

Santa Rosa County



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

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I. Program Details:

A. LG(s)

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

B. Purpose of the program:

- To meet the housing needs of 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's 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 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:

1. Special Needs Households	2. Essential Services Personnel	3. After Special Needs Set-Asides
a. Very Low	a. Very Low	a. Very Low
b. Low	b. Low	b. Low
		c. Moderate

- 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 Credit Counseling.
- 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	Day to day administration of LHAP strategies	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:** Project delivery costs are included in our Emergency Repair, Owner-Occupied Rehabilitation and demolition/Reconstruction strategies. The costs include title search, construction management fee, septic



pump outs and permits, surveys, architectural drawings, appraisals, and relocation and storage expenses. Maximum project delivery costs for Emergency Repair and Owner-Occupied Rehabilitation shall not exceed \$4,200. Maximum PDC for Demolition / Reconstruction shall not exceed more than 5% of the SHIP award amount.

- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district employees, 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:** Santa Rosa County's demolition/reconstruction, owner occupied rehabilitation, or emergency repair specifications require the following energy star rated products: HVAC with a minimum SEER of 15, insulation to be R-38 or higher, refrigerators, stoves, range hoods, ceiling fans, and bathroom exhaust fans to be energy star rated.
- V. Describe efforts to meet the 20% Special Needs set-aside:** Santa Rosa County partners with social service agencies serving the designated special needs populations to achieve the goal of the special needs set-aside. The goals will be met through owner-occupied rehabilitation, emergency repair, demolition/reconstruction, and rental assistance strategies. Social Service Agencies in our area include Family Promise, Loaves & Fishes, and Opening Doors of NWFL.
- W. Describe efforts to reduce homelessness:** Santa Rosa County maintains a close working relationship with homeless assistance organizations such as Loaves & Fishes Soup Kitchen and Shelter, Family Promise, 90 Works, and Opening Doors of Northwest Florida by referring our homeless population to these organizations for shelter assistance and transitional housing assistance.

Section II. LHAP Strategies:

A. Owner Occupied Rehabilitation	Code 3
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Summary: Funds will be provided for repairs and rehabilitation of sub-standard owner-occupied single-family units. The work will address repairs or improvements that are needed for safe or sanitary habitation or correction of substantial building code violations.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- 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 note and mortgage
 - 2. Interest Rate: 0%
 - 3. Years in loan term: Applicants who are 62 years of age or older AND very low income OR Special Needs will receive a ten (10) year lien forgiven at 10% for every calendar year, starting at the date the

mortgage was signed. All other applicants will receive assistance for a term of fifteen (15) years, forgiven at 20% starting at the completion of the 11th year.

4. Forgiveness: 10 year loan prorated over term. 15 year loan prorated beginning at completion of 11th year. If an active-duty military applicant receives orders of mandatory relocation that requires the sale of the rehabbed home, that applicant will be eligible to request a special exception for the forgiveness of the mortgage. The applicant must provide proof of their mandatory relocation.
5. Repayment: None required as long as loan is in good standing
6. Default:
7. The outstanding balance on the loan is due and payable when any of the following conditions occur:
 - Sale
 - Occupancy. The homeowner no longer resides in the home as primary residence
 - Title Transfer. If the title is transferred. Exception is made in the event the homeowner dies during the loan period. Title transfer can be made to an income-eligible heir who is going to make the house their primary residence. The heir must apply for the exception and provide the necessary information to certify household income. If the title is transferred to an eligible heir who is not going to reside in the house or a non-income eligible heir, the outstanding balance on the loan is due and payable.
 - Refinance to Access Equity. If a refinance is pursued to obtain a lower fixed-rate mortgage, a reduction in the monthly principal and interest payment, with no cash-out, a written request for the refinance and re-subordination may be submitted for consideration

f. Recipient/Tenant Selection Criteria: The household must provide proof of property ownership (life estates are recognized as proof of ownership). Awards will be given to applicants on the waiting list on a first-qualified, first-served basis. Outstanding mortgage and real estate taxes must be current, and the owner must have a homestead exemption claimed

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Asset Limitation. Recipients who have assets exceeding \$25,000 (not including applicant's primary residence or retirement accounts), as calculated in accordance with HUD's Occupancy Handbook are ineligible to receive assistance.
- Funding Limitation. An applicant assisted under this strategy is ineligible to receive additional funding under the Owner-Occupied Rehabilitation strategy.
- Applicants who have received assistance under this strategy may be eligible for Emergency Repairs funds if housing staff and inspections can verify an emergency need that would fall under the Emergency Repair strategy guidelines.
- Mobile Homes are not eligible for assistance.

