

City of Crestview



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029



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I. Program Details:

A. LG(s)

Name of Local Government	City of Crestview
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:** 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:

All strategies will serve persons and households meeting the definition of Special Needs first. After Special Needs requirements are met, applications will be assisted for each strategy to meet the very low and low income set-asides. Once all set-asides have been met applications will be assisted for essential services personnel.

- 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 of Crestview finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: "A county or an



eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	All Administrative Duties	10%
Third Party Entity/Sub-recipient		

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: Crestview will charge a reasonable project delivery cost to cover inspections, such as after-hours or third-party inspections, that are performed by non-city employees for owner occupied rehabilitation applicants only. The delivery cost will not exceed 5% of each total project cost and will be included in the amount of the recorded mortgage and note.

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: Crestview will, when economically feasible, employ the following Green Building requirements on rehabilitation projects:

- a. 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;
- b. Low-flow water fixtures in bathrooms – WaterSense labeled products or the following specifications:
 - i. Toilets: 1.6 gallons/flush or less,
 - ii. Faucets: 1.5 gallons/minute or less,
 - iii. Showerheads: 2.2 gallons/minute or less;



- c. Air conditioning: Minimum SEER of 14. Packaged units are allowed in studios and one-bedroom units with a minimum of 11.7 EER.

V. Describe efforts to meet the 20% Special Needs set-aside: The Special Needs set-aside will be met through all strategies, with particular attention given to the Owner Occupied Rehabilitation strategy to provide the opportunity for owner occupants to remain independent in their homes and maintain homeownership. The City will perform outreach to and partner with social service agencies serving the designated special needs populations to achieve the special needs set-aside.

Persons with special needs, as defined in F.S. 420.0004(13) means, “an adult requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under F.S. 409.1451(5); a survivor of domestic violence as defined in F.S. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program, the Supplemental Security Income (SSI) program, or from veterans disability benefits.

W. Describe efforts to reduce homelessness: The City partners with, and refers homeless persons to, local agencies and the local Continuum of Care for assistance and placement of persons and households in stable rental housing.

Under the Rental Development strategy, the City will seek set-asides of units specifically for homeless households, or households transitioning out of homelessness. The Owner Occupied Rehabilitation and Disaster Recovery strategies will assist in maintaining stable households that would otherwise be at-risk of becoming homeless.

Section II. LHAP Strategies:

A. Owner Occupied Rehabilitation	Code 3
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- | | |
|----|--|
| a. | Summary: Funds will be awarded to repair owner occupied homes to alleviate code violations, health hazards and life and safety issues. |
|----|--|
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
 - c. Income Categories to be served: Very low, low and moderate
 - d. Maximum Award: \$50,000
 - 1. Awards less than or equal to \$20,000 shall be awarded as a grant.
 - 2. Awards greater than \$20,000 shall be awarded as a deferred payment loan.
 - 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: Loan will be forgiven at a rate of 20% per year of the term.



5. Repayment: None required as long as the loan is in good standing.
6. Default: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use;
If the home is foreclosed on by a superior mortgage holder, the City 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 after assessing the value of the property.

In cases where the qualifying homeowner(s) die(s) during the loan term, the outstanding balance of the loan will be due and payable unless an heir meets the eligibility criteria, occupy, and fulfills the loan's terms and conditions.

If any of these occur, the outstanding balance will be due and payable.

- f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, income groups, and then Essential Services Personnel as described in Section I. (I) of this plan.
- g. Sponsor Selection Criteria: N/A

B. Purchase Assistance	Code 2, 1
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a.	Summary: Funds will be awarded for down payment and/or closing costs for new and existing homes.
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- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: Maximum award amount shall be as follows, based on income category of applicant:

Income Category	Maximum Award
Very Low	\$40,000
Low	\$30,000
Moderate	\$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: 10
 4. Forgiveness: Loan will be forgiven at the end of the term
 5. Repayment: None required as long as the loan is in good standing
 6. Default: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the



funding sources.

If the home is foreclosed on by a superior mortgage holder, the City 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 after assessing the value of the property.

In cases where the qualifying homeowner(s) die(s) during the loan term, the outstanding balance of the loan will be due and payable unless an heir meets the eligibility criteria, occupy, and fulfill the loan's terms and conditions.

If any of these occur, the outstanding balance will be due and payable.

