

GULF COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

Adopted 05/15/2024

Amended 04/28/2026

Amended 09/22/2026

2024-2025, 2025-2026, 2026-2027

Gulf County Board of County Commissioners

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I. Program Details:

A. LG(s)

Name of Local Government	GULF COUNTY
Does this LHAP contain an interlocal agreement?	NO
If yes, name of other local government(s)	

B. Purpose of the program:

- ☐ To meet the housing needs of the very low, low, moderate and households up to 140% AMI.
- ☐ 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: 2024-2025, 2025-2026, 2026-2027.
- D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.
- E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.
- F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.
- G. Public Input: Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.
- H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required. This provision does not apply to Disaster Mitigation Recovery Strategy. Those applications will be approved based on the established priorities (I) on a first-qualified, first-served basis. Any remaining funds will be based on the demonstrated need on a first-qualified, first-served basis, pending availability of funds.
- I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as the application completeness order, and any established funding priorities as described in this plan.

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

VERY LOW (30% minimum); LOW INCOME (VL & L COMBINED TOTAL OF 60% minimum); SPECIAL NEEDS (20% minimum); ELDERLY, VETERANS, ESSENTIAL SERVICE PERSONNEL; CONSTRUCTION SET-ASIDE (75% minimum); FIRST-QUALIFIED, FIRST-SERVED

- 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, Foreclosure Counseling and Transportation. All qualified applicants seeking funding for the purchase of a

home will be provided first-time homebuyer counseling information prior to or at the time of award.

- 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 calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

- N. **Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. **Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county, or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. **Administrative Budget:** A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. GULF COUNTY finds that the money deposited in the local housing assistance trust fund is 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	OVERSIGHT AND FINAL APPROVAL	2
Third Party Entity/Sub-recipient	ADMINISTRATION OF PROGRAM	8

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): Gulf County ESP includes teachers and educators, Childcare Workers, Law Enforcement, Correctional Officers, EMS, Healthcare Professionals (nurse, technician, therapist, etc.), skilled building trades, and First Responders.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: All rehabilitation will be completed per current applicable Florida Building Code regulations and encouraged Green Building and Energy Saving measures and products will be used as funding and time allows. May include Insulation to code, HVAC to code, Insulated windows, and Insulated doors. A list of green building and energy efficient products for these items will be maintained and evaluated for each job and will be used if time and funding allow to meet necessary goals and timelines. NOTICE: The list will be provided each year to the qualified contractors to incorporate into the bids when possible.

V. Describe efforts to meet the 20% Special Needs set-aside: Gulf County evaluates all eligible applicants with special needs and will prioritize these applicants accordingly in all strategies. Gulf County works with local associations in identifying and qualifying special needs applicants. Gulf County recognizes a person with special needs as defined by 420.0004 (13) Florida Statute.

W. Describe efforts to reduce homelessness: Gulf County SHIP staff works with the community and local law

enforcement agencies to identify homeless individuals. Veterans and the Elderly are given priority.

- X. **Household Members:** All Household Members are required to be placed on the application and include anyone who currently resides or plans to reside in the home. Violation of this requirement is punishable by disqualification and by fines and imprisonment provided under Statutes 775.082 or 775.083. Applicant, Co-applicant, and household members must not be a known sex offender, predator, or presently known danger to the community.
- Y. **Residency:** Applicant must be an existing Gulf County resident at the time of application to qualify. Residents applying for rehabilitation or demolition/reconstruction must own and have resided in the home prior to application to qualify.
- Z. **Assets:** Applicant must not have more than \$50,000 in assets to qualify for the program (excludes property for which the applicant is receiving assistance, retirement accounts/plans recognized by the IRS, and necessary items of personal property). Applicants must not own other real property which is considered suitable for occupancy.
- AA. **Prior Assistance:** Applicants and co-applicants must not currently have a mortgage in force for SHIP/HHRP or another Gulf County program (CDBG, HLMP, etc.) to be considered for further funding. Applicants and co-applicants may be eligible for further funding if a period of 10 years has lapsed since the date of the last funding received from SHIP, HHRP, etc. and all prior fundings and loan terms have been satisfied in full or any outstanding balances repaid (not forgiven).
- BB. **Lifetime Maximums:** There is lifetime maximum for all housing funds of \$75,000 in which the applicants and co-applicants are held to and thus no longer eligible for funding. There is also a lifetime maximum of 1 purchase assistance per applicant/co-applicant. This 1 purchase assistance may include demo/reconstruction, disaster, and other strategies involving the purchase of a new home.
- CC. **Debt To Income Limits:** For purchase assistance, the maximum debt to income ratio will not exceed 35% unless the loan is VA, FHA, or another government backed loan program and approved by the lending institution.
- DD. **Applicant/Co-applicant/Household Member** must not be a known sex offender, predator, or presently known danger to the community.

