

FLAGLER COUNTY & CITY OF PALM COAST



STATE HOUSING INITIATIVES PARTNERSHIP (SHIP)

LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026 | 2026-2027 | 2027-2028



Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	9
A. Nonprofit-Built Homes – Homebuyer Assistance	9
B. Shared Equity Purchase Assistance for Essential Services and Voucher Converters	11
C. Owner Occupied Home Rehabilitation	13
D. New Start Deposit Assistance Program	15
E. Disaster Assistance	16
Section III, Incentive Strategies	19
A. Expedited Permitting (Flagler County and City of Palm Coast)	19
B. Ongoing Review Process (Flagler County and City of Palm Coast)	19
C. Public Lands for Affordable Housing (Flagler County and City of Palm Coast)	19
D. Duplex Unit Conversion for Separate Ownership (City of Palm Coast)	19
E. Planned Affordable Development District (Flagler County)	20
F. Accessory Dwelling Units—Policy Support (Flagler County and City of Palm Coast)	21
G. Affordable Housing Educational Impact Fee Exemption (County-Wide)	21
Section IV, Exhibits	21
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. Interlocal Agreement	
G. Shared Equity Resale Formula and Policies	



I. PROGRAM DETAILS

A. LG(s)

Name of Local Government	Flagler County Board of County Commissioners
Does this LHAP contain an interlocal agreement?	Yes
If yes, name of other local government(s)	Palm Coast City Council

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:

Flagler County promotes a Local Housing Partnership by coordinating efforts between government entities, lending institutions, builders and developers, nonprofit and community-based housing providers, professional service providers, advocates for low-income households, real estate professionals, service organizations, and the lead agency of the local Continuum of Care.

Through its SHIP Program activities, Flagler County engages these partners to increase affordable housing opportunities, deliver supportive services, provide homebuyer education, expand financing access, and preserve long-term housing stability for income-eligible residents.

H. Leveraging:

Flagler County increases the availability of affordable housing by combining local resources, cost-saving measures, and outside funding sources within a coordinated Local Housing Partnership. SHIP funds are used to leverage and supplement other Florida Housing Finance Corporation programs, serve as match for federal and state housing grants, and strengthen local housing initiatives.

The County actively pursues grants such as the Hurricane Loss Mitigation Program (HLMP) to improve the resilience of the local housing stock and often combines SHIP and HLMP funds to complete rehabilitation and storm hardening for eligible households. Additionally, Flagler County collaborates with the City of Palm Coast to streamline project delivery for home purchase and rehabilitation activities requiring both SHIP and city-administered funding sources, such as the Community Development Block Grant (CDBG).

These combined efforts enhance the effectiveness of local affordable housing strategies and maximize the impact of available resources.



- I. **Public Input:** Flagler County solicited public input in the development of the Local Housing Assistance Plan through a combination of public engagement, stakeholder outreach, and online posting. A public survey and the draft LHAP were made available through the County website. Input was solicited at outreach events such as the April Housing Fair and the Spring Fling social services event.

Stakeholder feedback was also sought from organizations including the Housing Authority, Habitat for Humanity, St. Johns Housing Partnership, Mid Florida Housing Partnership, and internal partners such as Flagler County Emergency Management, Human Services, and Administrative Services staff and City of Palm Coast Community Development Staff.

The draft LHAP will be presented at a publicly noticed Palm Coast City Council meeting and subsequently at a publicly noticed Board of County Commissioners meeting, providing multiple opportunities for public comment prior to final adoption.

- J. **Advertising and Outreach:** Flagler County advertises the availability of SHIP funds through a notice published in a newspaper of general circulation, such as the Palm Coast Observer, at least 30 days prior to the beginning of the application period. In addition, public news releases are issued through local media outlets, and updates are provided at public meetings, including Affordable Housing Advisory Committee (AHAC) meetings and Board of County Commissioners meetings.

If funding is unavailable due to an active waiting list, no notice of funding availability will be required in accordance with SHIP program rules.

- K. **Waiting List/Priorities:** A waiting list will be maintained for applicants who submit complete applications and appear likely to meet eligibility requirements based on the information provided. Applications are accepted year-round for most strategies. For Purchase Assistance, the waitlist may be closed when ten or more potentially eligible applications are received. Applicants will be notified of their status and placed on the waiting list in the order their completed application was received, along with any applicable funding priorities outlined 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:

- a. **Priority Level 1:** Very Low-Income households with Special Needs
- b. **Priority Level 2:** Low Income households with Special Needs
- c. **Priority Level 3:** Very Low-Income households
- d. **Priority Level 4:** Low Income households employed in Essential Services
- e. **Priority Level 5:** Low Income households
- f. **Priority Level 6:** Moderate Income households with Special Needs
- g. **Priority Level 7:** All other eligible households

For Shared Equity Purchase Assistance strategy, funds will only be awarded to essential service personnel and applicants converting Housing Choice vouchers to homeownership.

Applicants will be served in order of priority, beginning with the earliest application in the highest priority level.



Priority Override for Emergency Conditions

Flagler County Housing Services may override the priority order only in rare and critical cases where a condition poses an imminent and severe threat to life, health, or safety, or where failure to act would result in immediate loss of housing.

Examples of qualifying emergency conditions include (but are not limited to):

- Severe roof failure causing structural instability, ceiling collapse, or active water intrusion affecting electrical systems.
- Electrical panel failure creating a verified fire hazard (as confirmed by a licensed professional).
- Septic or plumbing failure that renders the home uninhabitable (e.g., complete loss of water, sewage backflow).
- Code violations or condemnation notices requiring immediate correction to prevent displacement.
- Court-ordered eviction or relocation due to an unsafe condition within the home.
- Inability to return home from medical rehabilitation due to the condition of the home, including inaccessible entryways, bathrooms, or other hazards that prevent safe mobility or care.

Inoperable HVAC units or roof leaks, while serious, do not qualify for override unless they pose an immediate and documented threat to safety or habitability.

This provision ensures Housing Services can respond swiftly to urgent situations while preserving fairness for households already awaiting assistance for serious—but non-emergency—needs.

- L. **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. Flagler County Ordinance 90-11 establishes a policy to ensure equal opportunity to obtain adequate housing regardless of race, color, religion, ancestry, sex, age, familial status, disability, or national origin.
- M. **Support Services and Counseling:** Flagler County will be issuing Requests for Proposals through its OpenGov.com portal for homeownership support to include credit counseling, pre-and -post purchase counseling, and foreclosure prevention counseling and. The Flagler County Extension Office provides First Time Homebuyer classes in English and Spanish.
- N. **Purchase Price Limits:** 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.

The methodology used is:

U.S. Treasury Department	x
Local HFA Numbers	

- O. **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.

- P. **Welfare Transition Program:** Should an eligible sponsor be utilized, Flagler County will apply a qualification and selection system that includes a preference for eligible sponsors employing personnel from the Welfare Transition Program (WTP). Sponsors demonstrating WTP employment will receive priority consideration during the selection process through either bonus scoring or tie-breaker advantage, as outlined in application materials. Documentation verifying WTP employment will be required at the time of application.
- Q. **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.
- R. **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.



