

City of Cocoa



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP) – ADDING MANUFACTURED HOUSING STRATEGY

2025-2026, 2026-2027, 2027-2028



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I. Program Details:

A. LG(s)

Name of Local Government	City of Cocoa
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 the very low, low and moderate-income households;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2025-2026, 2026-2027, 2027-2028

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

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

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

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

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

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.



The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

All applications are accepted on a first qualified/first served basis. Ranking Priority:

1. Special Needs Households
 - a. Very low
 - b. Low
 - c. Moderate
2. After Special Needs set-asides are met
 - a. Very low
 - b. Low
 - c. Moderate

Exceptions will only be taken if necessary to meet a statutory requirement close to the expenditure deadline.

- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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



of rental housing does not exceed those rental limits adjusted for bedroom size.

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

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	Administer the program activities	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: N/A

T. Essential Service Personnel Definition (ESP): ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: Green initiatives will be utilized in repairs funded through SHIP to include low E windows and energy efficient appliances, water heater, and HVAC.

V. Describe efforts to meet the 20% Special Needs set-aside: : Applicants with households qualifying as Special Needs as defined by Section 420.0004(13) will be given priority. If Special Needs designation cannot be made at the time the application is received, and if the Special Needs set-aside has not yet been reached, area social service agencies serving the designated special needs populations are valuable stakeholders to assist in achieving the goal of the special needs set-asides. Special needs set-asides will be achieved through all strategies included herein.

Describe efforts to reduce homelessness: The City of Cocoa promotes collaboration and partnership among local social service organizations, community-based and faith-based organizations as a primary way to address local needs and issues more effectively. Local homeless agencies are encouraged to refer persons living in transitional housing to apply for assistance under the City-funded homebuyer assistance programs and rental housing programs. The City of Cocoa is a member of the Brevard Homeless Coalition (BHC), the lead agency of the Brevard County Continuum of Care (BHC), a 501(c)(3) with an independent board of directors that represents a cross section of advocate supporters.



Section II. LHAP Strategies:

A. Manufactured Housing (Mobile Homes)	Code 3, 28, 29
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|----|--|
| a. | <p>Summary: The manufactured housing strategy may provide funds for:</p> <ol style="list-style-type: none"> 1. Relocation assistance for owners/tenants who have been evicted due to closure of a mobile home park in accordance with 723.003, F.S. (code 28) 2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29) 3. Rehabilitation/emergency repairs (code 3) |
|----|--|
- b. Fiscal Years Covered: 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000 (relocation assistance)
\$5,000 (lot rental assistance)
\$15,000 (rehab/emergency repairs)
- e. Terms:
1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
 2. Interest Rate: 0%
 3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
 4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
 5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
 6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.
- In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
- If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.



- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Manufactured housing constructed after June 1994 is eligible.

B. Owner Occupied Rehabilitation	Code 3
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| <ul style="list-style-type: none"> a. Summary: funds will be awarded to repair owner-occupied homes to alleviate code violations, health hazards, and life safety issues. |
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$74,999
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Repayment loan/deferred loan/grant: Award as deferred payment loan secure by a note and mortgage.
 - 2. Interest Rate: 0%
 - 3. Years in Loan Term
 - a. Less than \$25,000 – 5 years
 - b. \$25,001-\$49,999 – 10 years
 - c. \$50,000-\$74,999 – 20 years
 - 4. Forgiveness
 - a. Less than \$25,000 – 20% per year
 - b. \$25,001 - \$49,999 – 10% per year
 - c. \$50,000-\$74,999 – 5% per year
 - 5. Repayment: None required if 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, conveyance of property, conversion to a rental property, loss of homestead exemption status, failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable to the City.

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 City will try 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: Eligible applicants will be approved for assistance on a first qualified, first served basis subject to funding availability and to maintain compliance with income-category reservations set forth in §420.9075(5) (2).

In compliance with established City policy, other selection criteria are as follows:

1. Applicants must have a fee simple title to the property.
2. Applicant's principal residence must be a single-family home located within the city limits of Cocoa
3. First time applicants will be given priority over previously assisted persons. Exceptions may be made for eligible property owners in cases where living conditions threaten the personal health and safety of the household.
4. Applicants must be in good standing with the City (e.g. City utility accounts and property taxes must be current, and property must be free of code enforcement violations or any other assessments unless owner is engaged in process of paying off any such obligations).
5. Applicants must own and occupy the assisted home as their primary residence as evidenced by a homestead exemption (or eligibility for homestead exemption) on the assisted property. The homeowner will select an approved contractor from those whose proposals meet, or which can be modified to meet bid requirements.

