary: Funds will be awarded to renter households that need assistance with first and last month's rent.

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

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

d. Maximum award: $3,000

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: Applicants will be served on a first-qualified, first-served basis based on the priorities described in Section I of this plan.
Applicant must be a resident of Okeechobee County at the time of application.

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. Prior rental property must be in good standing with no past due or still due payments.
3. Program is limited to one grant per household per 5 calendar years.
4. Rental cannot be a mobile home older than June, 1994.
5. RV's and Lot Rentals are not eligible for assistance.
6. Payment will be made directly to landlord.

H. Property Tax Assistance Strategy	Code 7
a. Summary: Funds will be awarded to SHIP eligible homeowners who occupy their homes to assist with default property tax including ad valorem and non-ad valorem assessments. Funds awarded can cover up to 2 years of past due property tax payments including late fees.	

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

c. Income Categories to be served: Very low

d. Maximum award: $6,500

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 must document their eligibility by providing the following:
1. Applicants will be served on a first-qualified, first served basis based on the priorities described in Section I of this plan.
2. A copy of current and, if any, prior year Property Tax past due notice.
3. A copy of homestead exemption.
4. Proof that the mortgage terms are up to date and the home is not undergoing foreclosure.
5. Proof of total household income for qualification.

g. Sponsor Selection Criteria: N/A

h. Additional Information:
1. Program is limited to one grant per household per 18 months.
2. Payment will be made directly to Okeechobee County Tax Collector.
3. After first award is granted, any future assistance will require any and all tax exemptions to have been applied for and issued.

I. **Manufactured Housing (Mobile Homes)**	Code 3, 28, 29

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

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

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

d. Maximum award: $10,000 (relocation assistance)
   $5,000 (lot rental assistance)
   $15,000 (rehab/emergency repairs)

e. Terms:
   1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
   2. Interest Rate: 0%
   3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
   4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
   5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
   6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

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

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

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Manufactured housing constructed after June 1994 is eligible.

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, 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:

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:

C. Other Incentive Strategies Adopted:

IV. EXHIBITS:

Required

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

Optional

F. Ordinance: (If changed from the original creating ordinance).

G. Interlocal Agreement (Required if applicable).

H. Other Documents Incorporated by Reference.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A (2022)

Okeechobee County		
Fiscal Year: 2025-2026		
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 2026-2027		
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 2027-2028		
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	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030

If funds allocated for these fiscal years 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
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030

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

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

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

Other Key Deadlines:

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

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

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2025-2026

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	New Construction	Without Construction	Total	Units
2	Purchase Assistance	Yes	0	$30,000	2	$25,000	2	$15,000	$80,000.00	$0.00	$80,000.00	4
3	Owner Occupied Rehabilitation	Yes	0	$30,000	1	$30,000	1	$30,000	$60,000.00	$0.00	$60,000.00	2
5	Disaster Assistance	Yes	1	$10,000	0	$10,000	0	$0	$10,000.00	$0.00	$10,000.00	1
6	Emergency Repair	Yes	3	$17,500	3	$17,500	1	$17,500	$122,500.00	$0.00	$122,500.00	7
7	Foreclosure Prevention	No	1	$4,500	1	$4,500	0	$0	$0.00	$9,000.00	$9,000.00	2
7	Property Tax Assistance	No	1	$6,500	0	$0	0	$0	$0.00	$6,500.00	$6,500.00	1
									$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		6		7		4		$272,500.00	$15,500.00	$288,000.00	17
Purchase Price Limits:			New	$ 510,939	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	New Construction	Without Construction	Total	Units
13	Eviction Prevention	No	2	$4,500	2	$4,500	0	0	$0.00	$18,000.00	$18,000.00	4
23	First and Last Month's Rent	No	1	$3,000	2	$3,000	0	0	$0.00	$9,000.00	$9,000.00	3
									$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		3		4		0		$0.00	$27,000.00	$27,000.00	7
	Administration Fees		$ 35,000		10%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 350,000	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		77.9%	OK
Homeownership % (65% requirement)		82.3%	OK
Rental Restriction (25%)		7.7%	OK
Very-Low Income (30% requirement)		$ 85,500 24.4%	OK
Low Income (30% requirement)		$ 149,000 42.6%	OK
Moderate Income		$ 77,500 22.1%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2026-2027