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

Entity	Duties	Admin. Fee Percentage
Local Government	Flagler County administers all aspects of SHIP funding.	10%

- T. **First-time Homebuyer Definition:** An individual shall be considered a first-time homebuyer if they meet any of the following criteria:

- a. Has not owned a principal residence during the 3 years preceding the date of purchase. If married, this applies to both spouses.
- b. Is a single parent who only owned a home jointly with a former spouse.
- c. Is a displaced homemaker who only owned a home jointly with a spouse.
- d. Has only owned a principal residence that is considered substandard housing, including but not limited to units that:
 - i. Were not permanently affixed to a permanent foundation; or
 - ii. Did not meet applicable building codes and could not be brought into compliance for less than the cost of constructing a new permanent structure.
 - iii. Ownership of a mobile or manufactured home constructed prior to June 15, 1994, shall be considered ownership of substandard housing for the purpose of first-time homebuyer eligibility.

e. **Rental and Investment Property Exclusion:**

Ownership of rental or investment property within the past 3 years disqualifies an applicant, unless:

- i. The property is heirs' property or was inherited and is located more than 50 miles from the applicant's current residence in Flagler County; and
- ii. The applicant cannot occupy, maintain or liquidate the subject property.

Documentation is required for all exceptions, and final eligibility is subject to program approval.

- U. **Project Delivery Costs:** Project delivery costs shall not exceed 5 percent of the award for expenses not covered by the administrative budget to include home inspections, cost estimation, contractor walk-throughs, change-order reviews, and final inspections, homeowner education, and recording fees for owner occupied rehab..

- V. **Essential Service Personnel Definition (ESP):** Essential Services Personnel (ESP) includes individuals who are regular, permanent employees working in Flagler County in the following sectors:

- a. Public, charter, or private school employees
- b. First responders, including law enforcement, fire rescue, and emergency medical personnel
- c. Health care providers and behavioral health professionals
- d. Community and social services personnel employed by nonprofit or government organizations who support the delivery of services to individuals or families.
- e. Laborers and building trades professionals
- f. Public infrastructure and environmental services employees, including those working in water, sewer, sanitation, roads, or vector control.



W. Describe efforts to incorporate Green Building and Energy Saving products and processes:

Flagler County encourages the integration of sustainable, storm-resistant, and energy-efficient practices in rehabilitation projects to support long-term affordability, resilience, and environmental sustainability. Where feasible and practical, the County incorporates measures such as:

1. Use of environmentally friendly materials, including low or no-VOC products.
2. Installation of water-saving fixtures and appliances that meet recognized efficiency standards, such as WaterSense or similar.
3. Selection of energy-efficient systems, appliances, and lighting, such as Energy Star-rated products.
4. Improvement of insulation, ventilation, and sealing to enhance energy efficiency and indoor air quality.
5. Incorporation of accessibility features that support aging-in-place, including comfort-height toilets and walk-in showers.
6. Reinforcement of structural elements, such as roof-to-wall connections, to improve storm resistance.

Specifications are developed with qualified professionals to meet industry standards and project needs. A blower door test is conducted for all whole-home rehabilitations by a third-party consultant to identify air leakage and guide energy efficiency improvements in the scope of work.

X. Describe efforts to meet the 20% Special Needs set-aside: Flagler County prioritizes Special Needs households across its SHIP programs through identification at intake and funding flexibility within existing strategies.

Special Needs households are served under the Owner-Occupied Rehabilitation strategy through both grant-funded Tier 1 accessibility modifications (up to \$15,000) and broader rehabilitation projects when eligible. In addition, Flagler County targets Special Needs voucher holders through the Voucher Deposit Assistance Program and the Voucher Conversion Homeownership initiative.

These efforts ensure that at least 20% of SHIP funds benefit Special Needs households annually, consistent with statutory requirements.

Y. Describe efforts to reduce homelessness: Flagler County reduces the risk of homelessness through a combination of housing stabilization, emergency assistance, and supportive services. The County's rehabilitation programs address critical repairs needed to maintain insurance coverage and safe occupancy, preventing financial strain and potential foreclosure for low- and moderate-income homeowners.

In addition, the Human Services Division provides emergency housing assistance to asset-limited households experiencing temporary financial hardship, helping them remain housed during periods of instability. Through the Indigent Health Care program, the County provides medical assistance to uninsured residents, helping individuals recover from illness or injury, maintain employment or access disability benefits, and avoid housing instability.

These combined efforts reduce pathways into homelessness and strengthen the County's overall housing security framework.



II. HOUSING STRATEGIES

A. Nonprofit-Built Homes – Homebuyer Assistance	Code 2
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Summary: This strategy provides subordinate purchase assistance to first-time homebuyers purchasing a newly constructed home through a nonprofit affordable housing provider such as Habitat for Humanity or a Community Land Trust (CLT). Assistance is provided for down payment, closing costs, and principal reduction to support an affordable first mortgage. Homes must have received a Certificate of Occupancy within the past 12 months..

- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** Very low and low
- d. **Maximum award:**

Very Low: \$90,000
Low: \$60,000
- e. **Terms:**
 - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: The loan is forgiven at 10% per year, beginning in year six, through year fifteen (100% forgiveness at year 15).
 - 5. Repayment: none required if the loan is in good standing.
 - 6. Default: In the event of default, the outstanding balance becomes immediately due and payable. The loan will be in default if any of the following occur:
 - a. Sale, transfer, or conveyance of the property without County approval.
 - b. Foreclosure by a superior mortgage holder.
 - c. Conversion of the property to rental.
 - d. Loss of homestead exemption status or failure to occupy as a primary residence.

Heir Provisions: If the qualifying homeowner dies during the loan term, the loan may be assumed by an heir who is SHIP-eligible and agrees to occupy the home as their primary residence. The heir must apply within twelve (12) months of the homeowner's death. If no qualifying heir applies, or if eligibility requirements are not met, the full outstanding balance will be due.

Foreclosure: if the property is foreclosed upon by a superior mortgage holder, the County may pursue legal action to recover funds if financially feasible. The County reserves the right to acquire the property at a foreclosure or tax sale to protect the SHIP loan interest.

Refinancing: Permitted only to reduce the interest rate, lower the monthly payment,



or shorten the loan payoff period. Cash-out refinancing, including for home improvements, is not permitted.

- f. **Recipient/Tenant Selection Criteria:** All applicants must be first-time home buyer as defined in this plan:

1. Homebuyer Readiness:

- a. Must complete a HUD-certified first-time home buyer course or applicable Community Land Trust homebuyer course.
- b. Must engage in credit counseling with a HUD-Certified housing counseling agency.
- c. Must engage in post-purchase counseling with a HUD-Certified housing counseling agency.
- d. Must provide proof of acceptance into a housing program such as Flagler Habitat for Humanity or another nonprofit organization, such as a Community Land Trust.