B. Emergency Repair	Code 6
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- a. Summary: Funds will be used to provide emergency repair assistance, including HVAC, roofing, electrical, plumbing, sanitary disposal, life/safety conditions, structural code deficiencies, and other related repairs
- 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: Deferred Payment Loan secured by note and mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 5 years
 4. Forgiveness: No proration, forgiven at the end of the term. If an active duty military applicant receives orders for a mandatory relocation that requires the sale of a purchased/rehabbed home, that applicant will be eligible to request a special exception for the forgiveness of the mortgage. The applicant must provide proof of their mandatory relocation.
 5. Repayment: None is required as long as the loan is in good standing
 6. Default: The outstanding balance of the loan must be repaid when any of the following conditions occur:
 - Sale
 - Occupancy. The homeowner no longer resides in the home
 - Title Transfer. If the title is transferred, exception is made in the event the homeowner dies during the loan period. Title transfer can be made to an income-eligible heir who is going to make the house their primary residence. The heir must apply for the exception and provide necessary information to certify household income. If the title is transferred to an eligible heir who is not going to reside in the house or a non-income eligible heir, the outstanding balance on the loan must be repaid.
 - Refinance to Access Equity. If a refinance is pursued to obtain a lower fixed rate mortgage, are duction in the monthly principal and interest payment, with no cash-out, a written request for the refinance and re-subordination may be submitted for consideration.
- f. Recipient/Tenant Selection Criteria: The household must provide proof of property ownership. (Life estates are recognized as proof of ownership). If a waiting list exists under this strategy, awards will be made from applicants on a first-qualified, first-served basis. Outstanding mortgage and real estate taxes must be current and the owner must have homestead exemption claimed.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:



- Asset limitation: Applicants owning family assets exceeding \$25,000, as calculated in accordance with HUD's Occupancy Handbook, are ineligible to receive assistance

C. Demolition / Reconstruction	Code # 4
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a. Summary: Existing uninhabitable or dilapidated structures for homeowners who do not have alternative housing or financial resources to alleviate the situation may be replaced under this strategy. The property must be owner-occupied and homesteaded with a clear title. Liens, taxes, and assessments must be current. The existing structure must be confirmed as substandard and not suitable for habitation by the appropriate county building officials or a third-party engineering firm and has been determined to need more than \$75,000 in repairs. Applicants will be given a choice of several housing plans. A new or retrofit of the existing utilities driveway apron and demolition may be included as part of the construction costs and included in the bidding process.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low and moderate
- d. Maximum award: \$185,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 30 years
 4. Forgiveness: Loan will be forgiven at the end of the 30 year loan. If an active duty military applicant receives orders for a mandatory relocation that requires the sale of a purchase/rehabbed home, that applicant will be eligible to request a special exception for the forgiveness of the mortgage. The applicant must provide proof of their mandatory relocation.
 5. Repayment: None is required as long as the loan is in good standing
 6. Default: The outstanding balance of the loan must be repaid when any of the following conditions occur:
 - Sale
 - Occupancy. The homeowner no longer resides in the home
 - Title Transfer. If the title is transferred, an exception is made in the event the homeowner dies during the loan period. Title transfer can be made to an income-eligible heir who is going to make the house their primary residence. The heir must apply for the exception and provide the necessary information to certify household income. If the title is transferred to an eligible heir who is not going to reside in the house or a non-income eligible heir, the outstanding balance on the loan must be repaid.
 - Refinance to Access Equity. If a refinance is pursued to obtain a lower fixed rate mortgage, is a reduction in the monthly principal and interest payment, with no cash-out, a written request for the refinance and re-subordination may be submitted for consideration.
- f. Recipient/Tenant Selection Criteria: Applicants are assisted on a first-qualified / first-served basis.



Qualified applicants are defined as those who have provided all necessary documentation to determine income and property eligibility

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Asset Limitation: Applicants owning family assets exceeding \$25,000, as calculated in accordance with HUD's Occupancy Handbook, are ineligible to receive assistance
- Funding Limitation: An applicant assisted under this strategy is ineligible to receive additional funding under the Owner-Occupied Rehabilitation or Demolition/Reconstruction.
- Applicants who have received assistance under this strategy may be eligible for Emergency Repair funds if housing staff and inspections can verify an emergency need that would fall under the Emergency Repair strategy guidelines.
- Residents can not directly apply for this program. Housing staff will review potential substantial rehabilitation projects to determine if the unit needs to be moved to this strategy.
- Mobile homes are eligible for replacement.

