

Glades County



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028



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I. Program Details:

A. LG(s)

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

B. Purpose of the program:

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

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

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be following 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. The County will accept application during "Advertised Application Period" stated in the Notice of Funding Availability (NOFA). The Application period will be posted under SHIP in the department on web site: myglades.com. Once the requests for housing strategies have been exhausted, all other interested parties, will be put on a waiting list. Those applicants will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted. No waiting list will be maintained beyond one (1) year. Notices of the status of the Application period will be posted under SHIP in the department on web site: myglades.com.



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:

1. Special Needs Households
 - a. Very Low (VLI)
 - b. Low (LI)
2. Veterans and ESP (Essential Service Personnel)
 - a. Very Low (VLI)
 - b. Low (LI)
3. After Special Needs set asides, Veterans, ESP are met
 - a. Very Low (VLI)
 - b. Low (LI)
 - c. Moderate (MOD)

Priorities for funding described above apply to all strategies, unless otherwise stated in an individual strategy in Section II.

Additional SHIP assistance allowed, except for the reasons below:

- a. Applicant has reached the maximum lifetime awards amount of \$100,000, (one strategy or combination of strategies), or if they have been a recipient of the Demo/Reconstruction Strategy.
- b. Applicant has unsatisfied mortgages with Glades County.
- c. Applicant failed to maintain insurance, property taxes, or received code infractions during previous mortgage term.

If any of the above applies to an applicant, they will not be eligible for additional assistance. The only exceptions being, if a household member becomes disabled, and the home must be modified for accessibility, or if a Disaster is declared and household is affected by same.

- 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. Glades County does not offer Rental Assistance.

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 Glades County finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

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



program income for administrative costs.” The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

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

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

R. First-time Homebuyer Definition: For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

S. Project Delivery Costs: N/A.

T. Essential Service Personnel Definition (ESP): Glades County defines essential service personnel as: any household earning 80% of the area median income (AMI) or below and employed in the education system (teachers and other school district (teachers, and other school district employees, community college employees), city, county, or state government, medical or health services, public safety (to include law enforcement, corrections, firefighters and emergency responders) utility workers or skilled building trades.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: Glades County will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:

1. Low or No-VOC paint for all interior walls (Low-VO) means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint.
2. Low-flow water fixtures in bathrooms – Water Sense labeled products or the following specifications:
 - a. **Toilets:** 1.6 gallons/flush or less
 - b. **Faucets:** 1.5 gallons/minute or less
 - c. **Showerheads:** 2.2 gallons/minute or less
 - d. **Energy Star** appliances and exhaust fans in all bathrooms
 - e. **Air conditioning:** Minimum SEER of 14. Packaged units are allowed in studios and one-bedroom units with a minimum of 11.7 EER.

V. Describe efforts to meet the 20% Special Needs set-aside: Applications will be ranked giving first priority to households qualifying as Special Needs households. The County will partner with social service agencies serving the designated special needs populations to achieve the goal of the special needs set-aside. The goals will be met through the payment assistance without rehab, owner occupied rehabilitation, disaster assistance, and emergency repair strategies.



W. Describe efforts to reduce homelessness: Glades County residents that are homeless will be referred to the Salvation Army Services located in LaBelle at 180 N Main St, LaBelle FL 33920. Telephone number is (863) 674-1441.

Section II. LHAP Strategies:

A. Strategy Name: <i>PURCHASE ASSISTANCE WITH REHAB OR WITHOUT REHAB</i>	Code 1 and 2
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a. Summary: Glades County DPA Program will assist an income eligible and pre-qualified homebuyer by paying a portion of their down payment, closing costs and principal buy-down. The program will provide purchase of a single-family, primary residence of a new unit constructed of a concrete block structure, modular home or Existing Housing Stock.