Section II. LHAP Strategies:

A. Strategy Name: PURCHASE ASSISTANCE WITHOUT REHABILITATION	Code: 2
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a. **Summary:** The purpose of this strategy is to provide funding to assist eligible homebuyers with the down payment, closing cost, and principal buy-down for the purchase of a home. Funds may be used for assistance toward the purchase of a newly constructed or existing single family home.

- b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027
- c. **Income Categories to be served:** Very low, low, moderate and households up to 140% AMI
- d. **Maximum award:** All income levels: Maximum of \$50,000 or 50% whichever is lower
- e. **Terms:**

1. Loan Type: Deferred loan, secured by a recorded mortgage & note.
2. Interest Rate: 0%
3. Years in loan term: 10 Years
4. Forgiveness: Proportionately 10% per annum.
5. Repayment: None due as long as loan is in good standing
6. Default: If any of these occur, the outstanding balance will be due and payable.
 - a) Home no longer primary residence of applicants or co-applicants
 - b) Death of homeowner
 - c) Heir, living in home as primary residence, not SHIP income eligible (notification by heir and/or family and review by staff required)
 - d) Refinance with Cash out
 - e) Sale, transfer, assignment, or conveyance of property or titles (in whole or in part)
 - f) Conversion of home to a rental property
 - g) Loss of homestead exemption status or failure to pay assessments and taxes on said property when due.
 - h) Foreclosure: if superior mortgage holder forecloses, the county will recapture funds through the legal process if adequate funds may be available to justify pursuing a repayment
 - i) Failure to insure home for fire and windstorm on the building in the amount of full insurable value.

f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first served basis with priorities as described in Section I.I. and with regard to the required set-asides for income groups and Special Needs as defined in 420.0004 (13).

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. A waiting list will be maintained in order of application receipt and qualification status.
2. The maximum purchase price will not exceed \$255,000.
3. Manufactured housing constructed before end of June 1994 are not eligible for purchase.
4. Funds will not be utilized for any case where the maximum amount under this strategy, the amount of the mortgage, and any other available funds will not build the home to (HQS) Home quality standards. These cases will be forwarded to another local, state, or federal program for assistance, if applicable.

B. Strategy Name: OWNER OCCUPIED REHABILITATION	Code: 3
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a. Summary: The purpose of this strategy is to provide Housing Rehabilitation loans to eligible homeowners who own and reside in dwellings, which do not meet the HQS standard of decent and sanitary housing. This strategy has as its objective the upgrading of existing housing stock with repairs that address health and safety concerns, code violations, and improve the property.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

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

- d. Maximum award: \$60,000
- e. Terms:
 - 1. Loan Type: Deferred Loan, secured by a Recorded Mortgage & Note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 Years
 - 4. Forgiveness: Proportionately 10% per annum.
 - 5. Repayment: None due as long as loan is in good standing
 - 6. Default: If any of these occur, the outstanding balance will be due and payable.
 - a) Home no longer primary residence of applicants or co-applicants
 - b) Death of homeowner
 - c) Heir, living in home as primary residence, not SHIP income eligible (notification by heir and/or family and review by staff required)
 - d) Refinance with Cash out
 - e) Sale, transfer, assignment, or conveyance of property or titles (in whole or in part)
 - f) Conversion of home to a rental property
 - g) Loss of homestead exemption status or failure to pay assessments and taxes on said property when due.
 - h) Foreclosure: If superior mortgage holder forecloses, the County will recapture funds through the legal process if adequate funds may be available to justify pursuing a repayment
 - i) Failure to insure home for fire and windstorm on the building in the amount of full insurable value.
- f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first served basis with priorities as described in Section I.I. and with regard to the required set-asides for income groups and Special Needs as defined in 420.0004 (13).
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - 1. A waiting list will be maintained in order of application receipt and qualification status.
 - 2. The maximum purchase price will not exceed \$255,000.
 - 3. Manufactured housing constructed before end of June 1994 is not eligible for repair.
 - 4. Emergency repair applications will be accepted and prioritized on an as needed basis, depending on the facts of each individual case, required set aside amounts, and special needs as defined in Section 420.0004(13).
 - 5. Funds will not be utilized for any case where the maximum amount under this strategy, the amount of the mortgage, and any other available funds will not repair the home to (HQS) Home quality standards. These cases will be forwarded to another local, state, or federal program for assistance, if applicable.