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

h. **Additional Information**

1. **Allowable Home Purchases: Owner Occupancy Requirement:** The home must be purchased solely for owner occupancy, and the homeowner must obtain a homestead exemption on the property.
 - a. **Affordability Provision:** The affordable housing agency must ensure that the home remains affordable for a minimum of 15 years through program-enforceable requirements (e.g., mortgage terms, resale restrictions)
2. **Coordination with the City of Palm Coast:** While applicants may initially apply through either the County's SHIP program or the City of Palm Coast's CDBG program, eligibility information gathered in one program may be used to assist in verifying eligibility for the other. This allows for streamlined applicant processing but does not imply automatic eligibility or approval under both programs. SHIP eligibility will be verified by the County.
3. **Subordination:** will only be approved when it aligns with the County's affordability goals and protects the public investment. Flagler County will consider subordination of SHIP loans when it is necessary to support other federal or state affordable housing loan programs that:
 - a. Require a higher lien position for program compliance,
 - b. Provide critical assistance to very low- to moderate-income homebuyers; or
 - c. Bridge affordability gaps, even if the other program provides a smaller financial contribution.
4. **Transfer and Repayment Provisions (in Deed-Back Scenarios):** If the property is deeded back to the affordable housing developer or sponsor, the following provisions apply:
 - a. **For community Land Trusts (CLTS) (in Deed-Back or Resale Scenarios):**



- The SHIP mortgage may be transferred to the subsequent SHIP-eligible buyer without repayment, provided that the CLT or shared equity model imposes permanent resale restrictions that maintain affordability.
- b. **For other nonprofit developers (e.g., Habitat for Humanity, CHDOs):**
 1. If the home is deeded back to the provider for resale, repayment may be waived at the County's discretion only if:
 - The subsequent buyer is SHIP-eligible
 - A new SHIP mortgage is recorded, and
 - The County is notified and approves the transfer prior to the sale

B. Shared Equity Purchase Assistance for Essential Services and Voucher Converters	Code 1, 2
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Summary: This strategy provides subordinate purchase assistance to first-time homebuyers who are qualified as essential services personnel as defined in this plan or eligible to convert Housing Choice Vouchers to homeownership.

Assistance may include down payment support, closing costs, interest rate reductions, *gap financing*, and limited repairs necessary to preserve safety, habitability, accessibility, or to satisfy lender or insurance requirements.

Pre-purchase education and post-purchase counseling are mandatory to support informed and sustainable homeownership.

- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$130,000
 - Very Low:** \$90,000, plus up to \$40,000 in rehabilitation
 - Low:** \$70,000, plus up to \$40,000 in rehabilitation
 - Moderate:** \$30,000, plus up to \$25,000
- e. **Terms:**
 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 30 years
 4. Forgiveness: Forgiven at the end of the term.
 5. Repayment: None due as long as the loan is in good standing.
 6. Default: The loan will be in default if any of the following occur without prior written



approval from Flagler County:

- Sale to an income ineligible buyer, transfer, or conveyance to a buyer who is not SHIP-eligible or at a price exceeding the approved resale formula;
- Failure to notify the County and obtain approval prior to sale or transfer;
- Foreclosure by a superior mortgage holder;
- Conversion to a rental unit without an approved waiver;
- Loss of homestead exemption or failure to occupy the property as the primary residence;

Upon default, the full loan balance becomes immediately due and payable. The County shall recover the original SHIP subsidy and any excess net proceeds resulting from an unapproved sale above the allowable resale price.

f. **Recipient/Tenant Selection Criteria:**

All Applicants must:

- a. Be first-time homebuyers as defined in the LHAP
- b. Be employed as essential services personnel in Flagler County as defined in the LHAP for at least one year or be a Housing Choice Voucher Holder converting to homeownership.
- c. Complete HUD-certified pre-purchase education and credit counseling
- d. Attend post-purchase counseling within 6 months of closing

g. **Sponsor Selection Criteria:** Not Applicable

h. **Additional Information:**

1. **Resale Restrictions:** Assisted homes must be resold to a SHIP-eligible buyer at an affordable price, using a resale formula defined as the:
 - a. Original purchase price plus three percent (3%) simple annual appreciation, calculated based on the number of full years completed from the date of closing to the date of resale.
 - b. Upon sale to an eligible buyer, the amount eligible for assistance will be retained in the sales price of the home. Any amount above that will be recaptured.
2. **Deed Restriction Acknowledgment:** All participating buyers shall sign an acknowledgment at closing confirming they have received, reviewed, and understand the recorded deed restriction and resale provisions. A copy of the deed restriction must be provided and explained during pre-closing counseling.
3. **Sales Below Formula Price (Selling at a Loss):** If the home is sold for less than the original purchase price, the County may reduce the required subsidy transfer to a level proportionate to the original subsidy-to-purchase price ratio. Specifically, the maximum subsidy required to be transferred shall equal the resale price multiplied by the ratio of the original SHIP assistance to the original purchase price.



Transferred Subsidy = (Resale Price) × (Original SHIP Assistance ÷ Original Purchase Price)

This approach ensures the share of public investment remains proportionate to the home's current value. No additional reductions will be applied based on time. All adjustments must be documented and justified in the program file.

C. Owner Occupied Rehabilitation	Code 3
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Summary: This strategy helps income-eligible, owner-occupied households in Flagler County for the rehabilitation of homes to improve safety, habitability, resilience, accessibility, and long-term housing preservation. Priority is given to critical health and safety issues, followed by major system failures, preventative repairs necessary to avoid further deterioration, and energy or storm resilience enhancements. Aesthetic improvements are not eligible unless directly tied to structural stability or program compliance.

- a. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- b. **Income Categories to be served:** Very low and low
- c. **Maximum award:** \$90,000
- d. **Terms:**
 1. Repayment loan/deferred loan/grant:
 - a. \$0.00-\$15,000: Grant
 - b. \$15,001-\$90,000: Deferred loan secured by recorded mortgage and note
 2. Interest Rate: 0%
 3. Years in loan term:
 - a. \$0.00-\$15,000: Grant (tier I)
 - b. \$15,001-\$30,000: 5 Years (tier II)
 - c. \$30,001-\$90,000: 15 Years (tier III)
 4. Forgiveness:
 - a. Grants are fully forgiven.
 - b. 5-year loans are forgiven in full at the end of the term.
 - c. 15-year loans are forgiven at 10% per year, beginning in Year 6.
 5. Repayment: none required if loan is in good standing
 6. Default: Loan is in default if any of the following occur during the term:
 - a. Sale, transfer, or conveyance of property without County approval
 - b. Foreclosure



- c. Conversion to rental use
- d. Loss of homestead exemption
- e. Failure to maintain primary residence

Upon default, the outstanding balance is due and payable. If the homeowner dies during the term, the loan may be assumed by a SHIP-eligible heir who occupies the home as their primary residence and completes eligibility verification within 12 months. Otherwise, the full balance becomes due, and a Notice of Default will be recorded.

