

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029

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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-N/A	

I. Program Details:

A. LGs

Name of Local Government	Washington County
Does this LHAP contain an interlocal agreement?	
If yes, name of other local government(s)	N/A

B. Purpose of the program:

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

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

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

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

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

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

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

- I. **Waiting List/Priorities:** A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan. The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

Preference is given to applicants who are Very Low Income, Special Needs, or 62 years or older.

- I. **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.
- J. **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.

Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed ___ of the 90% 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	

- K. **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.

- L. **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.

M. **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.

N. **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.*

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

	Duties	Admin. Fee Percentage
Local Government	Liaison	2%
Third Party Entity/Sub-recipient	Emerald Coast Regional Council	8%

The administrative services provided shall include, but are not limited to the following:

- Assistance to clients and those organizations/contractors providing services to SHIP;
- Conduct verification of applicant's eligibility for the program;
- Preparation of all required tracking, reporting, and advertisements;
- Coordination with (FHFC) to ensure compliance with program requirements;

- e. Monitoring of the program's success and providing advice and recommendations for program improvement;
 - f. Preparation of Local Housing Assistance Plan every three years;
 - g. Preparation for monitoring by FHFC; and
 - h. Other administrative services as may be required to ensure successful implementation of the program.
- P. **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. Additionally, a domestic violence survivor qualifies as a first-time homebuyer.
- Q. **Project Delivery Costs:** In addition to the administrative costs listed above, the program administration Emerald Coast Regional Council, will receive a write up and inspection fee of the lesser of five percent (5%) or two thousand five hundred dollars (\$2500) per Housing Rehabilitation project and Replacement Housing project for project delivery costs. This will be paid out of the Strategies line item. The fee will cover the initial inspection, work write ups, cost estimates, construction inspections, and project oversight. There will be a minimum of three on-site visits to each property, including a minimum of two inspections during the construction phase - an interim and a final. This fee also covers all travel expenses for project delivery.
- R. **Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school districts, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- S. **Describe efforts to incorporate Green Building and Energy Saving products and processes:**

In order to encourage innovative design, green building principles, storm resistant construction, and other elements that reduce long-term cost relating to maintenance, utilities, or insurance, the Washington County LHAP requires that Moderate Rehabilitation, Emergency Repair, and Replacement Housing Strategies must include the following features, when applicable:

1. Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint);
2. Low-flow water fixtures in bathrooms and/or kitchen—WaterSense labeled products or the following specifications: Toilets: 1.6 gallons/flush or less, with dual flush option; Faucets: 2 gallons/minute or less, Showerheads: 2.5 gallons/minute or less;
3. Energy Star qualified refrigerator;
4. Energy Star qualified dishwasher, if provided;
5. Energy Star qualified washing machine, if provided in units;
6. Energy Star qualified exhaust fans in all bathrooms;

7. Energy Star qualified for all windows;
8. Programmable thermostats;
9. Carpet and Rug Institute Green Label certified carpet and pad for all carpeting provided;
10. Air conditioning: Minimum SEER of 15. Packaged units are allowed in studios and one-bedroom units with a minimum of 11.7 EER.

T. Describe efforts to meet the 20% Special Needs set aside: The County will partner 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 the owner -occupied rehabilitation and emergency repair strategies.

U. Describe efforts to reduce homelessness: The County has few issues with homelessness. When needed, the County will coordinate with agencies serving the homeless populations who may place these individuals or families in rental or transitional housing for the purpose of providing a stable housing situation for twelve months or more.

Section II. LHAP Strategies

A. First Time Homebuyer Assistance with and without Rehabilitation	Code 1, 2
a. Summary: The First-Time Homebuyer Program provides deferred payment loans to very low- and low income homebuyers in the form of purchase assistance, closing costs, necessary repairs, and to buy down the first mortgage interest rates for the purchase of a home, including the purchase of a manufactured home installed by a licensed installer built within ten (10) years from the date of application.	

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

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

d. Maximum award: \$20,000 for Very Low; \$10,000 for Low

e. Terms:

1. Repayment loan/deferred loan/grant: Award is in the form of a deferred payment Loan secured by a recorded note and mortgage;
2. Interest Rate: 0%;
3. Years in loan term: 10
4. Forgiveness: 10% per year;
5. Repayment: Not required as long as the loan is in good standing; and
6. Default: The outstanding balance of the loan is due and payable in full based on the 10% forgiveness rate if the homeowner is in default. The homeowner will be found in default for the following reasons: sale of the property, title transfer, or the home is no longer the primary residence.