D. First Time Homebuyer (Downpayment/Closing Cost without Rehab)	Code # 2
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a. Summary: Funding will be provided to assist potential homebuyers with reducing the cost of purchasing a home. Eligible costs include down payment, principal mortgage reduction, first and second mortgage recording fees, intangible tax, appraisal fee, credit report fee, origination fee or service fee charged by the lender or closing agent, charges for title search and title insurance, the first-year premium of hazard insurance, inspection fees, and survey fees. Eligible units may be newly constructed or existing units that have had or will have repairs needed for safe or sanitary habitation, the correction of substantial code violations, or the creation of additional living space within 12 months of pre and post-closing. Evidence for repairs must be adequately documented and cannot be paid from SHIP funds.

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

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

d. Maximum award: \$25,000 – Moderate Income
\$50,000 – Very-Low and Low Income

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage
2. Interest Rate: 0%
3. Years in loan term: 10 year term
4. Forgiveness: ½ forgiven after the completion of year 5, 20% forgiven for every remaining year. If an active duty military applicant receives orders for a mandatory relocation that requires the sale of a purchase/rehabbed home, that applicant will be eligible to request a special exception for the forgiveness of the mortgage. The applicant must provide proof of their mandatory relocation.
5. Repayment: None required as long as the loan is in good standing



6. Default: The outstanding balance of the loan must be repaid when any of the following conditions occur:
- Sale
 - Occupancy. The homeowner no longer resides in the home
 - Title Transfer. If the title is transferred, an exception is made in the event the homeowner dies during the loan period. Title transfer can be made to an income-eligible heir who is going to make the house their primary residence. The heir must apply for the exception and provide the necessary information to certify household income. If the title is transferred to an eligible heir who is not going to reside in the house or a non-income eligible heir, the outstanding balance on the loan must be repaid
 - Refinance to Access Equity. If a refinance is pursued to obtain a lower fixed-rate mortgage, a reduction in the monthly principal and interest payment, with no cash-out, a written request for the refinance and re-subordination may be submitted for consideration
- f. Recipient/Tenant Selection Criteria: Applicants are assisted on a first-qualified / first-served basis. An applicant must meet the definition of a first-time homebuyer defined in Section I, subsection R of this LHAP. Applicant must complete a HUD-certified homebuyer counseling course.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
- Asset Limitation: Applicants owning family assets exceeding \$25,000, as calculated in accordance with HUD's Occupancy Handbook Asset, are ineligible to receive assistance.
 - Funds may be leveraged with federal, state, and private funds as well as donations.
 - Mobile homes are not allowed for purchase.

E. Community Land Trust Capacity Development	Code #9 & 10
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a. Summary: Funds will be awarded to Community Land Trusts (CLT) and passed through to the homebuyer as a downpayment for the construction of new homes or the acquisition of new and existing homes that are sited on land that is, or will be, owned by a CLT. Assisted homes must be sold to eligible First Time Homebuyers as defined in Section 1, Subsection R of this LHAP. Funds may be used for acquisition (including land), soft costs, infrastructure and development costs, demolition, construction, rehabilitation, financing, buy down, and all other eligible acquisition and construction-related costs.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$150,000
- e. Terms:
Sponsor Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by



a recorded mortgage and note for the development, acquisition, and other eligible costs. 100% of the funds shall be a permanent subsidy to the benefit of the eligible [subsequent] buyer

2. Interest Rate: 0%
3. Years in loan term: 2 years
4. Forgiveness:
5. If the loan(s) is in good standing upon the sale of the property to an eligible homebuyer, the County will satisfy the promissory note(s) and release any restrictive covenant(s) with the Sponsor/CLT.
6. Repayment: Not required if the loan is in good standing
7. Default: The loan(s) will be in default if the Sponsor/CLT fails to construct and sell the assisted unit(s) to an eligible buyer and execute a ground lease within the contractual timeframe. The County will recapture the subsidy and/or property if the housing has not been completed within the term of the recorded Mortgage Agreement(s)