Refinancing is only permitted to reduce monthly payments or interest rates, or to shorten the loan term. Cash-out refinancing is not permitted. The County may allow subordination or refinancing for critical home repairs that preserve habitability and affordability. The County reserves the right to deny requests that compromise affordability or increase foreclosure risk.

e. **Recipient/Tenant Selection Criteria:**

1. The property must be owner-occupied and homesteaded, as evidenced by a current homestead exemption.
2. Mortgage and property tax payments must be current at the time of application and remain current throughout the rehabilitation process.
3. Eligible mobile homes must have been constructed after June 15, 1994, and be located on land owned by the applicant to qualify for lien-secured assistance.
4. All eligible mobile homes on owned real property will be processed as Tier 3 rehabilitation projects and must undergo a third-party inspection and formal scope of work development prior to award.
5. Households with open Home Equity Lines of Credit (HELOCs), reverse mortgages, unresolved title issues, or trust/LLC ownership lacking lien authority are ineligible.
6. Project delivery costs for inspection and scope development will be included in the total award amount.
7. Mobile homes determined by the third-party consultant to be structurally unsound, economically infeasible to repair within program limits, or otherwise unsuitable for long-term preservation may be deemed ineligible for lien-based assistance.
 - a. However, where an immediate, narrowly defined life-safety or habitability issue exists (e.g., unsafe entry steps, failed HVAC), the County may approve Tier 1 grant-funded assistance for that limited repair if it aligns with SHIP goals.
 - b. Eligible mobile homes located on leased land are not eligible for lien-based assistance and are limited to Tier 1 grant-funded repairs only.

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

g. **Additional Information:** N/A



D. New Start Deposit Assistance Program	Code 23
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Summary: This strategy provides financial assistance for security and utility deposits to help eligible renters secure stable housing. Assistance is available to:

- Individuals and families with a new Housing Choice Voucher.
- Households identified by Flagler County Human Services as at risk of homelessness.

This funding reduces upfront financial barriers, enabling qualified households to obtain and maintain affordable housing.

- a. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- b. **Income Categories to be served:** Very low, low
- c. **Maximum award:** \$3,000
- d. **Terms:**
 1. Repayment loan/deferred loan/grant: Assistance will be provided on behalf of the applicant in the form of a 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
- e. **Recipient/Tenant Selection Criteria:**
 1. Applicants must either:
 - a. Hold a new Housing Choice Voucher issued by the Flagler County Housing Authority, **or**
 - b. Be identified by Flagler County Human Services as currently experiencing homelessness or at imminent risk of homelessness.
 - c. Eligibility is determined by Flagler County Human Services' Emergency Assistance Program.
 2. Referrals may come from the Flagler County Housing Authority or other community partners, but all intake, eligibility determination, and award processing will be conducted by Flagler County Human Services.
 3. Primary applicant must possess a Florida State ID or Driver License
 4. Assistance is provided on a first-qualified, first-served basis, subject to funding availability.
- f. **Sponsor Selection Criteria:** N/A
- g. **Additional Information:**
 1. Eligible Expenses:
 - a. Security Deposits
 - b. Utility Deposits (only when paired with rental deposit assistance)



- c. Standalone Utility assistance is not eligible
- 2. One Time Assistance Limit:
 - a. Assistance is limited to one-time use per household and may not be used for multiple relocations.
 - b. Exceptions may be granted in cases of documented hardship, including:
 - No-fault eviction
 - Domestic violence
 - Uninhabitable living conditions
- 3. Housing Navigation and Habitability Standard:
 - a. Applicants are responsible for locating their own unit within Flagler County.
 - b. The unit must meet HUD Habitability Standards, Florida Minimum Housing Code, or applicable local standards as verified by Human Services.
 - c. Unit must result in a legally binding lease agreement
 - d. Unit cannot be rented from a family member
- 5. Limited Funding Availability:
 - a. Funding for all applicants under this strategy is restricted available funding not to exceed 25% of the fund year allocation.

E. Disaster Assistance	Code 5, 16
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Summary: This strategy provides grant-funded assistance to very low- and low-income households in Flagler County impacted by a State or Federal disaster declaration. Eligible activities include: (1) temporary rental or mortgage assistance, including utilities, for up to three months to prevent housing loss due to disaster-related income reduction; (2) insurance deductible assistance for owner-occupied home repairs; and (3) security and utility deposit assistance for households permanently displaced due to disaster-related unit damage. Assistance is only available during an active disaster declaration and does not cover hotel stays or temporary shelter.

- a. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- b. Income Categories to be served: Very low, low
- c. Maximum award:
 - Temporary Rental or Mortgage Assistance: Up to \$2,000 per month, for a maximum of 3 months (total cap of \$6,000 per household)
 - Insurance Deductible: Up to \$8,000
- d. **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

e. **Recipient/Tenant Selection Criteria:**

1. Assistance is provided on a first-qualified, first-served basis, subject to eligibility and funding availability.
2. Applicants must provide:
 - a. Proof of disaster-related property damage (e.g., photos, contractor estimates, insurance claim notices).
 - b. For rental or mortgage assistance, applicants must show either:
 - Sustained and significant loss of household income directly resulting from the declared disaster, or
 - Permanent displacement from a rental unit or home due to disaster-related damage not covered by insurance or other assistance.
 - c. Acceptable documentation may include:
 - For loss of income:
 - Employer statements
 - Proof of workplace closure
 - Reduction in hours or pay
 - Termination notices
 - Canceled contracts
 - Notarized affidavits
 - Other verifiable documentation
 - For displacement due to property damage:
 - Lease agreement showing prior occupancy
 - Written notice from landlord or property manager
 - Code enforcement report or disaster inspection
 - Insurance claim denial or insufficient coverage notice
 - Photos or documentation of damage to rental unit
3. The following are not eligible under this strategy:
 - a. Minor disruptions such as temporary utility outages or short-term business closures without measurable income loss
 - b. Voluntary work absences or inability to work due to personal choice or precautionary concerns
 - c. Relocation or hotel expenses not tied to a verified loss of habitability or lease agreement

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

g. **Additional Information:**

1. Assistance is only available to households that:
 - a. Have an existing, valid lease or mortgage, or can document permanent displacement due to disaster-related damage to their previous unit
 - b. Are at risk of losing housing due to:



1. Disaster-related income loss, or
 2. Out-of-pocket repair costs not covered by insurance
 3. Verified loss of habitability of a rental unit due to disaster-related damage
2. Assistance can only be issued while a State or Federal disaster declaration is active. Applications must be received during the active disaster declaration period. Households that submit a complete application before the declaration expires may still be served after the declaration ends, provided all eligibility criteria are met.
3. Hotel stays or temporary relocation expenses are not covered under this strategy. Security and utility deposits may be covered if the household is permanently displaced due to disaster-related damage and is securing a new long-term lease. Households needing emergency shelter or temporary housing support should visit [DisasterAssistance.gov](https://www.disasterassistance.gov) or call the **FEMA helpline** at 1-800-621-FEMA (3362) to explore available federal resources
4. Applicants must certify that they have not received, and will not receive, duplicative benefits from other sources (e.g., FEMA, insurance payouts, nonprofit assistance).
5. Ongoing assistance (rental/mortgage) is evaluated month-to-month and requires updated documentation of continued need.
6. No direct payments will be made to applicants. Payments will be made directly to vendors, including but not limited to:
 - a. Property owners
 - b. Landlords
 - c. Rental management companies
 - d. Mortgage holders
 - e. Utility companies
 - f. Licensed contractors
7. To receive payment the vendors must:
 - a. Agree with the County's assistance terms
 - b. Submit a completed W-9 form for vendor registration

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III. INCENTIVE STRATEGIES

This section includes all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. Expedited Permitting

The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects, as provided in s. [163.3177\(6\)\(f\)3](#)

In Flagler County and in the City of Palm Coast, housing projects for affordable housing are expedited by standard custom and practice. Permits for affordable housing are reviewed within ten (10) days.