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.

- d. Recipient/Tenant Selection Criteria:** Assistance will be provided on a first qualified, first served basis.

Preference is given to applicants who are 62 years or older or Special Needs as defined in 420.0004 (13)

- e. Sponsor Selection Criteria:** N/A

- f. Additional Information:** When applicable, documentation from the property appraiser required to confirm the year the manufactured home was built.

- g. Funding limitation:** Applicants who receive awards are not eligible to apply for any additional SHIP assistance during the duration of the loan/mortgage, with the exception of assistance following a declared disaster or emergency.

B. Housing Rehabilitation	Code 3, 6
a. Summary: To provide moderate rehabilitation for owner-occupied homes to address roofing, electrical, plumbing, sanitary disposal, or structural code deficiencies. Additionally, this strategy provides for the installation of general property improvements to bring homes into conformity with the current Florida Building Code. Loans for assistance include costs related to all eligible repairs, inspection, work write-ups, and closing costs, but will not include costs related to relocation or temporary housing. This strategy may also include emergency repairs. Emergency situations will be considered as significant breaches of the structural envelope, accessibility (when an individual has recently encountered physical disability), or sanitary disposal problems which target health and safety concerns.	

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

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

- d. Maximum award:** \$50,000 for rehabilitation;
\$15,000 for emergency repairs

- e. Terms:**

1. Repayment loan/deferred loan/grant: Award is in the form of a deferred payment Loan secured by a note and deed.
2. Interest Rate: 0%
3. Years in loan term:
 - 62 years or older, Five years
 - Under 62 years, Ten years
 - Emergency, One year
4. Forgiveness: Prorated and forgiven annually over the term of the loan
5. Repayment: Not required as long as the loan is in good standing

6. **Default:** The outstanding amount of the loan is due and payable if the homeowner is in default. The homeowner will be found in default for the following reasons: sale of the property, title transfer, or the home is no longer the primary residence.

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:** Assistance will be provided on a first qualified, first served basis. Preference is given to applicants who are 62 years or older, or Special Needs. Applicants must have owned and resided in the home as their primary residence a minimum of five (5) consecutive years before the date of application.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:** Manufactured homes built within ten (10) years from the date of application and installed by a licensed installer are a category of eligible housing. The home must be owner occupied for a minimum of five (5) years with clear title. Property taxes must be paid and not delinquent during the five (5) year period of home ownership. Documentation from the County Property Appraiser will be used to confirm the year the manufactured home was built, along with confirmation of non-delinquent tax payments. Deeds for the property may be used to show proof of ownership; (life estates are recognized as proof of ownership).

i. **Funding limitation:** Applicants who receive awards are not eligible to apply for any additional SHIP assistance during the duration of the loan/mortgage, with the exception of assistance following a declared disaster or emergency.

C. Replacement Housing	Code 4
a. Summary: To provide funds to underwrite the costs of constructing affordable replacement homes. These funds will provide for the demolition of uninhabitable or dilapidated houses and mobile homes, and the construction of a replacement house (site built or manufactured), including necessary well and/or septic. The existing structure must be certified by the SHIP Program Administrator as not suitable (more than 50% of structure damage or beyond repair) for rehabilitation during the initial inspection. Loans for assistance include costs related to construction, inspections, work write-ups, closing costs, but will not include costs related to relocation or temporary housing. The SHIP Program Administrator has the right to deny enhancement or expansion of the existing footprint of the current dwelling unit.	

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

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

d. **Maximum award:** \$175,000

e. Terms:

1. Repayment loan/deferred loan/grant: Award is in the form of a deferred payment Loan secured by a note and deed
2. Interest Rate: 0%
3. Years in loan term: 15 years;
4. Forgiveness: At the end of the loan term
5. Repayment: Not required as long as the loan is in good standing; and
6. Default: The outstanding amount of the loan is payable in full prior to the loan term of fifteen years if the homeowner is in default. The homeowner will be found in default for the following reasons: state of the property, title transfer, or the home is no longer the primary residence.