- 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, income groups, and then Essential Services Personnel as described in Section I. (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Loan will be awarded in the amount of money required in order to allow the homebuyer to qualify. The maximum will not be awarded in all cases.

Mobile Homes are not eligible.

C. Disaster Recovery	Code 5, 16
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a. Summary: The Disaster Strategy aids households in the aftermath of a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to: 1. Purchase of emergency supplies for eligible households to weatherproof damaged homes; 2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable; 3. Construction of wells or repair of existing wells where public water is not available; 4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies; 5. Security deposit for eligible recipients displaced from their homes due to disaster; 6. Rental assistance for eligible recipients displaced from their homes due to disaster. 7. Temporary rent and utility payments for up to 12 months for eligible tenants 8. Temporary mortgage and utility payments for up to 12 months for eligible homeowners 9. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster. 10. Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.
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- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very Low, Low, and Moderate
- d. Maximum award: \$20,000
- 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: Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance on a first qualified, first served basis, with priority for very low and low income households.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: If homeowner is insured, proceeds from the insurance must be used first before SHIP funds, except for the payment of the deductible.

Funds for disaster repairs will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster.

D. New Construction – Homeowner Housing Construction	Code 10
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Summary: Funds will be awarded to eligible sponsors for new home construction.

SHIP funds may be awarded to a developer as a construction loan. The developer will construct the home and market to potential buyers. SHIP eligible costs include site acquisition, site development, and new home construction.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very Low, Low and Moderate
- d. Maximum award: \$150,000 developer construction loan per unit A portion of this will be repaid to the City, another portion will pay for a developer's fee, up to 18%, and up to \$50,000 will be passed on to the buyer as a deferred payment loan.
- e. Terms:
 - 1. Sponsor:



- a. Repayment loan/deferred loan/grant: Deferred loan secured with a note and mortgage.
 - b. Interest Rate: 0%
 - c. Years in loan term: 24 months from initial contract.
 - d. Forgiveness: N/A
 - e. Repayment: Loan must be repaid upon the sale of individual homes to eligible homebuyer. On the annual report, the full amount of SHIP assistance (including the loan to the developer and the soft second loan to the buyer) will be reported as assisting the eligible buyer, and the repayment of the loan to the developer will be recorded as program income.
 - f. Default: If any of the homes are not sold to qualified eligible homebuyers as determined and approved by the City within six (6) months after the final certificate of occupancy is issued, the developer or contractor will be required to repay the City the full amount of the City's investment for the construction of the home. When the home is sold to qualified, eligible homebuyers as determined and approved by the City within six (6) months after the final certificate of occupancy is issued, the Sponsor and Title Agent shall coordinate the loan closing with lender and closing agent to ensure the transfer of title from developer to homebuyer.
2. Homebuyer:
- a. Repayment loan/deferred loan/grant: Deferred loan secured with a note and mortgage.
 - b. Interest Rate: 0%
 - c. Years in loan term: 15 years.
 - d. Forgiveness: The loan is forgiven at the end of the fifteen (15) year period.
 - e. Repayment: None required as long as the loan is in good standing.
 - f. Default: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources.
- If the home is foreclosed on by a superior mortgage holder, the City 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 after assessing the value of the property.
- In cases where the qualifying homeowner(s) die(s) during the loan term, the outstanding balance of the loan will be due and payable unless an heir meets the eligibility criteria, occupy, and fulfill the loan's terms and conditions.
- If any of these occur, the outstanding balance will be due and payable.
- f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, income groups, and then Essential Services Personnel as described in Section I. (I) of this plan.
 - g. Sponsor Selection Criteria: Selection of a developer and/or sponsor will be based upon the procurement requirements of the City of Crestview Purchasing Manual, based on the project cost. Selection Criteria will include:
 1. Locally-based non-profit and for-profit with an expertise in affordable single family housing construction and marketing units to very low income families



2. Previous experience of the organization
3. Amount leveraged funding the organization provides to the project
4. The financial capacity of the organization
5. Documentation of the agency's employment or planned employment of personnel from the Welfare Transition Program shall result in a priority for award of SHIP funds assuming the agency demonstrates capacity to implement the subject SHIP activity

Proposals will be evaluated by city planning staff or a committee comprised of city representatives to determine the agency or organization that will implement the strategy, in accordance with the City of Crestview Purchasing Manual. Final selection and contract approval will be provided in accordance with the City of Crestview Purchasing Manual. The developer/sponsor selected may participate for the full three-year LHAP period.