EXCLUSION: SHIP funding is not intended to replace cosmetic damages, appliances, or work that is not essential to the health and safety of the occupants or existing code violations that are pending at the time of application.

C. Strategy Name: DEMOLITION/RECONSTRUCTION	Code: 4
a. Summary: The purpose of this strategy is to provide demolition, reconstruction, and/or construction loans to eligible homeowners who own land with an existing home in which they reside. This strategy would construct, replace, or reconstruct an existing structure that no longer meets the HQS standard of decent and sanitary housing and cannot be rehabilitated within the rehabilitation strategy limits. This strategy has as its objective to remove dwellings that have been damaged or destroyed and replace them with new construction site-built homes or new manufactured housing.	

- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
- c. Income Categories to be served: Very low, low, moderate and households up to 140% AMI
- d. Maximum award: \$ 60,000
- e. Terms:
 - 1. Loan Type: Deferred loan, secured by a recorded mortgage & note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 Years
 - 4. Forgiveness: Proportionately 10% per annum.
 - 5. Repayment: None as long as loan is in good standing
 - 6. Default: If any of these occur, the outstanding balance will be due and payable.
 - a) Home no longer primary residence of applicants or co-applicants
 - b) Death of homeowner
 - c) Heir, living in home as primary residence, not SHIP income eligible (notification by heir and/or family and review by staff required)
 - d) Refinance with Cash out
 - e) Sale, transfer, assignment, or conveyance of property or titles (in whole or in part)
 - f) Conversion of home to a rental property
 - g) Loss of homestead exemption status or failure to pay assessments and taxes on said property when due.
 - h) Foreclosure: If superior mortgage holder forecloses, the County will recapture funds through the legal process if adequate funds may be available to justify pursuing a repayment
 - i) Failure to insure home for fire and windstorm on the building in the amount of full insurable value.
- f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first served basis with priorities as described in Section I.I. and with regard to the required set-asides for income groups and Special Needs as defined in 420.0004 (13).
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - 1. A waiting list will be maintained in order of application receipt and qualification status.

2. The maximum purchase price will not exceed \$255,000.
3. Property must be inspected before qualification and a condemned letter received from the appropriate building department.
4. Manufactured housing constructed before end of June 1994 is not eligible for repair. Homes found to meet this criterion will be replaced, if deemed condemned.
5. Funds will not be utilized for any case where the maximum amount under this strategy, the amount of the mortgage, and any other available funds will not build the home to (HQS) Home quality standards. These cases will be forwarded to another local, state, or federal program for

assistance, if applicable.

6. EXCLUSION: SHIP funding is not intended to replace a home with housing that is not comparable to the original home that is being reconstructed, without justification, approved by staff and that is not essential to the health and safety of the occupants at the time of application.

D. Strategy Name: DISASTER MITIGATION AND RECOVERY	Code: 5
a. Summary: The purpose of this strategy is to assist owner-occupied applicants in the aftermath of a disaster declared by Executive Order by the United States President or State of Florida Governor. SHIP disaster funds may be used for items such as, but not limited to:	

1. demolition of the existing home after receipt of a letter determining the home to be uninhabitable/condemned.
2. purchase of a new home, manufactured home, or cooperation/partnership with another volunteer/not for profit to rebuild or purchase a new manufactured home on the existing property.
3. interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable.
4. construction of wells or repair of existing wells where public water is not available.
5. included in the approved LHAP that benefit applicants directly affected by the declared disaster.
6. other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

c. Income Categories to be served: Very low, low, moderate and households up to 140% AMI

d. Maximum award: \$60,000, but not to exceed 100% of the purchase price for Very-Low and Low or 50% of the purchase price for Moderate and households up to 140% AMI

e. Terms:

1. Loan Type: Deferred loan, secured by a recorded mortgage & note.
2. Interest Rate: 0%
3. Years in loan term: 10 Years
4. Forgiveness: Proportionately 10% per annum.
5. Repayment: None as long as loan is in good standing
6. Default: If any of these occur, the outstanding balance will be due and payable.
 - a) Home no longer primary residence of applicants or co-applicants
 - b) Death of homeowner
 - c) Heir, living in home as primary residence, not SHIP income eligible (notification by heir and/or family and review by staff required)
 - d) Refinance with Cash out
 - e) Sale, transfer, assignment, or conveyance of property or titles (in whole or in part)