- g. Sponsor Selection Criteria: N/A

- h. Additional Information:

Subordinations: Only subordination requests which increase the affordability of the housing unit, decreases the term of the loan, assist with medical expenses, or provides a lower interest rate will be considered. Receiving cash back due to consumer debt repayment will not be considered. All requests will be reviewed on a case-by-case basis.

Requests for a Second Assistance: Households which have previously been assisted through the City's housing programs shall be limited to receiving one additional instance of minor repairs. These repairs shall be limited to health/safety repairs whose cost shall be no more than \$20,000 if the household has no need for handicapped accessibility. If a client is elderly or has need of handicap accessibility, assistance will be up to \$20,000 for accessibility to include (but not limited to) ramps, grab bars, and walk-in showers.

C. Demolition/Reconstruction	Code 4
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- | |
|---|
| a. Summary: When an applicant's home has been approved for owner occupied rehabilitation but is determined to be beyond reasonable repair (more than 50% of structure is deemed unlivable and estimated rehab exceeds \$75,000, the homeowner will be eligible for the demolition and reconstruction of a new home. |
|---|

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



- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$250,000
- 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: 20
 4. Forgiveness: 5% per year
 5. Repayment: None required if 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, conveyance of property, conversion to a rental property, loss of homestead exemption status, or failure to occupy the home as the primary residence. If any of these occur, the outstanding balance will be due and payable to the City.
- 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 City will try to recapture funds through the legal process, if it is determined that adequate funds may be available to justify pursuing a repayment.
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in Section I.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:

Subordinations: Only subordination requests which increase the affordability of the housing unit, decreases the term of the loan, assist with medical expenses, or provides a lower interest rate will be considered. Receiving cash back due to consumer debt repayment will not be considered. All requests will be reviewed on a case-by-case basis.

D. Disaster Assistance	Code 5
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a. Summary: Funds shall be provided to households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. Funds will be used for:

- Purchase of emergency supplies for eligible households to weatherproof damaged homes.
- Interim repairs to avoid further damage, such as tree and debris removal, to make the individual housing unit habitable.



- Deductible assistance up to \$2,500.
- Other activities approved by Florida Housing Finance Corporation in this LHAP

- 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
- e. Terms:
1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in Section I.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:

E. Emergency Repair

Code 6

a. Summary: The Emergency Repair Program is designed to correct, repair or replace essential system and/or critical structural problems. The purpose of the Emergency Repair-Limited Rehabilitation Program is to stabilize the homeowner's residence by making essential repairs to make the home safe, accessible and livable. The repairs needed may include, but are not limited to, correcting City Building Code violations, eliminating incipient housing code violations, electrical or plumbing problems, air conditioning replacement, and accessibility improvements for occupant(s) with disabilities. Other conditions that could cause the home to be or become uninhabitable will be considered on a case-by-case basis.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$20,000
- 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: 5
4. Forgiveness: 20% per year
5. Repayment: None required if the home 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 or conveyance of property, conversion to a rental property, loss of homestead exemption status, 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 City will try to recapture funds through the legal process, if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs and income groups as described in Section 1. (i) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:

Subordinations: Only subordination requests which increase the affordability of the housing unit, decrease the term of the loan, assist with medical expenses, or provide a lower interest rate will be considered. Receiving cash back due to consumer debt repayment will not be considered. All requests will be reviewed on a case-by-case basis.

F. Foreclosure Prevention	Code 7
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a.	Summary: This strategy will help those having trouble making their mortgage payments through no fault of their own (examples include loss of employment, unexpected medical bills or loss of co-borrower). The assistance will be available to homeowners in need from one (1) to three (3) months. They must be able to show that they will be able to maintain their mortgage following assistance.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$ 5,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Grant (funds not subject to recapture)



- 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: Must meet income requirements and be struggling to keep their mortgage current. Property must be in the City of Cocoa boundaries. Awarded on a first-qualified, first-served basis.
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information: N/A

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, we include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. Name of 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:

Permits as defined in s. 163.3164(7) and (8) for affordable housing projects, are expedited to a greater degree than other projects. On February 14, 2006, the City Council adopted Resolution No. 2006-20 waiving building permits and inspection fees for City projects or projects completed on City property, this includes SHIP funded projects.

