

CALHOUN COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

Table of Contents

Description	Page #
Section I, Program Details	2
Section II, Housing Strategies	8
A. Owner Occupied Rehabilitation	8
B. Purchase Assistance	9
C. Foreclosure Prevention	11
D. Disaster Mitigation	12
E. Emergency Housing Repair	13
Section III, Incentive Strategies	14
A. Expedited Permitting	14
B. Ongoing Review Process	14
Exhibits	15
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: No changes- N/A G. Interlocal Agreement: N/A	

I. Program Details:

A. LG(s)

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

B. Purpose of the program:

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

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

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

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

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

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

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

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

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

Ranking Priority

1. Special Needs Households:
 - a. Very Low
 - b. Low
 - c. Moderate
2. Essential Services Personnel:
 - a. Very Low
 - b. Low
 - c. Moderate
3. After Special Needs Set-Asides, and ESP goals are met:
 - a. Very Low
 - b. Low
 - c. Moderate

- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include, but are not limited to: Homeownership Counseling (Pre and 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 either be wholly performed and maintained by Calhoun County or a third-party entity or consultant will be contracted for all or part of the administration.

Entity	Duties	Admin. Fee Percentage
Third Party Entity/Apalachee Regional Planning Council	Provide direct administration and oversight to the SHIP Program: client-intake, application processing, eligibility determination; coordinate and communicate with County BOCC on changes, approvals, and/or requests, coordinate all strategies as appropriate; maintain accurate files and documentation	10%.

- 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). An individual 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:** In addition to the administrative costs listed above, the County will charge a reasonable project delivery cost to cover inspections performed by non-County employees for rehabilitation projects. Other expenses may include underwriting services, title searches, appraisals, recording fees and doc stamps, surveys, termite inspection, and cost estimates. The fee will not exceed 5% of the maximum SHIP award.

Strategy	Activities	Maximum Percentage
Owner Occupied Rehabilitation	Title searches, appraisals, recording fees/doc stamps, surveys, termite inspection,	5%
Purchase Assistance with/without Rehabilitation	Title searches, appraisals, surveys, recording fees/doc stamps, termite inspection, underwriting services	5%
Foreclosure Prevention	Wire transfer fees, homebuyer counseling,	2%
Disaster Mitigation	Legals fees, termite inspections, title searches, appraisals, surveys	5%

- 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:**

The County will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:

- 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-Water Sense 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. Energy Star qualified refrigerator.
- d. Energy Star qualified exhaust fans in all bathrooms; and
- e. Air conditioning: Minimum SEER of 14. Package units are allowed in one-bedroom units with a minimum of 11.7 SEER.

V. Describe efforts to meet the 20% Special Needs set-aside: Calhoun County’s prescreening for SHIP assistance includes asking if any person in the household qualifies as a persons with special needs as defined in section 420.0004(13), Florida Statutes, “as an adult person 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 s. 409.1451(5); a survivor of domestic violence as defined in s.741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veteran’s disability benefits. While typically up to 40% of SHIP applicants fall in this category in Calhoun County, the County will partner with social services agencies serving the designated special needs population to achieve the goal of the special needs set-aside.

Strategy	Special Needs Priority	Agency Partners
Owner Occupied Rehabilitation	Income level ranking: 1) very low, 2) low, 3) moderate	Doorways of Northwest Florida, North Florida Inland Long Term Recovery Group, Volunteers of America, USDA Rural Development, Catholic Charities, Community Action
Purchase Assistance with/without rehabilitation	Income level ranking: 1) very low, 2) low, 3) moderate	Doorways of Northwest Florida, North Florida Inland Long Term Recovery Group, Volunteers of America, USDA Rural Development, Catholic Charities, Community Action
Foreclosure Prevention	Income level ranking: 1) very low, 2) low, 3) moderate	Doorways of Northwest Florida, North Florida Inland Long Term Recovery Group, Volunteers of America, USDA Rural Development, Catholic Charities, Community Action
Disaster Mitigation	Immediate threats to health and life safety; imminent residual damage to home; repairs necessary to make home habitable	Doorways of Northwest Florida, North Florida Inland Long Term Recovery Group, Volunteers of America, USDA Rural Development, Catholic Charities,

		Community Action, Calhoun Liberty Mission Center
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W. Describe efforts to reduce homelessness: Calhoun County works diligently with local partners including the Calhoun County Sheriff's Office, the Calhoun County Senior Citizens Association, Veteran's Affairs, the Community Action program, and local churches to ensure that persons experiencing homelessness or at risk of experiencing homelessness find shelter. The SHIP program provides home repair assistance that helps keep homeowners in their homes, which also improves housing stability and reduces the risk of homelessness.