- h. Additional Information: Eligible costs will include infrastructure expenses typically paid by the developer including, but not limited to, streets, roadways, parking areas, sidewalks, pathways, walkways, storm-drainage systems, sanitary sewer systems, water supply systems, water mains, connections, hydrants, meters, utility hookups and utility easements for telephone, cable, electric lines, and rights-of-way, and street lighting. Infrastructure expenses must be on-site and must be directly related to the housing being assisted with SHIP funds.

SHIP may pay for all soft costs associated with the development including, but not limited to, preliminary and Final Plat Review, Engineering Service Charges, Recording Fees, Site Plan Review Fees, Minor Review Fees, Surface Water License, Permit to Construct in Right-of-Way, Sewer and Water Installation Fee, Sewer and Water Plan Review, Wastewater License, Building Permits, Road Construction Agreement Review, Traffic Study/Action Plan Review, Environmental Impact Review, Surface Water Permit, Land Use Amendment Review, Septic Tank Permit, and Well Permit, Payment of Impact Fees.

SHIP may pay for hard costs typically or customarily treated as construction costs by institutional lenders or any other reasonable hard costs associated or involved with the development and or construction process.

E. Rental Development	Code 14, 21
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| a. Summary: Funds will be awarded to eligible sponsors for the development of affordable rental housing or special needs housing for eligible persons through acquisition of property and new construction of, and/or rehabilitation/redevelopment of existing rental units. |
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- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$100,000 per unit.
- e. Terms:



1. Repayment loan/deferred loan/grant: Deferred payment loan secured by Mortgage and Note or Deed Restriction.
2. Interest Rate: 0%
3. Years in loan term: 15 year minimum on all projects, and 20 year minimum on any new construction project co-funded with local HOME funds. A longer term may be considered if specifically required by HUD, FHFC, USDA Rural Development or other primary lender as a condition of project financing.
4. Forgiveness: As defined in the applicable mortgage and note. For deferred payment loans, a portion of the loan will be forgiven as follows provided the project is not in default of program requirements:

15 Year Loan	20 Year Loan
Years 0-4: No forgiveness	Years 0-4: No forgiveness
Years 5-9: 25%	Years 5-9: 25%
Years 10-14: 25%	Years 10-14: 25%
Year 15: 50%	Years 15-19: 25%
	Year 20: 25%

5. Repayment: None required as long as the loan is in good standing.
 6. Default: As defined in the applicable mortgage and note or deed restriction, recapture of the outstanding loan balance of SHIP funds invested is required upon default. A default is the sale, transfer or conveyance of the property prior to term expiration; conversion to a non-approved use; failure to maintain standards for compliance as required by funding sources, including income eligibility or tenants and rent limits. The sale of properties assisted with SHIP funds shall require approval from the city council and shall be acceptable (without repayment) only if the subsequent owner(s) agree to meet any remaining rental, occupancy and affordability obligations established in the development agreement, mortgage and note, or deed restriction.
- f. Recipient/Tenant Selection Criteria: Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, income groups, and then Essential Services Personnel as described in Section I. (I) of this plan.
- g. Sponsor Selection Criteria: Sponsor Selection Criteria: Selection of a developer and/or sponsor will be based upon the procurement requirements of the City of Crestview Purchasing Manual, based on the project cost. Selection Criteria will include:
1. Locally-based non-profit and for-profit with an expertise in affordable single family housing construction and marketing units to very low income families
 2. Previous experience of the organization
 3. Amount leveraged funding the organization provides to the project
 4. The financial capacity of the organization
 5. Priority may be given to developments that serve targeted populations such as homeless persons, veterans, elderly households, or special needs households as defined in Section I.
 6. Documentation of the agency's employment or planned employment of personnel from the Welfare Transition Program shall result in a priority for award of SHIP funds assuming the agency demonstrates capacity to implement the subject SHIP activity



Proposals will be evaluated by city planning staff or a committee comprised of city representatives to determine the agency or organization that will implement the strategy, in accordance with the City of Crestview Purchasing Manual. Final selection and contract approval will be provided in accordance with the City of Crestview Purchasing Manual. The developer/sponsor selected may participate for the full three-year LHAP period. Selection of a developer and/or sponsor will be based upon responses to an advertised request for proposal.

h. Additional Information:

Eligible sponsors that offer rental housing for sale which 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.

Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units.

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.