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

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

d. Maximum award:

Income Levels	Without Rehab	With Rehab
VLI, LI	\$20,000	\$60,000
Mod	\$15,000	\$35,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded first mortgage and note.
2. Interest Rate: The rate of interest of this loan shall be at zero (0%) percent per annum if the Borrower(s) remains in compliance. The rate of interest of this loan shall be at four (4%) percent per annum upon default.
3. Years in loan term: The terms of this loan shall be Ten (10) years from the date of this Agreement. The term may only be modified by written agreement of both parties.
4. Forgiveness: The loan will be forgiven at 10% each year upon the first anniversary date of the loan completed in compliance until the end of term.
5. Repayment: Repayment of this Agreement shall be deferred if the Borrower(s):
 - a) The Borrower(s) remains in the unit as their primary residence always for the term of the Agreement.
 - b) The Borrower(s) maintain insurance coverage for FIRE, CASUALTY, LIABILITY, and FLOOD (if zoned flood) in an amount of at least the total cost of replacement of the home on the property hereby mortgaged throughout the entire term of the Agreement.
 - c) The Borrower(s) maintain property taxes current with Glades County Tax Collector located at 500 Ave J, Moore Haven, Florida 33471 before or on April 1st of every year for the prior year through the Agreement.
 - d) The Borrower(s) maintain the Housing Unit in good and habitable condition, with no code violations.
 - e) The Borrower(s) provide current contact information (i.e., telephone number, mailing address, email address, and physical address) to SHIP.



- f) The Borrower(s) do not in any way default under this agreement.
- 6. Default: The loan will be in default if any of the following occurs:
 - a) Sale, Transfer, or Foreclosure
 - b) Conversion to Rental
 - c) Death of homeowner(s) with no eligible heirs. If all Borrower(s) die during the term of the loan, and the heir of the deceased is not eligible for assistance under the program from which funds were provided for this Note, the entire principal balance of the loan, plus any interest, shall be payable within sixty (60) days of the date of death of the last Borrower.
 - d) Code Violations.
 - e) Insurance on home not maintained.
 - f) Property tax is delinquent. Glades County Property Taxes will be kept current with the Glades County Tax Collector of 500 Ave J, Moore Haven FL 33471 before or on April 1st of every year for the prior year throughout the term of the Agreement.
- f. Recipient/Tenant Selection Criteria:
 - 1. The applicant is income verified and certified according to the State criteria for "Anticipated Gross Household Income Limits Adjusted to Family Size".
 - 2. Prior to receiving the SHIP award, the applicant will attend and complete a Homebuyer Education class approved by the Glades County SHIP Program and HUD certified.
 - 3. The unit to be purchased must be located in Glades County.
 - 4. The sales price or value of a new construction or existing housing stock may not exceed the maximum amount allowed in the SHIP Program which is 90% of average area purchase price.
 - 5. The applicant must be income and credit eligible for first mortgage financing that will cover the remainder of the cost of the home above the SHIP Assistance Award.
 - 6. The applicant must have an accepted contract for a home and have applied for and received a written pre-approval document from the first mortgage lender. The down Payment Assistance Program cannot be utilized when the seller of the property is an individual who provides the first mortgage financing as an Agreement for Deed or owner-financing type mortgage. The lender may not charge more than two (2) points for loan origination fees. The property taxes and the homeowner's insurance must be held in escrow as a PITI payment by the first mortgage lending institution. Homeowners insurance is required to show Glades County Board of County Commissioners as a first or subordinate lien holder in the loss payable clause and a copy of the document sent to the SHIP Administrator office (PO Box 1527, Moore Haven FL 33471). The applicant must reside in the home being assisted within 30 days from the first and/or subordinate mortgage closing. Glades County will reserve funds for income eligible, verified and certified applicants on a first qualified first served basis for applicants meeting the selection criteria with preference given first to applicants below 80% of median household income.
- g. Sponsor Selection Criteria: None
- h. Additional Information:
 - 1. If the property is determined to have Chinese drywall, the property is ineligible for purchase assistance.
 - 2. If the initial property inspection indicates evidence of toxic black mold, the applicant will be required to obtain a mold specific inspection.
 - 3. Rehabilitation/Repairs will be performed by a State certified licensed contractor, or a contractor licensed to do business in Glades County.