Strategy	Special Needs Priority	Agency Partners
Owner Occupied Rehabilitation	Income level ranking: 1) very low, 2) low, 3) moderate	Doorways of Northwest Florida, North Florida Inland Long Term Recovery Group, Calhoun County Sheriff's Office, Volunteers of America, USDA Rural Development, Catholic Charities, Community Action
Purchase Assistance with/without rehabilitation	Income level ranking: 1) very low, 2) low, 3) moderate	Doorways of Northwest Florida, North Florida Inland Long Term Recovery Group, Volunteers of America, USDA Rural Development, Catholic Charities, Community Action
Foreclosure Prevention	Income level ranking: 1) very low, 2) low, 3) moderate	Doorways of Northwest Florida, North Florida Inland Long Term Recovery Group, Volunteers of America, USDA Rural Development, Catholic Charities, Community Action
Disaster Mitigation	Immediate threats to health and life safety; imminent residual damage to home; repairs necessary to make home habitable	Doorways of Northwest Florida, North Florida Inland Long Term Recovery Group, Volunteers of America, USDA Rural Development, Catholic Charities, Community Action, Calhoun Liberty Mission Center

Section II. LHAP Strategies:

A. OWNER OCCUPIED REHABILITATION	Code 3
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a. Summary: SHIP funds will be awarded to eligible owner-occupied households. Rehabilitation includes but is not limited to roofing, electrical, plumbing, sanitary disposal, life/safety conditions, well and septic systems, correction of code violations/deficiencies, ADA accommodations, energy efficiency, and other related repairs.

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

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

d. Maximum award: \$65,000

e. Terms

- a. Repayment loan/deferred loan/grant: Funds will be awarded as a Deferred Payment Loan secured by a lien on the mortgage.
- b. Interest Rate: 0%
- c. Years in loan term: 5
- d. Forgiveness: Loan is forgiven on a prorated basis of 20% per year
- e. Repayment: None required as long as the loan is in good standing
- f. 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; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable.

In the event that the sole owner or all owners executing the deferred payment loan agreement are deceased during the five (5) year term thereof, the agreement shall be considered satisfied and no longer constitutes a lien against the property.

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

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first- served basis with priorities for Special Needs, Essential Services Personnel and income groups described in section I. (I) in this plan.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Units must be within Calhoun County, Florida.
2. The home must be suitable for rehabilitation as determined in consultation with the SHIP Program Administrators and SHIP Housing Inspector.
3. Manufactured homes or mobile homes are eligible in this strategy if they are built after June 30th, 1994, by a licensed installer. Mobile homes assisted with SHIP funds must be registered with the Calhoun County Tax Collector's Office.
4. Property Taxes must be paid and not delinquent.
5. Applicant must demonstrate proof of homestead exemption on property.
6. Any person is only eligible to receive SHIP assistance once every ten (10) years with the exception of SHIP Disaster Assistance (implemented as declared by State or Federal Executive Order). A property is only eligible to receive SHIP assistance once every ten (10) years with the exception of SHIP Disaster Assistance (implemented as declared by State or Federal Executive Order).

B. PURCHASE ASSISTANCE WITH/WITHOUT REHABILITATION	Code 1 , 2
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a. Summary: The Calhoun County Purchase Assistance Program is designed to assist first time homebuyers with the purchase of a new or existing single-family or manufactured/modular home within Calhoun County. Households will be income qualified by SHIP staff. SHIP Funds may be used in conjunction with a first mortgage loan obtained from a participating lender in the Florida Housing Finance Corporation's Bond program or Rural Development. SHIP funds will be awarded for down payment and closing costs associated with the purchase of a home. The maximum award for Purchase Assistance includes the rehabilitation costs.

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

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

d. Maximum award: Very Low: \$25,000, Low: \$15,000 Moderate: \$10,000

e. Terms

- a. Repayment loan/deferred loan/grant: Funds will be awarded as a Deferred Payment Loan secured by a lien on the mortgage.
- b. Interest Rate: 0%
- c. Years in loan term: 5
- d. Forgiveness: Loan is forgiven on a prorated basis of 20% per year
- e. Repayment: None required as long as the loan is in good standing
- f. 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; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable.