B. Ongoing Review Process

The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing

Planning staff from both Flagler County and the City of Palm Coast notify the Affordable Housing Advisory Committee (AHAC) of any proposed policies, ordinances, or plan amendments that could impact housing affordability. AHAC members are provided the opportunity to review and comment before such provisions are adopted.

C. Public Lands for Affordable Housing

The preparation of a printed inventory of locally owned public lands suitable for affordable housing

Flagler County: Parcels identified for affordable housing are available at www.flaglercounty.gov/ship. Lands offered for affordable housing are publicly advertised through the County's procurement portal, OpenGov.com. Interested developers and affordable housing entities may create a free account to view all County Requests for Proposals (RFPs), which detail the affordability requirements, targeted Area Median Income (AMI) limits, required restrictions, and preferred housing types.

City of Palm Coast: The City of Palm Coast's Housing Element (2050 Comprehensive Plan) supports the identification of public lands for affordable housing. When suitable parcels are available, the City posts them on its website for public awareness and potential housing opportunities.

D. Duplex Unit Conversion for Separate Ownership (City of Palm Coast)

The City of Palm Coast permits the conversion of duplex dwelling units under single ownership



into separately owned units through mechanisms such as condominium ownership or zero-lot line subdivisions, as outlined in Section 4.08.02 of the Land Development Code. This policy facilitates the creation of additional affordable homeownership opportunities by allowing each unit within a duplex to be sold individually. This provision allows each unit within a duplex to be sold individually through one of the following legal mechanisms:

- Creation of a condominium form of ownership;
- Establishment of a zero-lot line subdivision; or
- Implementation of a similar legal structure that allows for separate ownership of each unit.

This policy facilitates the creation of additional affordable homeownership opportunities by enabling duplex units to be sold separately, thereby increasing access to fee-simple ownership for low- to moderate-income households. The City continues to support this allowance as part of its broader strategy to diversify housing options and promote efficient use of land.

E. Planned Affordable Development (PAD) District (Flagler County)

Flagler County has adopted a Planned Affordable Development (PAD) Zoning District to promote innovative and affordable residential development.

Procedures for Implementation:

PAD zoning (Land Development Code Section 3.03.21) encourages creative site design, protection of natural features, and efficient land use for affordable housing development. The PAD District encourages unit clustering and shared infrastructure, which reduces per-unit development costs.

PAD Requirements:

1. Residential and customary accessory uses only
2. Must meet concurrency and preferably be located within five (5) miles of services or employment
3. Internal roads must be paved unless waived
4. Stormwater compliance is required
5. Clustering is encouraged
6. Centralized sewer is preferred

PAD Incentives:

- **Financial Incentives:** Waiver of applicable development and construction fees
- **Regulatory Incentives:** Modifications or waivers may be granted for:
 - Density
 - Setbacks
 - Lot coverage
 - Accessory structures
 - Landscape requirements
 - Minimum living area



F. Accessory Dwelling Units (ADUs) (Flagler County & Palm Coast)

Flagler County and the City of Palm Coast have adopted Housing Element policies supporting the development of Accessory Dwelling Units (ADUs) to promote affordable housing.

Procedures for Implementation:

Flagler County:

The County has incorporated the allowance of ADUs into its Housing Element and is actively developing an ordinance, targeted for adoption by Fall 2027. ADUs are intended to support workforce housing, aging in place, and multi-generational households.

City of Palm Coast:

The City's 2050 Comprehensive Plan Housing Element includes a policy that directs the City to conduct a housing needs assessment to improve and diversify housing options.

Recommendations may guide updates to the Housing Element, Land Development Code, and related policies to ensure the diversity and adequacy of housing supply.

Note: Ordinance references will be added upon adoption.

G. Affordable Housing Educational Impact Fee Exemption (County-Wide)

Flagler County offers an exemption from educational impact fees for qualified affordable housing projects.

To qualify, a project must meet the definition of affordable housing under both Section 16-79 of the Flagler County Code and Section 420.0004, F.S. Developers must coordinate with the Planning and Development Department and provide required documentation to demonstrate eligibility.

For more information, contact: 386-313-4009 or planning@flaglercounty.gov.

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. Interlocal Agreement
- G. Shared Equity Resale Formula and Policies

Flagler County and City of Palm Coast
--

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 1,052,460.00
Salaries and Benefits	\$ 91,250.00
Office Supplies and Equipment	\$ 2,510.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 600.00
Other*	\$ 7,800.00
Total	\$ 105,160.00
Admin %	9.99%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 1,052,460.00
Salaries and Benefits	\$ 91,250.00
Office Supplies and Equipment	\$ 2,510.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 600.00
Other*	\$ 7,800.00
Total	\$ 105,160.00
Admin %	9.99%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 1,052,460.00
Salaries and Benefits	\$ 91,250.00
Office Supplies and Equipment	\$ 2,510.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 600.00
Other*	\$ 7,800.00
Total	\$ 105,160.00
Admin %	9.99%
	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: Annual fee for Neighborly software	

Exhibit B
Timeline for SHIP Expenditures

Flagler County Board of County Commissioners 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 Flagler County BOCC 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:			Flagler County and City of Palm Coast									
Estimated Funds (Anticipated allocation only):			\$ 956,372									
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											
	Nonprofit Built Homes	Yes	1	\$90,000	1	\$60,000	0	\$0	\$150,000.00	\$0.00	\$150,000.00	2
	Shared Equity Purchase Assistance	Yes	1	\$120,000	1	\$110,000	1	\$55,000	\$285,000.00	\$0.00	\$285,000.00	3
	Owner Occupied Home Rehabilitation Tier 1	Yes	2	\$15,000	2	\$15,000	0	\$0	\$60,000.00	\$0.00	\$60,000.00	4
	Owner Occupied Home Rehabilitation Tier 2	Yes	1	\$30,000	1	\$30,000	0	\$0	\$60,000.00	\$0.00	\$60,000.00	2
	Owner Occupied Home Rehabilitation Tier 3	Yes	2	\$90,000	1	\$90,000	0	\$0	\$270,000.00	\$0.00	\$270,000.00	3
									\$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		7		6		1		\$825,000.00	\$0.00	\$825,000.00	14
Purchase Price Limits:			New	\$ 544,233	Existing	\$ 544,233						

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
	New Start Deposit Assistance Program	No	3	\$3,000	1	\$3,000	0	0	\$0.00	\$12,000.00	\$12,000.00	4
									\$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		3		1		0		\$0.00	\$12,000.00	\$12,000.00	4
	Administration Fees		\$ 95,637		10%		OK					
	Home Ownership Counseling		\$ 20,000									
Total All Funds			\$ 952,637		OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		86.3%		OK
Homeownership % (65% requirement)		86.3%		OK
Rental Restriction (25%)		1.3%		OK
Very-Low Income (30% requirement)		\$ 459,000	48.0%	OK
Low Income (30% requirement)		\$ 320,000	33.5%	OK
Moderate Income		\$ 55,000	5.8%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			Flagler County and City of Palm Coast									
Estimated Funds (Anticipated allocation only):			\$ 956,372									
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											
	Nonprofit Built Homes	Yes	1	\$90,000	1	\$60,000	0	\$0	\$150,000.00	\$0.00	\$150,000.00	2
	Shared Equity Purchase Assistance	Yes	1	\$120,000	1	\$110,000	1	\$55,000	\$285,000.00	\$0.00	\$285,000.00	3
	Owner Occupied Home Rehabilitation Tier 1	Yes	2	\$15,000	2	\$15,000	0	\$0	\$60,000.00	\$0.00	\$60,000.00	4
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	Owner Occupied Home Rehabilitation Tier 3	Yes	2	\$90,000	1	\$90,000	0	\$0	\$270,000.00	\$0.00	\$270,000.00	3
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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 Homeownership		7		6		1		\$825,000.00	\$0.00	\$825,000.00	14
Purchase Price Limits:			New	\$ 544,233	Existing	\$ 544,233						