4. Applicant may not currently own or have liquid assets exceeding \$200,000, and/or combination of liquid and non-liquid assets exceeding the current purchase price limit (excluding their primary residence).
5. Subordination approval for debt service will not be allowed during the term of the SHIP mortgage and Loan Agreement.
6. Mobile Homes / Manufactured Homes may be considered in this strategy depending on condition and age. Such homes may not be any older than constructed in 2005.
7. Pre-Approval for a loan from a State certified lending institution is required. No private or personal mortgages will be allowed. Property and Flood (if property is in a flood zone) Insurance is mandatory.
8. The unit to be purchased must be located in Glades County.
9. The sales price or value of a new construction or existing housing stock may not exceed the maximum amount allowed in the SHIP Program which is 90% of average area purchase price.
10. The applicant must be income and credit eligible for first mortgage financing that will cover the remainder of the cost of the home above the SHIP Assistance Award.
11. The applicant must have an accepted contract for a home and have applied for and received a written pre-approval document from the first mortgage lender. The down Payment Assistance Program cannot be utilized when the seller of the property is an individual who provides the first mortgage financing as an Agreement for Deed or owner-financing type mortgage. The lender may not charge more than two (2) points for loan origination fees. The property taxes and the homeowner's insurance must be held in escrow as a PITI payment by the first mortgage lending institution. Homeowners insurance is required to show Glades County Board of County Commissioners as a first or subordinate lien holder in the loss payable clause and a copy of the document sent to the SHIP Administrator office (PO Box 1527, Moore Haven FL 33471). The applicant must reside in the home being assisted within 30 days from the first and/or subordinate mortgage closing. Glades County will reserve funds for income eligible, verified and certified applicants on a first qualified first served basis for applicants meeting the selection criteria with preference given first to applicants below 80% median household income.

B. Strategy Name: <i>Owner Occupied Rehabilitation</i>	Code 3
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| a. | Summary: Assists homeowners with rehabilitation of homes with substandard living conditions. The upgrading of homeowner conditions will be determined as per the housing code (Building Department) and will be given priority and shall be addressed first. Repairs above and beyond code violations will be considered based on the availability of funding and the necessity of the repair, such as but not limited to, e housing conditions which threaten the life, health or safety of occupants, plumbing, roof leaks, electrical, structural, wood destroying organisms and septic. Aesthetic (cosmetic) upgrades are not covered by this program. |
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$40,000
- e. Terms:



1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: The rate of interest of this loan shall be at zero (0%) percent per annum if the Borrower(s) remains in compliance. The rate of interest of this loan shall be at four (4%) percent per annum upon default.
 3. Years in loan term: The terms of this loan shall be Ten (10) years from the date of this Agreement. The term may only be modified by written agreement of both parties.
 4. Forgiveness: The loan will be forgiven at 10% each year upon the first anniversary date of the loan completed in compliance until the end of term.
 5. Repayment: Repayment of this Agreement shall be deferred if the Borrower(s):
 - a) The Borrower(s) remains in the unit as their primary residence always for the term of the Agreement.
 - b) The Borrower(s) maintain insurance coverage for FIRE, CASUALTY, LIABILITY, and FLOOD (if zoned flood) in an amount of at least the total cost of replacement of the home on the property hereby mortgaged throughout the entire term of the Agreement.
 - c) The Borrower(s) maintain property taxes current with Glades County Tax Collector located at 500 Ave J, Moore Haven, Florida 33471 before or on April 1st of every year for the prior year through the Agreement.
 - d) The Borrower(s) maintain the Housing Unit in good and habitable condition, with no code violations.
 - e) The Borrower(s) provide current contact information (i.e., telephone number, mailing address, email address, and physical address) to SHIP.
 - f) The Borrower(s) do not in any way default under this agreement.
 6. Default: The loan will be in default if any of the following occurs:
 - a) Sale, Transfer, foreclosure or loss of homestead.
 - b) Conversion to Rental.
 - c) Death of homeowner(s) with no eligible heirs. If all Borrower(s) die during the term of the loan, and the heir of the deceased is not eligible for assistance under the program from which funds were provided for this Note, the entire principal balance of the loan, plus any interest, shall be payable within sixty (60) days of the date of death of the last Borrower.
 - d) Code Violations on property.
 - e) Insurance on home not maintained.
 - f) Property tax delinquency. Glades County Property Taxes will be kept current with the Glades County Tax Collector of 500 Ave J, Moore Haven FL 33471 before or on April 1st of every year for the prior year throughout the term of the Agreement.
- f. Recipient/Tenant Selection Criteria:
1. The applicant will be required to show proof of property ownership in the form of a warranty deed or quitclaim deed.
 2. The individual applying for assistance must be the homeowner occupying the residential unit as primary residence in Glades County.

g. Sponsor Selection Criteria: None



- h. Additional Information: The owner-occupied rehabilitation assistance program will use SHIP funds along with funds from federal or private lending institutions.
1. If the property indicates evidence of toxic black mold, the applicant will be required to obtain a mold inspection.
 2. Rehabilitation /Repairs will be performed by a State certified licensed contractor, or a contractor licensed to do business in Glades County procured by the department.
Applicant may not currently own assets exceeding \$200,000 and/or combination of liquid and non-liquid assets exceeding the current purchase price limit (excluding their primary residence).
Repayable home equity loans are not to be included as an asset.