In the event that the sole owner or all owners executing the deferred payment loan agreement are deceased during the five (5) year term thereof, the agreement shall be considered satisfied and no longer constitutes a lien against the property.

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

f. Recipient Selection Criteria: Applications will only be accepted from applicants who first document that they qualify for a residential loan from a participating lender. Applicants will be ranked for assistance based on a first-qualified, first-served basis with priorities for Special Needs, Essential Services Personnel and income groups described in section I. (I) in this plan.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- 1. Units must be within Calhoun County, Florida.
- 2. New modular and manufactured homes built after June 1994 are eligible in this strategy.
- 3. Mobile homes built before June 30th, 1994 are not eligible for purchase. Mobile homes assisted with SHIP funds must be registered with the Calhoun County Tax Collector's Office.

4. Any person is only eligible to receive SHIP assistance once every ten (10) years with the exception of SHIP Disaster Assistance (implemented as declared by State or Federal Executive Order). A property is only eligible to receive SHIP assistance once every ten (10) years with the exception of SHIP Disaster Assistance (implemented as declared by State or Federal Executive Order).
5. The first mortgage must be a fixed rate; no adjustable-rate mortgages (ARM), prepayment penalty, negative amortization, balloon loan or owner financing is allowed.

C. FORECLOSURE PREVENTION	Code 7
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a. Summary: The Foreclosure Prevention Program will provide assistance to eligible owner-occupied households who are delinquent/in arrears on their mortgage payments, as to avoid foreclosure. This assistance applies only to cases where Lis Pendens has not been filed. Applicants requesting assistance must demonstrate a hardship beyond their control. Hardships include military deployment, job loss, extended illness and/or unexpected loss of spouse, child or other household member, personal injury or extended illness resulting in job loss, or unanticipated emergency expenses. In addition to mortgage in arrears, assistance can cover maintenance or association fees in arrears, special assessments, and legal fees.

- 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
 - a. Repayment loan/deferred loan/grant: Funds will be awarded as a grant
 - b. Interest Rate: Not applicable
 - c. Years in loan term: Not applicable
 - d. Forgiveness: Not applicable
 - e. Repayment: Not applicable
 - f. Default: Not applicable
- f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first- served basis with priorities for Special Needs, Essential Services Personnel and income groups described in section I. (I) in this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 1. Units must be within Calhoun County, Florida
 2. Modular and manufactured homes are eligible in this strategy.
 3. Applicant must demonstrate proof of homestead exemption on property.
 4. Any person is only eligible to receive SHIP assistance once every ten (10) years with the exception of SHIP Disaster Assistance (implemented as declared by State or Federal Executive Order). A property is only eligible to receive SHIP assistance once every ten (10) years with the exception of SHIP Disaster Assistance (implemented as declared by State or Federal Executive Order).

D. DISASTER MITIGATION	Code 5
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a. Summary: Funds will be awarded to eligible owner-occupied households in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President of the United States or Governor of the State of Florida. Repairs will be prioritized as follows: 1. Immediate threats to health and life safety (some examples include raw sewage, lack of water, roofing, exposed wires) in cases where the home is still habitable. 2. Imminent residual damage to the home (some examples include damage caused by a leaking roof) in cases where the home is still habitable. 3. Repairs necessary to make the home habitable.

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

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

d. Maximum award: \$ 30,000

e. Terms

- a. Repayment loan/deferred loan/grant: Funds will be awarded as a Deferred Payment Loan secured by a lien on the mortgage.
- b. Interest Rate: 0%
- c. Years in loan term: 5
- d. Forgiveness: Loan is forgiven on a prorated basis of 20% per year
- e. Repayment: None required as long as the loan is in good standing
- f. 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; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable.

In the event that the sole owner or all owners executing the deferred payment loan agreement are deceased during the five (5) year term thereof, the agreement shall be considered satisfied and no longer constitute a lien against the property.

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

i. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first served basis.

j. Sponsor Selection Criteria: N/A

k. Additional Information:

1. Units must be within Calhoun County, Florida.
2. Modular homes or mobile homes are eligible in this strategy if they are built after June 30th, 1994. Mobile homes assisted with SHIP funds must be registered with the

Calhoun County Tax Collector's Office.