- f) Conversion of home to a rental property
 - g) Loss of homestead exemption status or failure to pay assessments and taxes on said property when due.
 - h) Foreclosure: If superior mortgage holder forecloses, the County will recapture funds through the legal process if adequate funds may be available to justify pursuing a repayment
 - i) Failure to insure home for fire and windstorm on the building in the amount of full insurable value.
- f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first served basis with priorities as described in Section I.I. and with regard to the required set-asides for income groups and Special Needs as defined in 420.0004 (13).
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - 1. A waiting list will be maintained in order of application receipt and qualification status.
 - 2. The maximum purchase price will not exceed \$255,000.
 - 3. Property must be inspected before qualification and a condemned letter received from the appropriate building department when applicable. Inspections during and after demolition/rebuild, by County staff from the permit office and/or SHIP office are required.
 - 4. Manufactured housing constructed before the end of June 1994 is not eligible for repair or purchase. Homes found to meet this criterion will be replaced, if deemed condemned.
 - 5. Funds will not be utilized for any case where the maximum amount under this strategy, the amount of the mortgage, and any other available funds will not build the home to (HQS) Home quality standards. These cases will be forwarded to another local, state, or federal program for assistance, if applicable.
 - 6. EXCLUSION: SHIP funding is not intended to replace cosmetic damages, appliances, or work that is not essential to the health and safety of the occupants or existing code violations that are pending at the time of application.
 - 7. Payment may also be made in accordance with the above cases for the following items associated with rebuilding or installation of manufactured housing on a case-by-case basis:
 - i. Demolition/land clearing costs
 - ii. Property insurance deductibles
 - iii. Wells, septic tanks – repairs
 - iv. Permitting costs
 - v. Sewer and/or water re-connection fees
 - vi. Dirt/Foundations and/ pads
 - vii. Elevation Certificates
 - viii. Surveys

E. Manufactured Housing (Mobile Homes)	Code 28, 29
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- | | |
|----|---|
| a. | Summary: The manufactured housing strategy may provide funds for: <ol style="list-style-type: none"> 1. Relocation assistance for persons who are deprived of affordable housing due to closure of a mobile home park in accordance with 723.003, F.S. (code 28) 2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29) |
|----|---|
- b. Fiscal Years Covered: 2026-2027
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$10,000 (relocation assistance)
\$5,000 (lot rental assistance)
- e. Terms:
 1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant.
 2. Interest Rate: 0%
 3. Years in loan term: N/A for relocation assistance and lot assistance
 4. Forgiveness: N/A for relocation assistance and lot assistance
 5. Repayment: N/A for relocation assistance and lot assistance.
 6. Default: N/A for relocation assistance and lot assistance.
- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Manufactured housing constructed after June 1994 is eligible.

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.
- B. Name of the Strategy: Ongoing Review Process
An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

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.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A (2024)

(GULF COUNTY)	
Fiscal Year: 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 3,765.00
Office Supplies and Equipment	\$ 1,440.00
Travel Per diem Workshops, etc.	\$
Advertising	\$ 1,795.00
Other*	\$ 28,000.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 3,765.00
Office Supplies and Equipment	\$ 1,440.00
Travel Per diem Workshops, etc.	\$
Advertising	\$ 1,795.00
Other*	\$ 28,000.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 3,765.00
Office Supplies and Equipment	\$ 1,440.00
Travel Per diem Workshops, etc.	\$
Advertising	\$ 1,795.00
Other*	\$ 28,000.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.	
Details:	

2024

Exhibit B
Timeline for SHIP Expenditures

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

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027
2025-2026	6/30/2027	6/30/2028	9/15/2027	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2028	9/15/2029

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2024-2025	3/30/2027	6/15/2027
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and cameka.gardner@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 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. Please email cameka.gardner@floridahousing.org when you are ready to "submit" the AR.

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.