C. Strategy Name: <i>Emergency Repair</i>	Code 6
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- a. Summary: Funding will provide assistance to income eligible owner-occupied residences to address emergency conditions such as, but not limited to, roofing, installing ADA ramp and accessibility modifications, air conditioner, electric or plumbing that require quick action to prevent further damage to unit or unit is uninhabitable because of necessary repairs needed.
- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$25,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Funding will be awarded as a deferred loan secured by a recorded Mortgage, Promissory Note and Declaration of Restrictions.
 2. Interest Rate: The rate of interest of this loan shall be at zero (0%) percent per annum if the Borrower(s) remains in compliance. The rate of interest of this loan shall be at four (4%) percent per annum upon default.
 3. Years in loan term: The terms of this loan shall be Five (5) years from the date of this Agreement. The term may only be modified by written agreement of both parties.
 4. Forgiveness: The loan will be forgiven at 25% each year beginning on the first anniversary date of the loan completed in compliance until the end of term.
 5. Repayment: Repayment of this Agreement shall be deferred if the Borrower(s):
 - a) The Borrower(s) remains in the unit as their primary residents always for the term of the Agreement.
 - b) Maintain insurance coverage for FIRE, CASUALTY, LIABILITY, and FLOOD (if zoned flood) in an amount of at least the total cost of replacement of the home on the property hereby mortgaged throughout the entire term of the Agreement.
 - c) Maintain property taxes current with Glades County Tax Collector of 500 Ave J, Moore Haven , Florida 33471 before or on April 1st of every year for the prior year through the Agreement.
 - d) Maintain the Housing Unit in good and habitable condition, with no code violations.
 - e) Provide current contact information (i.e., telephone number, mailing address, email address, and physical address) to SHIP.
 - f) The Borrower(s) does not in any way default under this agreement.
 6. Default: The loan will be in default if any of the following occurs:



- a) Sale, Transfer, foreclosure or loss of homestead.
- b) Conversion to Rental.
- c) Death of homeowner(s) with no eligible heirs. If all Borrower(s) die during the term of the loan, and the heir of the deceased is not eligible for assistance under the program from which funds were provided for this Note, the entire principal balance of the loan, plus any interest, shall be payable within sixty (60) days of the date of death of the last Borrower.
- d) Code Violations on property.
- e) Insurance on home not maintained.
- f) Property tax is delinquent. Glades County Property Taxes will be kept current with the Glades County Tax Collector of 500 Ave J, Moore Haven FL 33471 before or on April 1st of every year for the prior year throughout the term of the Agreement.
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first qualified, first served basis with the priorities established in section I.1
- g. Sponsor Selection Criteria: N/A
- h. Additional Information :
 - 1. If the property indicates evidence of toxic black mold, the applicant will be required to obtain a mold inspection.
 - 2. Rehabilitation /Repairs will be performed by a State certified licensed contractor, or a contractor licensed to do business in Glades County procured by the department.
 - 3. Applicant may not currently own assets exceeding \$200,000 and/or combination of liquid and non-liquid assets exceeding the current purchase price limit (excluding their primary residence). Repayable home equity loans are not to be included as an asset.
 - 4. Subordination approval for debt service will not be allowed during the term of SHIP Mortgage and Loan Agreement.
 - 5. Mortgage payments, taxes and homeowner's insurance must be current/paid up to date.
 - 6. Mobile Homes/Manufactured Homes will be considered for this strategy, depending on the condition and age of unit. Unit must be newer than year 2005.
 - 7. Materials, design, green building principles and other elements that reduce long term costs relating to maintenance, utilities or insurance will be encouraged.
 - 8. Housing units that are owned by the homeowner but are located on land not listed in the applicant's name shall not be eligible for assistance. The applicant will be income verified according to the State criteria for "Anticipated Gross Household Income Limits Adjusted to Family Size." Property taxes must be paid up to date and property cannot have any judgements or liens.