3. Property Taxes must be paid and not delinquent.
4. Applicant must demonstrate proof of homestead exemption on property.
5. SHIP funds may be used alone or in conjunction with other sources of during to cover the cost of repairs described under this strategy.
6. Applicants who have homeowner's insurance in place at the time of the storm event must submit a claim to their insurer and use proceeds for the disaster-related home repairs. SHIP funds may be used to pay homeowner deductible.

E. EMERGENCY HOUSING REPAIR	Code 6
a. Summary: SHIP funds will be used to provide emergency repair assistance to assist homeowners of site-built homes or eligible mobile homes (post June 1994) to address emergency situations targeting health and safety concerns. The emergency repair work is defined as work that will address health and safety concerns to include but not limited to: 1. Leaky roof 2. Septic system work (repair/replace) 3. Well work (repair/replace) 4. HVAC work, Electrical Work, and Window Units (repair/replace) 5. Wheelchair ramps/ADA accommodations/Accessibility items 6. Remediations of an immediate health hazard to the occupants decided on a case-by-case basis by the Calhoun County Board of County Commissioners via Consultation with SHIP	

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

c. Income Categories to be served: Very Low, Low

d. Maximum award: \$10,000

e. Terms:

- a. Repayment loan/deferred loan/grant: Funds will be awarded as a Deferred Payment Loan secured by a lien on the mortgage.
- b. Interest Rate: 0%
- c. Years in loan term: 5
- d. Forgiveness: Loan is forgiven on a prorated basis of 20% per year
- e. Repayment: None required as long as the loan is in good standing
- f. 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; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and

payable.

In the event that the sole owner or all owners executing the deferred payment loan agreement are deceased during the five (5) year term thereof, the agreement shall be considered satisfied and no longer constitutes a lien against the property.

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

- f. Recipient Selection Criteria: Applicants will be ranked for assistance based on priorities for Special Needs, Essential Services Personnel and income groups described in section I. (I) in this plan. Additionally, applicant selection order will be determined by the Calhoun County Board of County Commissioners in consultation with the SHIP Administrator.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - 1. Applicants who have received prior SHIP assistance under this strategy are ineligible to apply, unless there is a new accessibility need.
 - 2. The property must be owner occupied.
 - 3. Existing homeowners insurance is not required to be eligible for assistance.
 - 4. The assessed value of an applicant's homestead property cannot exceed established purchase price limits as defined by Calhoun County's Local Housing Assistance Plan (LHAP) to received assistance through the Calhoun County SHIP Program.
 - 5. Deeds, warranty deeds, quit claim deeds, and indenture must be in applicant(s) name. Agreement for deeds, assumption agreements, rent to own agreements and private owner financing agreements will not be accepted. If both spouses are listed on the deed and one of the spouses is deceased, a copy of the death certificate is required.
 - 6. The home must be suitable for rehabilitation as determined in consultation with the SHIP Program Administrators and SHIP Housing Inspector.
 - 7. Modular homes or mobile homes are eligible in this strategy if they are built after June 30th, 1994. Mobile homes assisted with SHIP funds must be registered with the Calhoun County Tax Collector's Office.
 - 8. Property Taxes must be paid and not delinquent.
 - 9. Applicant must demonstrate proof of homestead exemption on property.
 - 10. No code enforcement violations.
 - 11. If the applicant is awarded emergency repair and later becomes eligible for the rehab strategy the awarded amount for emergency repair will be deducted from the rehab strategy thus assuring that assisted applicants can only benefit once every ten (10) years with the exception of SHIP Disaster Assistance (implemented as declared by State or Federal Executive Order)

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. 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: Calhoun County expedites permitting of affordable housing projects by administrative direction, close coordination, and teamwork. The Calhoun County SHIP office and the Building Department are located within the same building.

B. 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: SHIP office analyzes each plan, procedure, rule, ordinance, regulation, or policy presented to determine any impacts to the cost of affordable housing. If necessary, the SHIP administrator will bring this information of any cost increases or impacts to the Commission for consideration.

C. Other Incentive Strategies Adopted: None

IV. EXHIBITS:

Required

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

Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement (Required if applicable).
- H. Other Documents Incorporated by Reference.