Recipient Terms

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded mortgage and note totaling 100% of SHIP funds used for the development, acquisition and other eligible costs related to the improvements (home), not to include the underlying land, that originates as new by each subsequent income-qualified purchase with prior approval by the CLT and County. The security interest provided shall be solely on the home and the improvements, not the underlying land.
2. Interest Rate: 0%
3. Year in loan term: 30 years
4. Forgiveness: If the loan remains in good standing, assistance will be forgiven at the end of the loan term but will be retained as a permanent subsidy via the CLT ground lease which will survive the term of the loan and will address the requirements for residency, resale price, subsequent buyer's income eligibility as well as to assure that units served remain affordable in perpetuity
5. Repayment: Not required as long as the loan is in good standing
6. Default: The loan will be determined to be in default if any of the following conditions occur:
 - Sales, transfer, or conveyance of the property to a buyer that was not pre-approved or deemed eligible pursuant to the requirements of this strategy by the CLT
 - However, it shall not be an event of default if the loan originates as new by an income-eligible homebuyer, if the new origination loans is reflected in the contract for sales, and if the sale is approved by the CLT and County to ensure the assisted home remains affordable in perpetuity
 - Conversion to a rental property
 - Loss of homestead exemption status or failure to occupy the home as the primary residence
 - Unit is refinanced (included home equity loans or lines of credit) without prior authorization from the CLT
 - In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an eligible heir who will occupy the home as a primary residence as established in the ground lease. If the legal heir does not comply or qualify, the heir may, within six months of becoming legal owner, sell the unit at the resale restricted price to an income-eligible buyer that can assume the mortgage and note, as approved by the CLT and County. Otherwise, the transfer of ownership is considered default, and the outstanding balance will be due and payable



If any of these occur, the outstanding balance will be due and payable unless otherwise noted. If a superior mortgage holder accelerates the loan or forecloses upon the home, the City/County will attempt to obtain repayment of funds via the legal process if the City/County determines that adequate funds may be available to justify pursuing repayment.

f. Recipient/Tenant Selection Criteria:

- Applicants will be ranked for assistance based first on priorities established in part “E” of the first section of this plan and then on a first-qualified basis
- CLT homebuyers must complete a homebuyer education class that contains a community land trust component and/or session with the CLT in addition to a homebuyer education class that requires CLT buyers to demonstrate and attest to a clear understanding of the terms of community land trust homeownership
- First mortgage lender approval, if applicable

g. Sponsor/Sub-recipient Selection Criteria: Applications from potential sponsors/CLTs will be reviewed on an ongoing basis. The criteria to select sponsors may include, but is not limited to, the following:

- Community land trusts that meet the definition of a “community land trust” under Section 193.018 of the Florida Statutes. Preference will be given to CLTs who have been certified or are in the process of certification by the Florida Community Land Trust Institute.
- Quantity and quality of experience in affordable housing development
- Experience in developing and/or stewarding CLT homes for permanent affordability
- Financial strength of the sponsor, including the ability to leverage funds from other sources
- Ability of the sponsor to complete the project by deadlines established by the City/County
- Capacity of the sponsor
- Contract for sale/conveyance or site control

h. Additional Information:

Subsidy for the acquisition, development, construction and rehabilitation of units, new or existing, will be awarded at the maximum amount to reduce the base price dollar-for-dollar for initial and subsequent homebuyers via the CLTs stewardship of the ground lease.

This type of assistance may first require that the CLT take ownership of the property (land & existing improvements) and sell the improvements and enter into a ground lease with the eligible buyer.

Please see Exhibit F for additional instructions and information for CLT purchases.

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

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

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

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

e. Terms:

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

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

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



- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Manufactured housing constructed after June 1994 is eligible.

G. Disaster Mitigation/Recovery	Code #5, 16
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a. Summary: SHIP funds may be used in the aftermath of a disaster declared by Executive Order. This optional strategy will be implemented only in the event of a declared disaster by the President or Governor that directly impacts Santa Rosa County. This strategy will utilize funds not yet 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) shall include interim repairs to avoid further damage to the home of eligible families
- (b) tree and debris removal required to make individual housing units habitable by the eligible family
- (c) post-disaster assistance with non-insured repairs to homes.
- (d) security deposits for eligible recipients that have been displaced from their homes due to disaster
- (e) rental assistance for up to 6 months for eligible recipients that have been displaced from their home due to disaster
- (f) temporary rent and utilities payments for up to 6 months for tenants financially impacted by a disaster
- (g) temporary mortgage and utilities payments for up to 6 months for homeowners financially impacted by a disaster

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$15,000 (maximum \$8,000 for rental/mortgage assistance applicants)
- 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: Assistance will be provided on a first qualified, first served basis following the declaration of the disaster. For those receiving repair assistance, the home must be owner-occupied and documented for homestead exemption. Qualified applicants are defined as those that have provided all necessary documentation to determine income and property eligibility. Priority may be given to households with special needs, low and very low income households, and households that qualify as elderly as defined in 420.503, F.S.



- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - Asset Limitation: Recipients who have assets exceeding \$25,000, as calculated in accordance with HUD's Occupancy Handbook Asset, are ineligible to receive assistance
 - Mobile homes are not eligible for assistance

H. Rental Development	Code #14, 21
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- a. Summary: Funds will be awarded to for profit and non-profit organizations to assist in the acquisition, construction or rehabilitation of new and existing rental housing when being combined with funding from another source, (state or federal housing program or public or private contributor). SHIP funds can only account for a maximum of up to 75% of project cost.
- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
 - c. Income Categories to be served: Very low, low and moderate (at least 10% of the assisted families must be either very-low income or special needs)
 - d. Maximum award: \$50,000 per unit up to \$500,000 per project maximum
 - e. Terms:
 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded mortgage and note
 2. Interest Rate: 0%
 3. Years in loan term: 30 years
 4. Forgiveness: Loan will be forgiven at the end of the term
 5. Repayment: No repayment required as long as the loan is in good standing
 6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer of ownership, conveyance of property, or change of use. If any of the situations occur, the outstanding balance will be due and payable. If the structure 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: Tenants will be selected for SHIP assisted units on a first qualified/first served basis with priorities in section I.I.
 - g. Sponsor Selection Criteria:
 - Sponsor's past experience in building affordable multifamily units;
 - Sponsor's past experience and demonstrated performance in management/operation of housing for special needs population(s) as defined in 420.0004 (13) FS;
 - Proposed total SHIP cost per unit;
 - History of providing housing to very low-income families that have special housing needs;



h. Additional Information: Funds to support affordable housing rental initiatives will be committed on a per project basis. The actual amount is ultimately contingent upon the matching levels required to effectively participate in the various programs and initiatives.

I. Development of Residential Units Targeting Special Needs Housing	Code #12
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a. Summary: To assist local non-profit sponsors in developing special needs housing for eligible clients through acquisition, rehabilitation, and/or new construction of suitable rental units. Persons who have Special Housing Needs, are defined in 420.0004 (13). such units shall be utilized by the subject non-profit sponsor to meet short or long-term housing needs of eligible persons. Operational costs after initial acquisition shall be the responsibility of the sponsoring agency.

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

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

d. Maximum award: \$300,000 per project

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage
2. Interest Rate: 0%
3. Years in loan term: 20
4. Forgiveness: Forgivable at the end of the 20 year term
5. Repayment: None required as long as the loan is in good standing
7. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer of ownership, conveyance of property, or change of use. If any of the situations occur, the outstanding balance will be due and payable. If the structure 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:

g. Sponsor Selection Criteria: The selection of sponsors for the development and management of the special needs housing units will be based upon responses to an advertised request for proposal. Selection criteria will include the following:

- Non-profit sponsor's past experience and demonstrated performance in management/operation of housing for special needs populations(s);
- Sponsor's previous experience with documenting recipients' s eligibility;
- Demonstrated experience in providing services that are appropriate to the population residing in the units

h. Additional Information: N/A

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.

Established policy and procedure:

On June 11, 1998, Santa Rosa County adopted Resolution 98-17 adopting an expedited processing procedure. Affordable housing permit applications will be given priority in the event the permit approval time should reach a level in excess of seven (7) days.

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.

Established policy and procedure:

Resolution 98-17, Section 1(b) establishes the requirement for the review of local policies, procedures, ordinances, regulations and plan provisions that significantly impact the cost of housing, prior to their adoption with an emphasis on limiting the cost impact upon

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). N/A
- G. Interlocal Agreement (Required if applicable). N/A
- H. Other Documents Incorporated by Reference.



- I. Additional Instructions and Information for Assistance for Community Land Trust Homes.