OK OK

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	Total Rental		3		1		0		\$0.00	\$12,000.00	\$12,000.00	4
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Total All Funds			\$ 952,637		OK							

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FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
\ Flagler County and City of Palm Coast												
Estimated Funds (Anticipated allocation only):			\$ 956,372									
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
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									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		7		6		1		\$825,000.00	\$0.00	\$825,000.00	14
Purchase Price Limits:			New	\$ 544,233	Existing	\$ 544,233						

OK

OK

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	New Start Deposit Assistance Program	No	3	\$3,000	1	\$3,000	0	0	\$0.00	\$12,000.00	\$12,000.00	4
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									\$0.00	\$0.00	\$0.00	0
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	Total Rental		3		1		0		\$0.00	\$12,000.00	\$12,000.00	4
	Administration Fees		\$ 95,637		10%		OK					
	Home Ownership Counseling		\$ 20,000									
Total All Funds			\$ 952,637		OK							

Set-Asides

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Low Income (30% requirement)		\$ 320,000	33.5%	OK
Moderate Income		\$ 55,000	5.8%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

Flagler County Board of County Commissioners
--

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 Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the

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

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

Witness


Chief Elected Official or designee

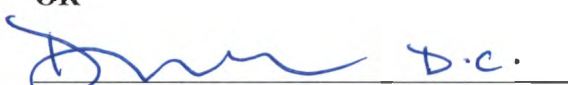
Witness

Andrew S. Dance
Type Name and Title

Date



OR


Attest: Tom Bexley, Clerk of the Circuit Court
and Comptroller

(Seal)

RESOLUTION 2025 - 64

A RESOLUTION OF THE FLAGLER COUNTY 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 CHAIR 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, and Rule Chapter 67-37, Florida Administrative Code, require 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, Florida Statutes, the Flagler County Board of County Commissioners (Board) finds 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; as permitted by the statute, the Board will use 10 percent of the local housing distribution, plus up to 5 percent of program income deposited into the trust fund, for administrative costs; and

WHEREAS, the Health and Human Services Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation in accordance with the SHIP Act; and

WHEREAS, the Board finds that it is in the best interest of the public for the Board 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 Flagler County Board of County Commissioners as follows:

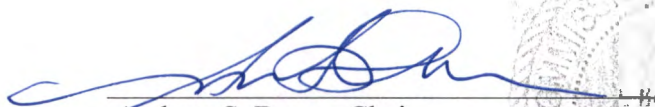
Section 1: The Flagler County Board of County Commissioners hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by Sections 420.907-420.9079, Florida Statutes, for fiscal years 2025-2026, 2026-2027,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

Section 2: The chair 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 upon its adoption.

Resolved and adopted this 4th day of August 2025.

**FLAGLER COUNTY BOARD OF
COUNTY COMMISSIONERS**

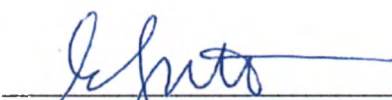

Andrew S. Dance, Chair



ATTEST:


Tom Bexley, Clerk of the Circuit Court
And Comptroller

Approved as to Form:


Sarah E. Spector, Assistant County Attorney

RESOLUTION 2025-96
SHIP - LOCAL HOUSING ASSISTANCE PLAN (LHAP)

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF PALM COAST, 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 THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION PROVIDING FOR SEVERABILITY, PROVIDING FOR CONFLICTS, PROVIDING FOR IMPLEMENTING ACTIONS, AND PROVIDING FOR 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, Section 420.907, Florida Statutes through Section 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, the Flagler County Health and Human Services Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation in accordance with the SHIP Act; and

WHEREAS, Flagler County and the City of Palm Coast adopted an Interlocal Agreement to establish a joint local housing assistance program; and

WHEREAS, the City Council finds that it is in the best interest of the public to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PALM COAST, FLORIDA AS FOLLOWS:

SECTION 1. APPROVAL OF THE LOCAL HOUSING ASSISTANCE PLAN.

The City Council hereby approves the SHIP Local Housing Assistance Plan as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by Sections 420.907-420.9079, Florida Statutes., for fiscal years 2025-2026, 2026-2027, 2027-2028.

SECTION 2. SEVERABILITY. If any section or portion of a section of this Resolution proves to be invalid, unlawful, or unconstitutional, it shall not be held to invalidate or impair the validity, force, or effect of any other section or part of this Resolution.

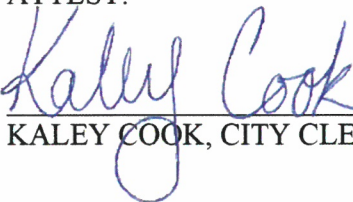
SECTION 3. CONFLICTS. All resolutions or parts of resolutions in conflict with any of the provisions of this Resolution are hereby repealed.

SECTION 4. IMPLEMENTING ACTIONS. The City Manager is hereby authorized to take any actions necessary to implement the action taken in this Resolution.

SECTION 5. EFFECTIVE DATE. This Resolution shall take effect immediately upon adoption by the City Council.

DULY ADOPTED by the City Council of the City of Palm Coast, Florida, on this 15th day of July 2025.

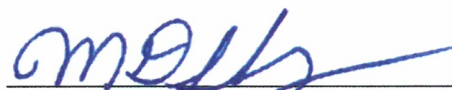
ATTEST:


KALEY COOK, CITY CLERK

CITY OF PALM COAST


MICHAEL NORRIS, MAYOR

APPROVED AS TO FORM AND LEGALITY


MARCUS DUFFY, CITY ATTORNEY



Attachment: Exhibit "A" Local Housing Assistance Plan

**INTERLOCAL AGREEMENT FOR THE
JOINT LOCAL HOUSING ASSISTANCE PROGRAM**

This **INTERLOCAL AGREEMENT** ("Agreement") is made and entered into by and between **FLAGLER COUNTY**, a political subdivision of the State of Florida (the "County"), whose address is 1769 East Moody Boulevard, Building 2, Bunnell, FL 32110, and the **CITY OF PALM COAST**, a Florida municipal corporation ("City"), whose address is 160 Cypress Point Parkway, Suite B-106, Palm Coast, FL 32164, hereinafter collectively referred to as "the Parties."