Calhoun County	
Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	
Office Supplies and Equipment	\$ 1,100.00
Travel Per diem Workshops, etc.	\$ 1,200.00
Advertising	\$ 700.00
Other-For Contracted Administrators	\$ 32,000.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	
Office Supplies and Equipment	\$ 1,150.00
Travel Per diem Workshops, etc.	\$ 1,200.00
Advertising	\$ 650.00
Other-For Contracted Administrators	\$ 32,000.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	
Office Supplies and Equipment	\$ 1,050.00
Travel Per diem Workshops, etc.	\$ 1,200.00
Advertising	\$ 750.00
Other-For Contracted Administrators	\$ 32,000.00
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

Calhoun County affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

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

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

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

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

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

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

Other Key Deadlines:

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

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

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2025-2026												
Name of Local Government:		Calhoun 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	Owner Occupied Rehabilitation	Yes	2	\$65,000	2	\$65,000			\$260,000.00	\$0.00	\$260,000.00	4
1,2	Purchase Assistance w/without Rehab	Yes	2	\$25,000					\$50,000.00	\$0.00	\$50,000.00	2
7	Foreclosure Prevention	No	1	\$5,000					\$0.00	\$5,000.00	\$5,000.00	1
5	Disaster Mitigation								\$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		5		2		0		\$310,000.00	\$5,000.00	\$315,000.00	7
Purchase Price Limits:			New	\$ 510,939	Existing	\$ 510,939						

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			\$ 315,000 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		88.6%		OK
Homeownership % (65% requirement)		90.0%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		\$ 185,000	52.9%	OK
Low Income (30% requirement)		\$ 130,000	37.1%	OK
Moderate Income		\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:		Calhoun 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	Owner Occupied Rehabilitation	Yes	2	\$65,000	2	\$65,000			\$260,000.00	\$0.00	\$260,000.00	4
1,2	Purchase Assistance w/without Rehab	Yes	2	\$25,000					\$50,000.00	\$0.00	\$50,000.00	2
7	Foreclosure Prevention	No	1	\$5,000					\$0.00	\$5,000.00	\$5,000.00	1
5	Disaster Mitigation								\$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		5		2		0		\$310,000.00	\$5,000.00	\$315,000.00	7
Purchase Price Limits:			New	\$ 510,939	Existing	\$ 510,939						

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									\$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			\$ 315,000 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		88.6%		OK
Homeownership % (65% requirement)		90.0%		OK
Rental Restriction (25%)		0.0%		OK
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Low Income (30% requirement)		\$ 130,000	37.1%	OK
Moderate Income		\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
\ Calhoun 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	Owner Occupied Rehabilitation	Yes	2	\$65,000	2	\$65,000			\$260,000.00	\$0.00	\$260,000.00	4
1,2	Purchase Assistance w/without Rehab	Yes	2	\$25,000					\$50,000.00	\$0.00	\$50,000.00	2
7	Foreclosure Prevention	No	1	\$5,000					\$0.00	\$5,000.00	\$5,000.00	1
5	Disaster Mitigation								\$0.00	\$0.00	\$0.00	0
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									\$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		5		2		0		\$310,000.00	\$5,000.00	\$315,000.00	7
Purchase Price Limits:			New	\$ 510,939	Existing	\$ 510,939						

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									\$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			\$ 315,000 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		88.6%		OK
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Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		\$ 185,000	52.9%	OK
Low Income (30% requirement)		\$ 130,000	37.1%	OK
Moderate Income		\$ -	0.0%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

Calhoun 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

Darryl O'Bryan

Chief Elected Official or designee

Darryl O'Bryan - Chairman

Witness

Type Name and Title

7/15/2025

Date

OR

Rain Baff
Attest:

(Seal)



RESOLUTION 2025-22

A RESOLUTION OF THE CALHOUN COUNTY FLORIDA BOARD OF COUNTY COMMISSIONERS 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 CHAIRMAN 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 those small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

WHEREAS the Economic and Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS the County Commission finds that it is in the best interest of the public for the Calhoun County Board of County Commissioners 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 CALHOUN COUNTY, FLORIDA that:

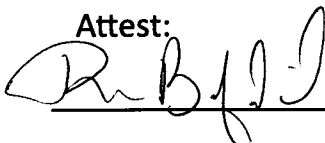
Section 1: The Calhoun County Board of County Commissioners hereby approves the Local Housing Assistance Plan, as attached, and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for fiscal years 2025-2026, 2026-2027, 2027-2028.

Section 2: The Chairman, 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.

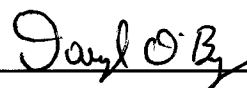
Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS 15th DAY OF JULY 2025.

Attest:



Robin Barfield, Clerk of Court
and County Comptroller



Darryl O'Bryan, Chairman