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: Assistance will be provided on a first qualified, first served basis. Preference is given to applicants who are 62 years or older, or Special Needs. Applicants must have owned and resided in the home as their primary residence a minimum of ten (10) consecutive years before the date of application.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Manufactured homes built within ten (10) years from the date of application and installed by a licensed installer are a category of eligible housing. The home must be owner occupied for a minimum of ten (10) years with clear title. Property taxes must be paid and not delinquent during the ten (10) year period of home ownership. Documentation from the County Property Appraiser will be used to confirm nondelinquent tax payments. Deeds for the property may be used to show proof of ownership; (life estates are recognized as proof of ownership). The Home Care & Maintenance Class (in-person or virtual) must be successfully completed unless the applicant is determined physically unable to attend the class by the SHIP Program Office, in which case the applicant will be provided the study materials.

i. Funding limitation: Applicants who receive awards are not eligible to apply for any additional SHIP assistance during the duration of the loan/mortgage, with the exception of assistance following a declared disaster or emergency.

D. Disaster Relief	Code 5, 16
a. Summary: Implemented in the event of a disaster declared by Executive Order. Funds may be used be used to provide emergency repairs to homes owned by very low- and low-income families in the aftermath of a disaster declared by the President or Governor.	

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

- c. Income Categories to be served: Very low and low
- d. Maximum award: \$15,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Award is in the form of a grant
 - 2. Interest Rate: N/A
 - 3. Years in loan term: None;
 - 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 to homeowners Sponsor Selection Criteria: N/A
- g. **Additional Information:** Disaster relief funds may be used for:
 - 1. Purchase of emergency supplies for eligible households to weatherproof damaged homes;
 - 2. Interim repairs to avoid further damage;
 - 3. Tree and debris removal required to make the individual housing unit habitable;
 - 4. Construction of the wells or repair of existing wells where public water is not available;
 - 5. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
 - 6. Security deposit for eligible recipients that have been displaced from their homes due to disaster;
 - 7. Rental assistance for eligible recipients that have been displaced from their homes due to disaster;
 - 8. Strategies included in the LHAP that benefit applicants directly affected by the declared disaster;
 - 9. Other activities proposed by the counties and eligible municipalities and approved by Florida Housing.
 - 10. Manufactured homes 'constructed after June 1994 and installed by a licensed installer are a category of eligible housing.

E. 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 1.1 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:

Affordable housing permit applications will be given a priority in the event the permit approval time should exceed seven (7) days. NOT this time, the County has not experienced any delays in their permitting process.

B. Name of the Strategy: **Ongoing Review Process**

An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

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

The County Commission instructs its chief administrator to review all proposed new policies, rules, regulations, procedures and ordinances proposed for revision which shall have, if adopted, significant effect on the cost of housing, and shall inform the County Commission of such significant effect on the cost of housing prior to the adoption of such new rules, regulations, procedures, policies and ordinances, or of revision to such that exist.

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: N/A.
- H. Other Documents Incorporated by Reference.

Washington County	
Fiscal Year: 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 28,000.00
Office Supplies and Equipment	\$ 3,000.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 1,000.00
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	\$ 28,000.00
Office Supplies and Equipment	\$ 3,000.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2028-2029	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 28,000.00
Office Supplies and Equipment	\$ 3,000.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 1,000.00
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

Washington County affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	1st Year AR	2nd Year AR	Closeout AR
2026-2027	6/30/2028	6/30/2029	9/15/2027	9/15/2028	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2028	9/15/2029	9/15/2030
2028-2029	6/30/2030	6/30/2031	9/15/2029	9/15/2030	9/15/2031

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

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1st Year AR Not Submitted	2nd Year AR Not Submitted	Closeout AR Not Submitted
2026-2027	3/30/2028	3/30/2029	6/15/2027	6/15/2028	6/15/2029
2027-2028	3/30/2029	3/30/2030	6/15/2028	6/15/2029	6/15/2030
2028-2029	3/30/2030	3/30/2031	6/15/2029	6/15/2030	6/15/2031

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

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

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government's LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			Washington 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
3	Housing Rehabilitation	Yes	1	\$50,000	1	\$50,000			\$100,000.00	\$0.00	\$100,000.00	2
2	First Time Homebuyers	Yes	2	\$20,000					\$40,000.00	\$0.00	\$40,000.00	2
4	Replacement Housing	Yes			1	\$175,000			\$175,000.00	\$0.00	\$175,000.00	1
5	Disaster Mitigation								\$0.00	\$0.00	\$0.00	0
3, 28	Manufactured Housing (Mobile Homes)								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		3		2		0		\$315,000.00	\$0.00	\$315,000.00	5
Purchase Price Limits:			New	\$ 349,526	Existing	\$ 349,526						