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

An ongoing process for reviewing 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 City utilizes a development review process that reviews all proposed changes to ordinances, resolutions, regulations, procedures, or policies to determine the impact on housing cost prior to the adoption by the City Council. The ongoing review process was adopted through Resolution No. 94-34 by the City Council on June 28, 1994, and amended on December 13, 1994.

C. Other Incentive Strategies Adopted: **Modification of Impact Fees**

Resolution No. 98-2 allows for the reduction or waiver of rates, fees, charges, and assessments for individual users located within the City limits of any component or component of the water and sewer system if the City determines and finds that it is in the best interests of the health, safety, and general welfare of its citizens to grant such reduction or waiver.



D. Other Strategies Adopted: Allowance of Flexibility in Densities for Affordable Housing

The City can enter into development agreements pursuant to the Florida Municipal Home Rule Powers Act. Any agreement may also provide for variances or waivers from any applicable Land Development Regulation (LDR) of the City, provided the owner of real property demonstrates a bona fide need for the variance or waiver and agrees to provide significant enhancements to the subject property in exchange for the variance or waiver.

To encourage the creation of new affordable housing within the City and to preserve and augment the residential character of the RU-2-10 Single-Family and Multifamily Dwelling District within the Redevelopment Area, a Housing Bonus Program was created to provide a transferable floor area bonus for the development of new affordable housing within the Redevelopment Area. This Floor Area Bonus may be generated in the RU-2-10 Single-Family and Multifamily Dwelling District, and may be used in the CBD, Central Business District.

For each newly constructed unit of qualifying affordable housing, the developer shall be entitled to an increase of ten thousand (10,000) square feet of floor area bonus for new construction within the CBD. For substantial rehabilitation of qualifying affordable housing, the developer shall be entitled to an increase of five thousand (5,000) square feet of floor area bonus for new construction within the CBD. Such a bonus is transferable.

E. Other Strategies Adopted: Surplus Properties for the Benefit of Affordable Housing

An ongoing process of the review of city owned properties for the benefit of affordable housing as provided in Florida Statutes, Section 166.0451.:

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

The City conducts a yearly review of the inventory list at a public hearing to revise the listing of all City owned property prior to the adoption by the City Council. The ongoing review process was adopted through Resolution No 2020-148 by City Council.



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.

City of Cocoa

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 157,077.00
Salaries and Benefits	\$ 12,707.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 15,707.00
Admin %	10.00%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 157,077.00
Salaries and Benefits	\$ 12,707.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 15,707.00
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 157,077.00
Salaries and Benefits	\$ 12,707.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 15,707.00
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

City of Cocoa affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030

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

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

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

Other Key Deadlines:

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

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

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2025-2026												
Name of Local Government:			Cocoa									
Estimated Funds (Anticipated allocation only):			\$ 157,077									
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	\$74,999	1	\$74,999	1	\$74,999	\$224,997.00	\$0.00	\$224,997.00	3
4	Demolition/Reconstruction	Yes	1	\$150,000	1	\$150,000	1	\$150,000	\$450,000.00	\$0.00	\$450,000.00	3
5	Disaster Assistance	Yes	1	\$15,000	1	\$15,000	1	\$15,000	\$45,000.00	\$0.00	\$45,000.00	3
6	Emergency Repair	Yes	1	\$20,000	1	\$20,000	1	\$20,000	\$60,000.00	\$0.00	\$60,000.00	3
7	Foreclosure Prevention	No	1	\$5,000	1	\$5,000	1	\$5,000	\$0.00	\$15,000.00	\$15,000.00	3
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		5		5		5		\$779,997.00	\$15,000.00	\$794,997.00	15
Purchase Price Limits:				New \$ 250,000	Existing \$ 250,000							
			OK	OK								
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	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		\$ -			0%		OK				
	Home Ownership Counseling		\$ -									
Total All Funds			\$	794,997	This total is over the allocation and will require less than the maximum amount be awarded per applicant							
Set-Asides												
Percentage Construction/Rehab (75% requirement)			496.6%		OK							
Homeownership % (65% requirement)			506.1%		OK							
Rental Restriction (25%)			0.0%		OK							
Very-Low Income (30% requirement)			\$ 264,999	168.7%	OK							
Low Income (30% requirement)			\$ 264,999	168.7%	OK							
Moderate Income			\$ 264,999	168.7%								