D. Strategy Name: *Disaster Assistance*

Code 5, 16

- a. Summary: Summary: Funding will be awarded to income eligible applicants in need of home repairs directly caused by a disaster that is declared by Executive Order of the United States President or the Governor of the State of Florida. Assistance will be prioritized as follows:
 - 1. Purchase of emergency supplies for eligible households to weatherproof damaged homes.
 - 2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable.
 - 3. Construction of wells or repair of existing wells where public water is not available.

4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
5. Security deposit for eligible recipients that have been displaced from their homes due to disaster.
6. Rental and utility assistance for eligible applicants.
7. Mortgage and utility payment assistance for eligible applicants.
8. Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order.
9. Other eligible activities as proposed and approved by Florida Housing to make unit 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: \$40,000, except when assistance is in the form of payment for rent, mortgage assistance, and utilities. (items e, f, and g in this strategy) Depending on the disaster, these items will have a length of time and amount.
- e. Terms:
 1. Repayment loan/deferred loan/grant: Secured by a Grant
 2. Interest Rate: 0%
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants selected on a first qualified, first served basis with priorities in **section I.1** must:
 1. Show proof of property ownership in the form of a Warranty Deed or Quit Claim Deed.
 2. Provide a lease that pre-dates the Executive Order of Disaster.
Priorities for this strategy are:
 - a) Applications for disaster assistance will be given priority above others on any waiting list that may exist from other strategies.
 - b) Applicants who are income eligible before Disaster, after determining income eligibility then the priorities listed section I., I. of this LHAP will apply.
 - c) Applicants who are **not** income eligible before Disaster, but are eligible due a hardship, then priorities in section I., I. of this LHAP will apply. The applicant will be verified and certified according to the State Criteria for "Anticipated Gross Household Income Limits Adjusted to Family Size".
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 1. If the property indicates evidence of toxic black mold, the applicant will be required to obtain a mold inspection.



2. Rehabilitation /Repairs will be performed by a State certified licensed contractor, or a contractor licensed to do business in Gulf County procured by the department.
3. Applicant may not currently own assets exceeding \$200,000 and/or combination of liquid and non-liquid assets exceeding the current purchase price limit (excluding their primary residence). Repayable home equity loans are not to be included as an asset.
4. Mortgage payments, taxes and homeowner's insurance must be current/paid up to date.
5. Applicants may receive assistance through the owner-occupied housing rehabilitation program; however, the amount of funds expended for "emergency repairs" will be deducted from the program's maximum award amount.

E. Foreclosure Prevention	Code 7
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- a. **Summary:** Funds will be awarded to homeowners who are at least three months but no more than six months in arrears in their first mortgage and are not under an active foreclosure action due to an eligible hardship. Funds will be used to pay up to 3 months past due mortgage payments and late 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: \$4,500
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be award with a Grant
 2. Interest Rate: 0%
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: The loan will be in default if any of the following occurs:
 - a) Sale, Transfer, foreclosure or loss of homestead.
 - b) Conversion to Rental.
 - c) Death of homeowner(s) with no eligible heirs. If all Borrower(s) die during the term of the loan, and the heir of the deceased is not eligible for assistance under the program from which funds were provided for this Note, the entire principal balance of the loan, plus any interest, shall be payable within sixty (60) days of the date of death of the last Borrower.
 - d) Code Violations on property.
 - e) Insurance on home not maintained.
 - f) Property tax is delinquent. Glades County Property Taxes will be kept current with the Glades County Tax Collector of 500 Ave J, Moore Haven FL 33471 before or on April 1st of every year for the prior year throughout the term of the Agreement.
- f. Recipient/Tenant Selection Criteria: This assistance is for households that have recovered from or are experiencing a temporary hardship that resulted in missed mortgage payments. Eligible hardships include but are not limited to job loss or income reduction, unexpended vehicle or home repairs, illness, sudden medical expenses or death of a family member. All hardships must have occurred within 12



months of application. Applicants will be ranked for assistance based on the priorities described in section with priorities in I.1.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants must provide the following:
 - 1. Proof of the arrearage in the form of notification from the mortgage holder or mortgage statement showing past due payments(s).
 - 2. Applicant must provide a written statement describing the hardship that caused the arrearage.
 - 3. This program is limited to one grant per household per calendar year.
 - 4. Home cannot be a mobile home older than a June 2005 nor a Recreational Vehicle.
 - 5. The home cannot be under an active foreclosure action.
 - 6. Applicants must provide proof of homeownership.
 - 7. Payments will be paid directly to the mortgage holder.