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
29	Manufactured Housing (Mobile Homes)								\$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			\$ 35,000		10%		OK					
Home Ownership Counseling			\$ -									
Total All Funds			\$ 350,000		OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%	OK
Homeownership % (65% requirement)		90.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 90,000	25.7%	OK
Low Income (30% requirement)	\$ 225,000	64.3%	OK
Moderate Income	\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
Name of Local Government:			Washington County									
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Housing Rehabilitation	Yes	1	\$50,000	1	\$50,000			\$100,000.00	\$0.00	\$100,000.00	2
2	First Time Homebuyer	Yes	2	\$20,000					\$40,000.00	\$0.00	\$40,000.00	2
4	Replacement Housing	Yes			1	\$175,000			\$175,000.00	\$0.00	\$175,000.00	1
5	Diaster Mitigation								\$0.00	\$0.00	\$0.00	0
3, 28	Manufactured Housing (Mobile Homes)								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		3		2		0		\$315,000.00	\$0.00	\$315,000.00	5
Purchase Price Limits:				New	\$ 349,526	Existing	\$ 349,526					
			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
29	Manufactured Housing (Mobile Homes)								\$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			\$ 35,000		10%		OK					
Home Ownership Counseling			\$ -									
Total All Funds			\$ 350,000		OK							
Set-Asides												
Percentage Construction/Rehab (75% requirement)			90.0%		OK							
Homeownership % (65% requirement)			90.0%		OK							
Rental Restriction (25%)			0.0%		OK							
Very-Low Income (30% requirement)			\$ 90,000	25.7%	OK							
Low Income (30% requirement)			\$ 225,000	64.3%	OK							
Moderate Income			\$ -	0.0%								

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2028-2029												
Name of Local Government:			Washington County									
Estimated Funds (Anticipated allocation only):			\$	350,000								
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Housing Rehabilitation	Yes	1	\$50,000	1	\$50,000			\$100,000.00	\$0.00	\$100,000.00	2
2	First-Time Homebuyer	Yes	2	\$20,000					\$40,000.00	\$0.00	\$40,000.00	2
4	Replacment Housing	Yes			1	\$175,000			\$175,000.00	\$0.00	\$175,000.00	1
5	Disaster Mitigation								\$0.00	\$0.00	\$0.00	0
3, 28	Manufactured Housing (Mobile Homes)								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		3		2		0		\$315,000.00	\$0.00	\$315,000.00	5
Purchase Price Limits:			New	\$ 349,526	Existing	\$ 349,526						

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
29	Manufactured Housing (Mobile Homes)								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 35,000		10%		OK					
	Home Ownership Counseling		\$ -									
	Total All Funds		\$ 350,000		OK							

Set-Asides			
Percentage Construction/Rehab (75% requirement)		90.0%	OK
Homeownership % (65% requirement)		90.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 90,000	25.7%	OK
Low Income (30% requirement)	\$ 225,000	64.3%	OK
Moderate Income	\$ -	0.0%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

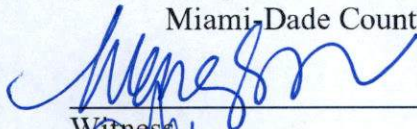
Local Government or Interlocal Entity:

Washington County

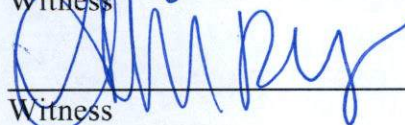
Certifies that:

- (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).



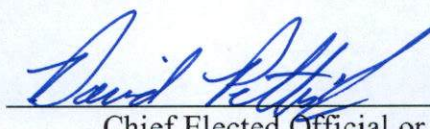
Witness



Witness

8/20/26

Date



Chief Elected Official or designee

David Pettis, Jr., Chairman

Type Name and Title

OR

Attest:

(Seal)

RESOLUTION #: 2026-17

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

* * * * *

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

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

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

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

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

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 City Commission finds that it is in the best interest of the public for the Washington County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

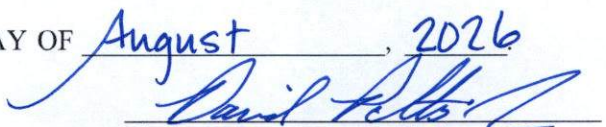
NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF WASHINGTON COUNTY, FLORIDA that:

Section 1: The Board of County Commissioners of Washington County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2026-2027, 2027-2028, 2028-2029.

Section 2: The Chairperson of the Board of County Commissioners 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 20th DAY OF August, 2026


Chairman or Mayor or designee

ATTEST:


City or County Clerk