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			Cocoa									
Estimated Funds (Anticipated allocation only):			\$ 157,077									
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	\$74,999	1	\$74,999	1	\$74,999	\$224,997.00	\$0.00	\$224,997.00	3
4	Demolition/Reconstruction	Yes	1	\$150,000	1	\$150,000	1	\$150,000	\$450,000.00	\$0.00	\$450,000.00	3
5	Disaster Assistance	Yes	1	\$15,000	1	\$15,000	1	\$15,000	\$45,000.00	\$0.00	\$45,000.00	3
6	Emergency Repair	Yes	1	\$20,000	1	\$20,000	1	\$20,000	\$60,000.00	\$0.00	\$60,000.00	3
7	Foreclosure Prevention	No	1	\$5,000	1	\$5,000	1	\$5,000	\$0.00	\$15,000.00	\$15,000.00	3
3	Manufactured Home (Mobile Home)	No	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
28	Manufactured Home Relocation/Park Closure	No	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
29	Manufactured Home Lot Assistance	No	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		5		5		5		\$779,997.00	\$15,000.00	\$794,997.00	15
Purchase Price Limits:				New \$ 250,000	Existing	\$ 250,000						
			OK	OK								
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	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		\$ -			0%		OK				
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 794,997		This total is over the allocation and will require less than the maximum amount be awarded per applicant							
Set-Asides												
Percentage Construction/Rehab (75% requirement)			496.6%		OK							
Homeownership % (65% requirement)			506.1%		OK							
Rental Restriction (25%)			0.0%		OK							
Very-Low Income (30% requirement)			\$ 264,999	168.7%	OK							
Low Income (30% requirement)			\$ 264,999	168.7%	OK							
Moderate Income			\$ 264,999	168.7%								

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
Name of Local Government:			Cocoa									
Estimated Funds (Anticipated allocation only):			\$ 157,077									
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	\$74,999	1	\$74,999	1	\$74,999	\$224,997.00	\$0.00	\$224,997.00	3
4	Demolition/Reconstruction	Yes	1	\$150,000	1	\$150,000	1	\$150,000	\$450,000.00	\$0.00	\$450,000.00	3
5	Disaster Assistance	Yes	1	\$15,000	1	\$15,000	1	\$15,000	\$45,000.00	\$0.00	\$45,000.00	3
6	Emergency Repair	Yes	1	\$20,000	1	\$20,000	1	\$20,000	\$60,000.00	\$0.00	\$60,000.00	3
7	Foreclosure Prevention	No	1	\$5,000	1	\$5,000	1	\$5,000	\$0.00	\$15,000.00	\$15,000.00	3
3	Manufactured Home (Mobile Home)	No	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
28	Manufactured Home Relocation/Park Closure	No	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
29	Manufactured Home Lot Assistance	No	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		5		5		5		\$779,997.00	\$15,000.00	\$794,997.00	15
Purchase Price Limits:			New	\$ 250,000	Existing	\$ 250,000						
			OK	OK								
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	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		\$ -			0%		OK				
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 794,997 This total is over the allocation and will require less than the maximum amount be awarded per applicant									
Set-Asides												
Percentage Construction/Rehab (75% requirement)			496.6%		OK							
Homeownership % (65% requirement)			506.1%		OK							
Rental Restriction (25%)			0.0%		OK							
Very-Low Income (30% requirement)			\$ 264,999	168.7%	OK							
Low Income (30% requirement)			\$ 264,999	168.7%	OK							
Moderate Income			\$ 264,999	168.7%								

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Cocoa

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).

Lei Robert
Witness

Charlene Stuteman
Witness

Michael C. Blake
Chief Elected Official or designee

Mayor Michael C. Blake
Type Name and Title

July 14, 2026
Date

OR

Z. L.
Attest:

(Seal)



RESOLUTION NO. 2026-051

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF COCOA (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, Community Services Department has prepared an updated three-year Local Housing Assistance Plan as required by SB594 with an effective date of July 1, 2026, for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Council finds that it is in the best interest of the public for the City of Cocoa (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 CITY COUNCIL OF THE CITY OF COCOA, FLORIDA that:

Section 1: The Council of the City of Cocoa (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 Mayor 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 14th DAY OF JULY 2026.



Mayor Michael C. Blake

(SEAL)

City of Cocoa
ATTEST:


Monica Arsenault, City Clerk
FLORIDA