(Local Government name)

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 1,600,539.00
Salaries and Benefits	\$ 150,000.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 553.00
Advertising	\$ 500.00
Other*	\$ 8,000.00
Total	\$ 160,053.00
Admin %	10.00%
	OK

Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 1,600,000.00
Salaries and Benefits	\$ 150,000.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 500.00
Advertising	\$ 500.00
Other*	\$ 8,000.00
Total	\$ 160,000.00
Admin %	10.00%
	OK

Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 1,600,000.00
Salaries and Benefits	\$ 150,000.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 500.00
Advertising	\$ 500.00
Other*	\$ 8,000.00
Total	\$ 160,000.00
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

Santa Rosa 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
2022-2023	3/30/2028	6/15/2028
2023-2024	3/30/2029	6/15/2029
2024-2025	3/30/2030	6/15/2030

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

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

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

Other Key Deadlines:

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

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

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2025-2026

Name of Local Government:

Estimated Funds (Anticipated allocation only):

\$ 1,454,982

Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	2	\$50,000	2	\$50,000		\$50,000	\$200,000.00	\$0.00	\$200,000.00	4
6	Emergency Repair	Yes	4	\$30,000	4	\$30,000		\$30,000	\$240,000.00	\$0.00	\$240,000.00	8
4	Demolition / Reconstruction	Yes	1	\$185,000	1	\$185,000		\$185,000	\$370,000.00	\$0.00	\$370,000.00	2
9&10	Community Land Trust Capacity Development	Yes	1	\$150,000	1	\$150,000		\$150,000	\$300,000.00	\$0.00	\$300,000.00	2
2	First Time Homebuyer	No		\$50,000	1	\$50,000	7	\$25,000	\$0.00	\$225,000.00	\$225,000.00	8
28 & 29	Manufactured Housing (Mobile Homes)	Yes		\$30,000		\$30,000			\$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
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		8		9		7		\$1,110,000.00	\$225,000.00	\$1,335,000.00	24
Purchase Price Limits:			New	\$ 510,939	Existing	\$ 510,939						

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[illegible]

Set-Asides

Percentage Construction/Rehab (75% requirement)		76.3%	OK
Homeownership % (65% requirement)		91.8%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 555,000	38.1%	OK
Low Income (30% requirement)	\$ 605,000	41.6%	OK
Moderate Income	\$ 175,000	12.0%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

\												
Estimated Funds (Anticipated allocation only):			\$ 1,600,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	1	\$50,000	2	\$50,000		\$50,000	\$150,000.00	\$0.00	\$150,000.00	3
6	Emergency Repair	Yes	4	\$30,000	5	\$30,000		\$30,000	\$270,000.00	\$0.00	\$270,000.00	9
4	Demolition / Reconsruction	Yes	1	\$185,000	1	\$185,000		\$185,000	\$370,000.00	\$0.00	\$370,000.00	2
9&10	Community Land Trust Capacity Development	Yes	2	\$150,000		\$150,000			\$300,000.00	\$0.00	\$300,000.00	2
2	First Time Homebuyer	Yes			2	\$50,000	7	\$25,000	\$275,000.00	\$0.00	\$275,000.00	9
28 & 29	Manufactured Housing (Mobile Homes)	Yes		\$30,000		\$30,000			\$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
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		8		10		7		\$1,365,000.00	\$0.00	\$1,365,000.00	25
Purchase Price Limits:			New	\$ 510,939	Existing	\$ 510,939						

OK

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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
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 160,000		10%		OK					
	Home Ownership Counseling		\$ -									
	Total All Funds		\$ 1,525,000		OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		85.3%	OK
Homeownership % (65% requirement)		85.3%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 655,000	40.9%	OK
Low Income (30% requirement)	\$ 535,000	33.4%	OK
Moderate Income	\$ 175,000	10.9%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

SANTA ROSA COUNTY

Certifies that:

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

local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.

- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest: Jason D. English, Esq.
Clerk of Court

Attest: _____



Exhibit E
67-37.005(1), F.A.C.
2025

RESOLUTION #: **2025-19**

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

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

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

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

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

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

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 County Commission finds that it is in the best interest of the public for the Santa Rosa 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 Commission OF THE Santa Rosa County, FLORIDA that:

Section 1: The Board of County Commission (commission or council) of the Santa Rosa County (local government) 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 2025-2026, 2026-2027, 2027-2028.

Section 2: The Chairman of the Commission or the chairman's Designee (Chairman or Mayor or designee), is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS 22nd DAY OF May 2025.


Chairman or Mayor or designee

(SEAL)

ATTEST:


City or County Clerk