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2025-2026												
Name of Local Government:			GULF 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											
2	PURCHASE ASSISTANCE WITHOUT REHAB	Yes	1	\$50,000	0	\$50,000	2	\$50,000	\$150,000.00	\$0.00	\$150,000.00	3
3	OWNER OCCUPIED REHABILITATION	Yes	1	\$60,000	1	\$60,000	0	\$0	\$120,000.00	\$0.00	\$120,000.00	2
4	DEMOLITION/RECONSTRUCTION	Yes	0	\$60,000	0	\$60,000	0	\$60,000	\$0.00	\$0.00	\$0.00	0
2	PURCHASE ASSISTANCE WITHOUT REHAB	No	0	\$50,000	1	\$40,000	1	\$5,000	\$0.00	\$45,000.00	\$45,000.00	2
5	DISASTER MITIGATION AND RECOVERY	Yes	0	\$60,000	0	\$60,000	0	\$60,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		2		2		3		\$270,000.00	\$45,000.00	\$315,000.00	7
Purchase Price Limits:			New	\$ 255,000	Existing	\$ 255,000						

[illegible]

Percentage Construction/Rehab (75% requirement)		77.1%	OK
Homeownership % (65% requirement)		90.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 110,000	31.4%	OK
Low Income (30% requirement)	\$ 100,000	28.6%	OK
Moderate Income	\$ 105,000	30.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			GULF 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											
2	PURCHASE ASSISTANCE WITHOUT REHAB	Yes	1	\$50,000	0	\$50,000	2	\$50,000	\$150,000.00	\$0.00	\$150,000.00	3
3	OWNER OCCUPIED REHABILITATION	Yes	1	\$60,000	1	\$60,000	0	\$0	\$120,000.00	\$0.00	\$120,000.00	2
4	DEMOLITION/RECONSTRUCTION	Yes	0	\$60,000	0	\$60,000	0	\$60,000	\$0.00	\$0.00	\$0.00	0
2	PURCHASE ASSISTANCE WITHOUT REHAB	No	0	\$50,000	1	\$40,000	1	\$5,000	\$0.00	\$45,000.00	\$45,000.00	2
5	DISASTER MITIGATION AND RECOVERY	Yes	0	\$60,000	0	\$60,000	0	\$60,000	\$0.00	\$0.00	\$0.00	0
28	RELOCATION/PARK CLOSURE	Yes	0	\$10,000	0	\$10,000	0	\$10,000	\$0.00	\$0.00	\$0.00	0
29	LOT RENT ASSISTANCE	No	0	\$5,000	0	\$5,000	0	\$5,000	\$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		2		2		3		\$270,000.00	\$45,000.00	\$315,000.00	7
Purchase Price Limits:			New	\$ 255,000	Existing	\$ 255,000						

OK

OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 35,000		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 350,000 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		77.1%	OK
Homeownership % (65% requirement)		90.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 110,000	31.4%	OK
Low Income (30% requirement)	\$ 100,000	28.6%	OK
Moderate Income	\$ 105,000	30.0%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

GULF COUNTY

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR 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

Sandy Quinn, Chairman

Type Name and Title

MAY 28, 2024

Date

OR



Attest:



(Seal)

RESOLUTION #: 2024-17

A RESOLUTION OF THE BOARD OF COUNTY COMMISSION OF GULF 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 CHAIRMAN TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

* * * * *

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

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

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

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

WHEREAS, as required by *section 420.9075, F.S.* It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except 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, Gulf County 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 Gulf County Board of County Commissioners to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

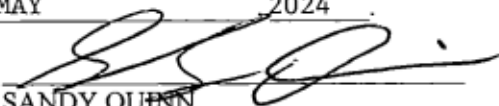
NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF GULF COUNTY, FLORIDA that:

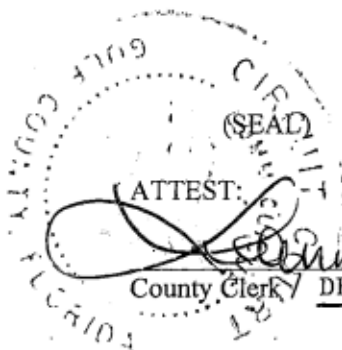
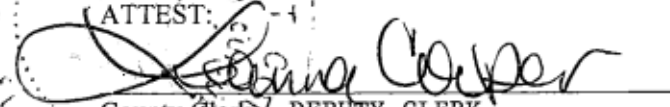
Section 1: The Gulf County Board of County Commissioners of the Gulf County, Florida hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for fiscal years 2024-2025, 2025-2026, 2026-2027.

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 28TH DAY OF MAY, 2024.


SANDY QUINN,
Chairman, Gulf County
Board of County Commissioners


ATTEST:

County Clerk / DEPUTY CLERK