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	New Construction	Without Construction	Total	Units
2	Purchase Assistance	Yes	0	$30,000	2	$25,000	2	$15,000	$80,000.00	$0.00	$80,000.00	4
3	Owner Occupied Rehabilitation	Yes	0	$30,000	1	$30,000	1	$30,000	$60,000.00	$0.00	$60,000.00	2
5	Disaster Assistance	Yes	1	$10,000	0	$10,000	0	$0	$10,000.00	$0.00	$10,000.00	1
6	Emergency Repair	Yes	3	$17,500	3	$17,500	1	$17,500	$122,500.00	$0.00	$122,500.00	7
7	Foreclosure Prevention	No	1	$4,500	1	$4,500	0	$0	$0.00	$9,000.00	$9,000.00	2
7	Property Tax Assistance	No	1	$6,500	0	$0	0	$0	$0.00	$6,500.00	$6,500.00	1
3, 28, 29	Manufactured Housing: Relocation, Lot Rent, Rehab	No	0	$20,000	0	$20,000		$20,000	$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		6		7		4		$272,500.00	$15,500.00	$288,000.00	17
	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	New Construction	Without Construction	Total	Units
13	Eviction Prevention	No	2	$4,500	2	$4,500	0	0	$0.00	$18,000.00	$18,000.00	4
23	First and Last Month's Rent	No	1	$3,000	2	$3,000	0	0	$0.00	$9,000.00	$9,000.00	3
									$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		3		4		0		$0.00	$27,000.00	$27,000.00	7
	Administration Fees		$ 35,000		10%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 350,000	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		77.9%	OK
Homeownership % (65% requirement)		82.3%	OK
Rental Restriction (25%)		7.7%	OK
Very-Low Income (30% requirement)		$ 85,500	24.4% OK
Low Income (30% requirement)		$ 149,000	42.6% OK
Moderate Income		$ 77,500	22.1%

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

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	New Construction	Without Construction	Total	Units
2	Purchase Assistance	Yes	0	$30,000	2	$25,000	2	$15,000	$80,000.00	$0.00	$80,000.00	4
3	Owner Occupied Rehabilitation	Yes	0	$30,000	1	$30,000	1	$30,000	$60,000.00	$0.00	$60,000.00	2
5	Disaster Assistance	Yes	1	$10,000	0	$10,000	0	$0	$10,000.00	$0.00	$10,000.00	1
6	Emergency Repair	Yes	3	$17,500	3	$17,500	1	$17,500	$122,500.00	$0.00	$122,500.00	7
7	Foreclosure Prevention	No	1	$4,500	1	$4,500	0	$0	$0.00	$9,000.00	$9,000.00	2
7	Property Tax Assistance	No	1	$6,500	0	$0	0	$0	$0.00	$6,500.00	$6,500.00	1
									$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		6		7		4		$272,500.00	$15,500.00	$288,000.00	17
	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	New Construction	Without Construction	Total	Units
13	Eviction Prevention	No	2	$4,500	2	$4,500	0	0	$0.00	$18,000.00	$18,000.00	4
23	First and Last Month's Rent	No	1	$3,000	2	$3,000	0	0	$0.00	$9,000.00	$9,000.00	3
									$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		3		4		0		$0.00	$27,000.00	$27,000.00	7
	Administration Fees		$ 35,000		10%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 350,000	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		77.9%	OK
Homeownership % (65% requirement)		82.3%	OK
Rental Restriction (25%)		7.7%	OK
Very-Low Income (30% requirement)		$ 85,500	24.4% OK
Low Income (30% requirement)		$ 149,000	42.6% OK
Moderate Income		$ 77,500	22.1%

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

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.

applicable year.

(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.

(13) SHIP funds will not be pledged for debt service on bonds.

(14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

(15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.

(16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.

(17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee
David E. Hazellief, Chairman

Witness

10/08/2026
Date

OR

Attest: DC
JERALD D. BRYANT, CLERK

CLERK OF CIRCUIT COURT OKEECHOBEE COUNTY

(Seal)

RESOLUTION NO. 2026-69

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF OKEECHOBEE COUNTY, FLORIDA, APPROVING AN AMENDMENT TO THE LOCAL HOUSING ASSISTANCE PLAN (LHAP); APPROVING THE ADDITION OF A MANUFACTURED HOUSING STRATEGY PURSUANT TO CHAPTER 2026-173, LAWS OF FLORIDA; AUTHORIZING SUBMISSION OF THE AMENDED LHAP TO THE FLORIDA HOUSING FINANCE CORPORATION; AUTHORIZING THE CHAIRMAN TO EXECUTE NECESSARY DOCUMENTS AND CERTIFICATIONS; PROVIDING FOR IMPLEMENTING ACTIONS; PROVIDING FOR CONFLICTS; PROVIDING FOR SCRIVENER'S ERRORS; PROVIDING FOR SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317, Laws of Florida, 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, Florida Statutes §§420.907-420.9079, and Rule Chapter 67-37, Florida Administrative Code, require participating local governments to develop and implement a Local Housing Assistance Plan outlining how SHIP funds will be used; and