III. LHAP Incentive Strategies

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

- A. Name of the Strategy: **Expedited Permitting**
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Description of the procedures used to implement this strategy: Glades County expedites all affordable housing permits by prioritizing permit plan review and/or any applications for variance conditional use planned unit development, plat approval, or rezoning first in review.

Expedited permitting process shall remain as it exists. However, in the event that permitting process begins to experience delays beyond normal permitting time frame and not related to developer changes, than such affordable housing projects will be processed ahead of other projects to be considered. For purposes of expedited permitting, affordable housing projects are defined as those assisted with state or federal dollars.

- B. Name of the Strategy: **Ongoing Review Process**
An ongoing process for reviewing local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.
- C. Other Incentive Strategies Adopted: The SHIP strategies will be reviewed at least twice per year (December and June) to evaluate the effectiveness and adjust or amend the strategies as needed. AHAC shall review and evaluate any codes, ordinances, regulations and plan provisions prior to their adoption and recommend to adjust or amend the strategies as needed. The Glades County Planning and Development Department is responsible for completing an ongoing review process of local policies, ordinances, regulations and plan provisions. The Planning and Zoning Board must approve and recommended and amendment or revision to the Board of County Commissioners for final approval.



Amendments are recommended to The Board of County Commissioners within the standard public hearing procedures.

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).

Exhibit A**ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR****Exhibit A (2025)**

Glades County	
Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 32,700.00
Office Supplies and Equipment	\$ 600.00
Travel Per diem Workshops, etc.	\$ 750.00
Advertising	\$ 600.00
Other*	\$ 350.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 32,700.00
Office Supplies and Equipment	\$ 600.00
Travel Per diem Workshops, etc.	\$ 750.00
Advertising	\$ 600.00
Other*	\$ 350.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 32,700.00
Office Supplies and Equipment	\$ 600.00
Travel Per diem Workshops, etc.	\$ 750.00
Advertising	\$ 600.00
Other*	\$ 350.00
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: 5% of Program income added to Admin Cost.	

Exhibit B
Timeline for SHIP Expenditures

Glades 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:		Glades 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											
1	Purchase Assistance with Rehab	No		\$60,000		\$60,000		\$50,000	\$0.00	\$0.00	\$0.00	0
2	Purchase Assistance without Rehab	Yes	1	\$20,000	1	\$20,000		\$15,000	\$40,000.00	\$0.00	\$40,000.00	2
3	Owner Occupied Rehabilitation	Yes	2	\$40,000	2	\$40,000		\$35,000	\$160,000.00	\$0.00	\$160,000.00	4
5	Disaster Assistance	Yes		\$25,000		\$25,000		\$20,000	\$0.00	\$0.00	\$0.00	0
6	Emergency Repair	Yes	2	\$25,000	1	\$25,000	1	\$20,000	\$95,000.00	\$0.00	\$95,000.00	4
7	Foreclosure Prevention	No		\$4,500		\$4,500		\$4,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		5		4		1		\$295,000.00	\$0.00	\$295,000.00	10
Purchase Price Limits:			New	\$ 311,980	Existing	\$ 311,980						
			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		\$ 35,000			10%		OK				
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 330,000 OK									
Set-Asides												
Percentage Construction/Rehab (75% requirement)			84.3%		OK							
Homeownership % (65% requirement)			84.3%		OK							
Rental Restriction (25%)			0.0%		OK							
Very-Low Income (30% requirement)			\$ 150,000	42.9%	OK							
Low Income (30% requirement)			\$ 125,000	35.7%	OK							
Moderate Income			\$ 20,000	5.7%								