The city's Community Development Services Department policy allows for expedited affordable housing projects to the greatest extent possible, while meeting all local, state and federal regulations.

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.

The city shall route to the Affordable Housing Advisory Committee for review and comment any proposed policy, ordinance, regulation or plan provisions that could affect the affordability of housing no less than thirty (30) days prior to the first public hearing of any said policy ordinance, regulation or plan provision.

C. Other Incentive Strategies Adopted: N/A

IV. EXHIBITS:



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

City of Crestview

Fiscal Year: 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 209,298.00
Salaries and Benefits	\$ 19,929.80
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 20,929.80
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 212,641.00
Salaries and Benefits	\$ 19,929.80
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 20,929.80
Admin %	9.84%
	OK
Fiscal Year 2028-2029	
Estimated SHIP Funds for Fiscal Year:	\$ 212,641.00
Salaries and Benefits	\$ 19,929.80
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 20,929.80
Admin %	9.84%
	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

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

Fiscal Year	Encumbered	Expended	Closeout Report
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030
2028-2029	6/30/2030	6/30/2031	9/15/2031

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
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030
2028-2029	3/30/2031	6/15/2031

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

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

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

Other Key Deadlines:

AHAC reports are 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

2026-2027

Name of Local Government:

City of Crestview

Estimated Funds (Anticipated allocation only):

\$	209,298
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Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	2	\$50,000	1	\$50,000	1	\$50,000	\$200,000.00	\$0.00	\$200,000.00	4
2	Purchase Assistance without Rehab	No		\$40,000		\$30,000		\$20,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Assistance	Yes		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	0
10	New Construction	Yes		\$150,000		\$150,000		\$150,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$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		2		1		1		\$200,000.00	\$0.00	\$200,000.00	4
Purchase Price Limits:			New	\$ 280,000	Existing	\$ 250,000						

OK

OK

[illegible]

Set-Asides

Percentage Construction/Rehab (75% requirement)		95.6%	OK
Homeownership % (65% requirement)		95.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 100,000	47.8%	OK
Low Income (30% requirement)	\$ 50,000	23.9%	OK
Moderate Income	\$ 50,000	23.9%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2028-2029												
Name of Local Government:			City of Crestview									
Estimated Funds (Anticipated allocation only):			\$ 209,298									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	2	\$50,000	1	\$50,000	1	\$50,000	\$200,000.00	\$0.00	\$200,000.00	4
2	Purchase Assistance without Rehab	No		\$40,000		\$30,000		\$20,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Assistance	Yes		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	0
10	New Construction	Yes		\$150,000		\$150,000		\$150,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		2		1		1		\$200,000.00	\$0.00	\$200,000.00	4
Purchase Price Limits:				New \$ 280,000	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
21	New Construction	Yes		\$100,000		\$100,000		100000	\$0.00	\$0.00	\$0.00	0
14	Rehabilitation	Yes		\$100,000		\$100,000		100000	\$0.00	\$0.00	\$0.00	0
16	Disaster Assistance	Yes		\$10,000		\$10,000		10000	\$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			\$ 20,930		10%		OK					
Home Ownership Counseling			\$ -									
Total All Funds			\$ 220,930		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)			95.6%		OK							
Homeownership % (65% requirement)			95.6%		OK							
Rental Restriction (25%)			0.0%		OK							
Very-Low Income (30% requirement)			\$ 100,000	47.8%	OK							
Low Income (30% requirement)			\$ 50,000	23.9%	OK							
Moderate Income			\$ 50,000	23.9%								

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: City of Crestview

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).

Crista Shipheard
Witness

JB Whitten
Chief Elected Official or designee

Donna Vaughn
Witness

JB Whitten, Mayor
Type Name and Title

22 April 2026
Date

OR

Nafisha Pearson
Attest: City Clerk



RESOLUTION: 2026- 12

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF CRESTVIEW 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;

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;

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

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;

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 staff has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation;

WHEREAS, the City Council finds that it is in the best interest of the public for the City of Crestview 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 CRESTVIEW, FLORIDA, AS FOLLOWS:

SECTION 1 – The City Council of the City of Crestview 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 Mayor, City Manager, or designee is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local

Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

SECTION 3 – This resolution shall take effect immediately upon its adoption.

Passed and adopted by the City Council of Crestview, Florida on the 8th day of June 2026.

ATTEST:



Natasha S. Peacock
City Clerk



Approved by me this 8th day of June, 2026.



J. B. Whitten
Mayor