WHEREAS, the Board of County Commissioners adopted the Okeechobee County Local Housing Assistance Plan for Fiscal Years 2025-2026, 2026-2027, and 2027-2028 by Resolution No. 2025-13; and

WHEREAS, Senate Bill 594 was enacted as Chapter 2026-173, Laws of Florida, effective July 1, 2026, amending Florida Statutes §§420.9072 and 420.9075 relating to local housing assistance plans and assistance for mobile home owners; and

WHEREAS, Florida Statute §420.9075(3)(d) requires each county and eligible municipality to include in its Local Housing Assistance Plan a strategy addressing the needs of persons deprived of affordable housing due to the closure of a mobile home park; and

WHEREAS, Florida Statute §420.9075(3)(i) requires each county and eligible municipality to include in its Local Housing Assistance Plan a strategy providing program funds to mobile home owners, as defined in Florida Statute §723.003, which must include lot rental assistance; and

WHEREAS, Florida Statute §420.9072(7)(b)3. authorizes lot rental assistance for mobile home owners, as defined in Florida Statute §723.003, for a period not to exceed six months; and

WHEREAS, the County has prepared an amendment to its Local Housing Assistance Plan to comply with Chapter 2026-173, Laws of Florida, for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest of Okeechobee County to approve and submit the amendment to the Local Housing Assistance Plan for review and approval by the Florida Housing Finance Corporation.

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF OKEECHOBEE COUNTY, FLORIDA THAT:

Section 1. ADOPTION OF RECITALS. The foregoing recitals are true and correct and are hereby ratified, adopted, and incorporated into this Resolution as if fully set forth herein.

Section 2. APPROVAL OF AMENDMENT TO THE LOCAL HOUSING ASSISTANCE PLAN. The Board of County Commissioners of Okeechobee County hereby approves the amendment to the County's Local Housing Assistance Plan for fiscal years 2025-2026, 2026-2027, and 2027-2028, attached hereto as Exhibit "A" and incorporated herein, to add the Manufactured Housing Strategy required by Chapter 2026-173, Laws of Florida, for fiscal years 2026-2027 and 2027-2028, for submission to the Florida Housing Finance Corporation pursuant to Florida Statutes §§420.907-420.9079 and Rule Chapter 67-37, Florida Administrative Code. The Board further approves the Certification to Florida Housing Finance Corporation attached hereto as Exhibit "B" and authorizes the Chairman to execute the Certification on behalf of the County.

Section 3. IMPLEMENTING ACTIONS. The Chairman is hereby designated and authorized to execute any additional documents and certifications required or requested by the Florida Housing Finance Corporation relating to the amendment to the Local Housing Assistance Plan. The County Administrator, or designee, is authorized to submit the Amendment, Certification, and any related documents to the Florida Housing Finance Corporation, make any non-substantive modifications required by the Florida Housing Finance Corporation, and take all actions necessary and proper to carry out the provisions of this Resolution and administer the amended LHAP.

Section 4. CONFLICTS. All resolutions, or parts of resolutions, insofar as they are inconsistent or in conflict with the provisions of this Resolution, are hereby repealed to the extent of such conflict.

Section 5. SCRIVENER'S ERRORS. The County Attorney, County Administrator, and Clerk to the Board are authorized to make or approve typographical, clerical, scrivener's, formatting, and other non-substantive corrections to this Resolution and its exhibits that do not change the intent of the Board or any substantive provision of this Resolution.

Section 6. SEVERABILITY. If any portion of this Resolution is determined to be invalid, illegal, or unconstitutional by a court of competent jurisdiction, such determination shall not affect the remaining portions of this Resolution, which shall remain in full force and effect.

Section 7. EFFECTIVE DATE. This Resolution shall become effective immediately upon its passage and adoption.

PASSED AND ADOPTED this 8th day of October, 2026.

BOARD OF COUNTY COMMISSIONERS OF OKEECHOBEE COUNTY, FLORIDA

By: _____
David E. Hazellief, Chairman

ATTEST:

_____ DC
Jerald D. Bryant, Clerk of the Circuit Court and Comptroller

APPROVED AS TO FORM/LEGALITY:

_____
By: _____, Esq.
TG Law, PLLC as County Attorney