WITNESSETH

WHEREAS, the City and County desire to cooperate in order to provide for the housing needs of their citizens efficiently and in the most cost effective manner; and

WHEREAS, the State Housing Initiative Partnership Act, Florida Statutes §§ 420-907 - 420-9079 ("SHIP"), provides for the establishment of local housing assistance programs; and

WHEREAS, Flagler County is an approved county and the City of Palm Coast is an eligible municipality within Flagler County, Florida to provide local housing assistance under SHIP; and

WHEREAS, the Parties wish to provide for the housing needs of their citizens, and to promote the efficient location, design, and provision of affordable housing; and

WHEREAS, the County has an established local housing assistance program and qualified staff who manage the program; and

WHEREAS, the City is eligible to receive direct disbursements as authorized by SHIP and is eligible to establish a local housing assistance program; and

WHEREAS, the City and County wish to provide housing assistance to those areas with the greatest needs regardless of jurisdictional boundaries; and

WHEREAS, SHIP encourages the establishment of joint local housing assistance programs, and provides for the entering into of interlocal agreements for the establishment and implementation of such joint programs; and

WHEREAS, the Parties wish to establish a joint local housing assistance program for the purpose of establishing and implementing a more comprehensive local housing assistance program; and

WHEREAS, SHIP authorizes monies to be distributed to approved counties and eligible municipalities within the county pursuant to an interlocal agreement; and

WHEREAS, the Parties desire to distribute monies available under SHIP pursuant to this Agreement and to provide for the County's implementation and administration of SHIP's requirements; and

WHEREAS, the Parties desire to distribute other funding that may become available for housing programs consistent with this Agreement.

NOW, THEREFORE, for and in consideration of the mutual covenants and agreements hereinafter set forth, the Parties agree as follows:

1. **Definitions.** For the purposes of this Agreement, the definitions contained in SHIP and Chapter 67-37, Florida Administrative Code, as they may be amended from time to time, are adopted herein by reference.

2. **Establishment of Joint Local Housing Assistance Program.** The Parties agree to establish a joint local housing assistance program ("Program"), pursuant to the requirements of §§ 420.907 - 420.9079, Florida Statutes, or any amended or successor statute, and other applicable law. The Program shall consist of the County's current Local Housing Assistance Plan (LHAP) which shall be adopted by resolution of each of the Parties. The LHAP shall only be amended by resolution of each of the Parties pursuant to the provisions of SHIP. Technical revisions shall be approved by resolutions of the Parties. Incentive Strategies applicable to the City shall be included in the LHAP by May 2, 2010. The Parties agree to cooperate in developing future joint updates to the LHAP.

3. **Administration of the Program.** The County shall be solely responsible for the administration and implementation of the Program in accordance with the provisions of SHIP.

- a. The County shall prepare and provide the City one annual report consistent with Florida Statutes..
- b. The County shall establish, or cause to be established, all of the administrative criteria or requirements necessary or desirable to implement SHIP.

4. **Administration of Trust Fund.** The County has established a specially designated and dedicated Affordable Housing Assistance Trust Fund (~~"Trust Fund"~~) within the official fiscal and accounting records of the County. All monies received from the state on behalf of the City or the County pursuant to SHIP, and any funds received or budgeted on behalf of the City or the County to provide funding for the Program, shall be deposited into the Affordable Housing Assistance Trust Fund ~~County's Trust Fund~~

- a. -The Parties agree that under SHIP, the amount allowed for administrative costs does not cover the County's current costs associated with administering the program. If changes occur to SHIP to allow for additional

funds for administrative costs, the Parties agree to take all actions necessary to ensure that the County's costs associated with administering the program are reimbursed through SHIP to the maximum extent possible.

~~The Parties agree to take all actions necessary to maximize the amount (or percentage) of administrative costs allowable pursuant to SHIP.~~

- b. Any required audit shall be performed in accordance with the provisions of SHIP, as well as the provisions of Sections 218.39 and 215.97, Florida Statutes, or any amended or successor statute, as well as Chapter 10.550, Rules of the Auditor General.

5. Distribution of Funds Available Pursuant to SHIP / Affordable Housing Programs. All monies available to the City and the County pursuant to SHIP or other affordable housing programs shall be distributed to the County as provided in the SHIP Act or other affordable housing program regulations.

- a. Directions to Corporation. The City and the County direct the Florida Housing Finance Corporation (the "Corporation") or any other affordable housing agencies to distribute the monies allocated in accordance with this Agreement.
- b. Deposit of Funds. The monies distributed by the Corporation or any other affordable housing agency will be deposited into the Affordable Housing Assistance Trust Fund~~Flagler County Trust Fund~~.
- c. The Corporation or other agency shall be notified by the Parties of any change in this Agreement.
- d. The County shall administer and distribute the funding in accordance with the adopted LHAP pursuant to the provisions of the SHIP Act or any other applicable regulation and this Agreement.
- e. The City and County wish to provide housing assistance –regardless of jurisdictional boundaries, and therefore will not restrict the distribution of SHIP Program funds to any particular jurisdictional boundary.
- f. The County shall utilize good faith efforts to recapture SHIP Program funding. The County shall return all recaptured and recycled SHIP Program funds into the Affordable Housing Assistance Trust Fund~~Flagler County Trust Fund~~.

6. Expenditure of Funds Available Pursuant to SHIP. The County will ensure that SHIP funds disbursed from the Affordable Housing Assistance Trust Fund~~Flagler County Trust Fund~~ are at all times expended in accordance with SHIP's

requirements, provide income verification and certification for all applicants for SHIP funding assistance, monitor and determine applicant eligibility and the amount of SHIP funding assistance pursuant to SHIP's guidelines

7. Appointment to Flagler County Affordable Housing Advisory Committee ("AHAC"). As vacancies occur on AHAC, the City and County shall share in the appointment of members to fill those seats whenever possible on an alternating basis, and the positions shall be filled with representatives from the various industry groups specified in the SHIP Act as may be amended from time to time. The first appointment following the approval of this Agreement shall be by the City. To the extent possible, representation on AHAC shall be roughly divided between City and County appointees.

8. Modification of Agreement. This Agreement may only be modified by written agreement of the Parties and adopted with the same formalities as the adoption of this Agreement. Amendments to the Program or this Agreement shall not become effective until reviewed and approved in accordance with SHIP.

9. Administration of Other Available Funds for Affordable/Workforce Housing Program. Upon mutual agreement of the Parties, the City may transfer to the County any other available funds dedicated for implementation of affordable/workforce housing programs or projects. Expenditure of such funds shall be for programs or projects within the municipal boundaries of the City.

10. Cooperation and Coordination of other Federal/State Programs. The City at its discretion may elect to participate in other Federal/State Programs (i.e. CDBG, Neighborhood Stabilization Program, etc.) provided no such program operates through the County or the joint City/County LHAP without the mutual consent of the Parties. The City may elect to coordinate with the County to implement and share the administration costs of such programs with the County. Agreements for such cooperative efforts shall be memorialized in a Memorandum of Agreement between the City Manager and the County Administrator.