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:		Glades 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											
1	Purchase Assistance with Rehab	Yes	1	\$60,000		\$60,000		\$50,000	\$60,000.00	\$0.00	\$60,000.00	1
2	Purchase Assistance without Rehab	Yes		\$20,000	1	\$20,000		\$15,000	\$20,000.00	\$0.00	\$20,000.00	1
3	Owner Occupied Rehabilitation	Yes	2	\$40,000	2	\$40,000		\$35,000	\$160,000.00	\$0.00	\$160,000.00	4
5	Disaster Assistance	No		\$25,000		\$25,000		\$20,000	\$0.00	\$0.00	\$0.00	0
6	Emergency Repair	Yes	1	\$25,000	1	\$25,000		\$20,000	\$50,000.00	\$0.00	\$50,000.00	2
7	Foreclosure Prevention	No		\$4,500		\$4,500		\$4,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		4		4		0		\$290,000.00	\$0.00	\$290,000.00	8
Purchase Price Limits:			New	\$ 311,980	Existing	\$ 311,980						
			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		\$ 35,000		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 325,000 OK									
Set-Asides												
Percentage Construction/Rehab (75% requirement)			82.9%		OK							
Homeownership % (65% requirement)			82.9%		OK							
Rental Restriction (25%)			0.0%		OK							
Very-Low Income (30% requirement)			\$ 165,000	47.1%	OK							
Low Income (30% requirement)			\$ 125,000	35.7%	OK							
Moderate Income			\$ -	0.0%								

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

Estimated Funds (Anticipated allocation only):												
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
Code	Homeownership											
1	Purchase Assistance with Rehab	Yes	1	\$60,000	1	\$60,000		\$50,000	\$120,000.00	\$0.00	\$120,000.00	2
2	Purchase Assistance without Rehab	No		\$20,000		\$15,000		\$15,000	\$0.00	\$0.00	\$0.00	0
3	Owner Occupied Rehabilitation	Yes	3	\$40,000	1	\$35,000		\$35,000	\$155,000.00	\$0.00	\$155,000.00	4
5	Disaster Assistance	No		\$25,000		\$25,000		\$20,000	\$0.00	\$0.00	\$0.00	0
6	Emergency Repair	Yes	1	\$25,000		\$25,000		\$20,000	\$25,000.00	\$0.00	\$25,000.00	1
7	Foreclosure Prevention	No		\$4,500		\$4,500		\$4,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		5		2		0		\$300,000.00	\$0.00	\$300,000.00	7
Purchase Price Limits:			New	\$ 311,980	Existing	\$ 311,980						

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		\$	35,000	10%		OK					
	Home Ownership Counseling		\$	-								
Total All Funds			\$	335,000	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		85.7%	OK
Homeownership % (65% requirement)		85.7%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 205,000	58.6%	OK
Low Income (30% requirement)	\$ 95,000	27.1%	OK
Moderate Income	\$ -	0.0%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

Glades County Board of Cuntty 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 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.

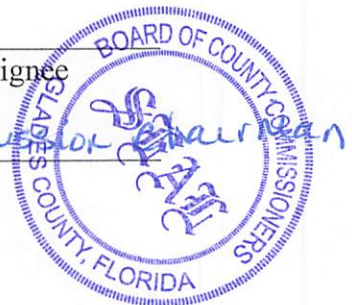
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance 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

L. Stanley
Chief Elected Official or designee

Witness

Board of County Commissioners
Type Name and Title

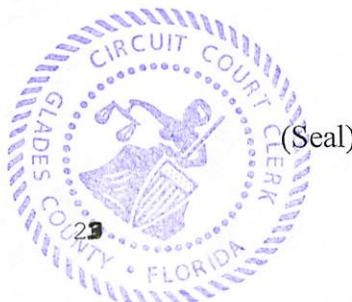


Date

OR

Gene P. Simmons

Attest:



RESOLUTION #: 2025-24

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

* * * * *

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

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

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

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

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

WHEREAS, the Economic and Community Development Department has prepared a three-year Local

Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

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

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSION OF THE GLADES COUNTY, FLORIDA that:

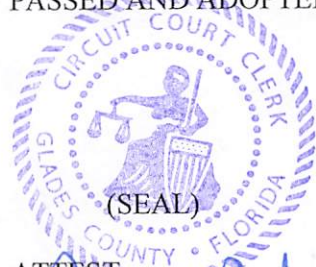
Section 1: The Board of County Commission of Glades County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2025-2026, 2026-2027, 2027-2028.

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 25 DAY OF August, 2025.

Chairman



ATTEST:

City or County Clerk