11. Term and Termination of Agreement.

a. Term of Agreement. The term of this Agreement shall run concurrently with the distribution of monies pursuant to the Act (which is currently based on the fiscal year of the State of Florida, i.e. July 1 through June 30), unless earlier terminated pursuant to other provisions of this Agreement. For so long as this Agreement remains effective, the Parties agree that they will not do anything to jeopardize the other Party's right to receive its distributions pursuant to SHIP.

b. Termination of Agreement. No later than January 1 of each year, the City or the County may elect to terminate this agreement without cause by providing written

notice of termination to the other Party. In the event of a notice of termination, this Agreement shall terminate and be of no further force or effect as to either Party on July 1 of the year following the receipt of the termination notice; provided, however, that all Program funds (which includes the state distribution and program income received) by the County prior to the date of termination shall continue to be governed by the provisions of this Agreement as if the termination had not occurred. In the event of a termination, the Parties agree to mutually advise the Corporation of the termination of this Agreement, and to provide for the continued orderly payment of those funds to be distributed pursuant to SHIP necessary to fulfill outstanding encumbrances, if any

12. Interpretation. The language of this Agreement has been agreed to by both Parties to express their mutual intent and no rule of strict construction shall be applied against either Party. The headings contained in this Agreement are for reference purposes only and do not affect in any way the meaning or interpretation of this Agreement

13. Notices. Whenever either Party desires to give notice unto the other, such notice must be in writing, sent by registered United States mail, return receipt requested, addressed to the Party for whom it is intended at the place specified below. The place for giving of notice shall remain the same until it shall have been changed by written notice in compliance with the provision of this paragraph. For the present, the Parties designate the following as the respective place for giving of notice:

FOR FLAGLER COUNTY:

Flagler County
County Administrator
1769 E. Moody Blvd., Bldg. #2, Suite #302
Bunnell, Florida 32110

With copy to:
SHIP Administrator, Office of Financial Services
1769 E. Moody Blvd., Bldg. #2, Suite #307
Bunnell, Florida 32110

FOR THE CITY OF PALM COAST:

City of Palm Coast
City Manager
160 Cypress Point Parkway, Suite B-106
Palm Coast, Florida 32164

With copy to:
Director of Community Development
160 Cypress Point Parkway, Suite B-106
Palm Coast, Florida 32164



14. Severability. Any provision of this Agreement held by a court of competent jurisdiction to be invalid, illegal, or unenforceable shall be severable and shall not be construed to render the remainder to be invalid, illegal, or unenforceable

15. Effective Date. The effective date of this Agreement shall be the date upon which both Parties have approved this Agreement or July 1, 2009, whichever occurs later.

16. Liability. Nothing is intended to serve as a waiver of sovereign immunity by any Party to which sovereign immunity may be applicable. Nothing shall be construed as consent by a state agency or political subdivision of the State of Florida to be sued by third parties in any matter arising out of this Agreement or any other contract. All Parties are municipal corporations or political subdivisions of the State of Florida as defined in Section 768.28, Florida Statutes, or any amended or successor statute, and agree to be fully responsible for acts and omissions of their agents or employees to the extent permitted by law.

17. Limitations of Agreement. It is not the intent of this agreement to change the jurisdiction of the Parties in any manner except as specifically provided. All other policies, rules, regulations and ordinances of the Parties will continue to apply as to properties located within the jurisdictional boundaries of each Party.

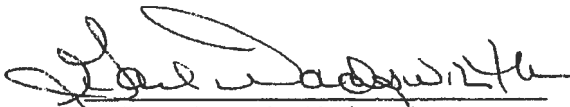
18. Filing of Interlocal Agreement. Pursuant to the provisions of Section 163.01 (11), Florida Statute, this Interlocal Agreement shall be filed with the Clerk of the Circuit Court in and for Flagler County, Florida.

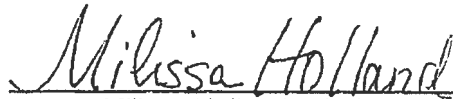
19. Employee Status. Persons employed by either Party in the performance of services and functions pursuant to this Agreement shall not be deemed to be employees of the other Party nor shall they have any claim to pension, worker's compensation, civil service or other employee rights or privileges granted by the other Party to its officers and employees.

IN WITNESS WHEREOF, the Parties have made and executed this Agreement on the respective dates under each signature.

ATTEST:

BOARD OF COUNTY COMMISSIONERS,
OF FLAGLER COUNTY, FLORIDA


Gail Wadsworth, Clerk and
Ex Officio Clerk of the Board


Milissa Holland, Chair
Date: APRIL 6, 2009

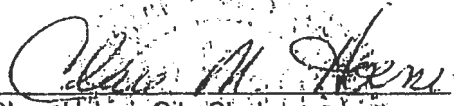
Approved as to form:



CAO 

Albert J Hadeed, County Attorney

ATTEST:


Clare Hoenl, City Clerk

Approved as to form:


William E. Reischmann, Jr., City Attorney

CITY OF PALM COAST, FLORIDA


Jon Netts, Mayor
Date: 4/7/09

EXHIBIT G: Shared Equity Resale Formula

This exhibit outlines the procedures for resale of SHIP-assisted homes under Flagler County's shared equity strategy. The instructions apply to homes assisted with SHIP funds under the Shared Equity Purchase Assistance strategy, including those sold to essential services personnel or housing choice voucher converters, with a 30-year deed restriction and resale formula.

Resale Formula At resale during the affordability period, the maximum sale price is determined by the lesser of:

- 3% simple annual appreciation on the original purchase price; **or**
- Cumulative change in the Consumer Price Index for All Urban Consumers (CPI-U), not compounded.

The resale price must not exceed the calculated maximum resale price.

Subsidy Preservation The original SHIP subsidy—including funds used for both purchase assistance and rehabilitation—shall be treated as a single, combined affordability subsidy. This subsidy is not added to the resale price. Instead, it is passed down to the next SHIP-eligible buyer, reducing the cost of the home and ensuring long-term affordability.

Subsidy by Income Category Original purchase price: \$290,000

Income Category SHIP Assistance Max Rehab Amount Net Price to Buyer

Very Low Income	\$90,000	\$40,000	\$160,000
Low Income	\$70,000	\$40,000	\$180,000
Moderate Income	\$30,000	\$25,000	\$235,000

Resale Example (Low Income Buyer)

- Original purchase price: \$290,000
- SHIP purchase assistance: \$70,000
- Rehab assistance: \$40,000
- Total subsidy: \$110,000
- Net price to buyer: \$180,000

Home is sold after 5 years.

Appreciation Cap Calculations:

- **3% Simple Annual Appreciation:** $\$290,000 \times 0.03 = \$8,700/\text{year} \times 5 = \$43,500 \rightarrow$
Max resale = \$333,500
- **CPI-U Cumulative Increase (assume 15%):** $\$290,000 \times 0.15 = \$43,500 \rightarrow$ Max
resale = \$333,500

Max Resale Price = \$333,500 (lower of the two)

Subsidy Reapplication:

- New SHIP buyer receives same total \$110,000 assistance
- New buyer's base price = $\$333,500 - \$110,000 = \$223,500$

Affordability Requirements

- New buyer must be SHIP-eligible
- Pre-purchase education required
- Must accept New 30-year affordability period

Right of First Refusal Flagler County reserves the right of first refusal at resale, or may assign this right to a SHIP-qualified buyer.

Lien Satisfaction At the end of the affordability period, liens may be satisfied and released, but affordability covenants may remain active depending on LHAP policy.

Administrative Notes

- No cash-out refinancing permitted
- The full SHIP subsidy (including rehabilitation) is incorporated into the initial mortgage and deed restriction
- No separate lien is recorded for rehabilitation funds