

HAMILTON COUNTY, FLORIDA

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029

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I. Program Details:

A. LG(s)

Name of Local Government	HAMILTON 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: 2026-2027, 2027-2028, 2028-2029

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

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

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

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

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

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

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

Preference is to be given to applicants over 62 years old and/or Special Needs as defined in 420.0004(13).

- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount



of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	County Coordinator oversight, BOCC homeowner approvals, bid approvals, payment approvals	0%
Third Party Entity/Sub-recipient	Full administration to include client intake, qualification, contractor certification, inspections, contract signings, bidding process, construction inspections, all reporting to FHFC and all other duties as assigned for complete implementation of project.	9.25%

- 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):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Since 2010, under all housing Grants, the County has implemented long term cost saving features by increasing the quality of new construction/rehabilitation of home throughout the County: galvalume roofs, 2x6 exterior walls with hardy plank siding, increased insulation thickness to walls and ceilings, doubled insulated energy star windows, energy star HVAC units and appliances where applicable. These features only apply to structures that dictate the need thereof.
- V. Describe efforts to meet the 20% Special Needs set-aside:** Hamilton County works closely with local officials to ensure those with special needs are being assisted on all strategies. Council on aging, Office of the Abused and Battered, Suwannee Economic Council, Hamilton County Emergency Management and others.
- W. Describe efforts to reduce homelessness:** We have had no issue with the homeless through Hamilton County SHIP office. Should that issue arise, we would seek out counseling and assist within the parameters of what is allowed.

Section II. LHAP Strategies:

A. Strategy Name: Housing Rehabilitation/Emergency Repair	Code 3, 6
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a.	Summary:
	1. Substantial rehabilitation of substandard, homeowner occupied housing. The economic life of the house should be extended by an additional five (5) to ten (10) years. For a manufactured home to qualify, it must be considered real property.
	2. SHIP funds will be used to provide emergency repair assistance to address emergency situations targeting health and safety concerns. The applicant will move up in priority on the waiting list for the emergency and all other items to be addressed. The emergency repair work is defined as work that will address health and safety concerns to include, but not be limited to:
	a.) Leaky Roof
	b.) Septic tank repairs, replace, or furnish
	c.) Replace electrical wiring that is a fire hazard
	d.) Plumbing or water damage caused by leaking plumbing
	e.) Heating and/or cooling

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$ 35,000

- e. Terms:
1. Repayment loan/deferred loan/grant: The Deferred Payment Loan is secured by Security Instrument/Lien that is recorded with the Clerk of Courts office. Applicants in the Moderate-Income level are required to contribute one percent (1%) of the cost of the winning bid toward the rehabilitation process of their home, to be paid to the Program before work starts.
 2. Interest Rate: 0%
 3. Years in loan term: 10 years
 4. Forgiveness: Forgiven at the end of the term.
 5. Repayment: None due as long as the loan is in good standing.
 6. Default: The loan is due and payable only if the property is sold, leased, rented, or the title is transferred within ten (10) years. If the property is sold, the loan becomes due and payable in full. If the title is transferred or foreclosed, the loan becomes due and payable in full with the following exception: upon death of the owner, to an income eligible heir who is going to make the house their primary residence. If the family chooses to not occupy the home, the prorated portion of the remaining length of term will be repaid. If the title is transferred to an eligible heir who is not going to reside in the house or a non-eligible heir, the loan repayment will be required. A repayment prorated at a rate of 10 percent (10%) for each year remaining in the original agreement.
- f. Recipient/Tenant Selection Criteria: Assistance will be provided on a first-qualified, first served basis.
- g. Sponsor Selection Criteria: No sponsor selection criteria is applicable.
- h. Additional Information: Repair assistance may also include funding from HOME funds, when available, and section 504 Home Repair Program (Rural Development), CDBG funds, Weatherization Program(s) with the following exception: when SHIP funds are leveraged with CDBG fund used for infrastructure projects such as sewer and water services, for public health concerns.

B. Strategy Name: Purchase Assistance (with and without rehabilitation)

Code 1, 2

a. Summary: SHIP funds will be made available to support down payment and closing costs for the purchase of an existing or new construction affordable housing unit on a one-time basis to income eligible home buyers (very low, low, and moderate). For a manufactured home to qualify, it must be considered real property and not be more than fifteen (15) years old at the time of application. Before the verification process begins, applicant must provide SHIP with appropriate pre-approval documents from a SHIP verified lender.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low, moderate and up to 140% AMI
- d. Maximum award: Very Low & Low Income: \$20,000. Moderate Income and up to 140%: \$12,000



- e. Terms:
1. Repayment loan/deferred loan/grant:
The Deferred Payment Loan is secured by a Security Instrument/Lien that is recorded with the Clerk of Courts Office. Applicants in the Moderate-Income level and up to 140% AMI are required to contribute one percent (1%) of the cost of the winning bid toward the rehabilitation process of their home, to be paid to the program before work starts.
 2. Interest Rate: 0%
 3. Years in loan term: 10 years
 4. Forgiveness: Forgiven at the end of the term
 5. Repayment: None due as long as the loan is in good standing.
 6. Default: The loan is due and payable only if the property is sold, leased, rented, or the title is transferred within ten (10) years. If the property is sold, the loan becomes due and payable in full. If the title is transferred or foreclosed, the loan becomes due and payable in full with the following exception: upon death of the owner, to an income eligible heir who is going to make the house their primary residence. If the family chooses to not occupy the home, the prorated portion of the remaining length of term will be repaid. If the title is transferred to an eligible heir who is not going to reside in the house or a non-eligible heir, the loan repayment will be required. Repayment will be prorated at a rate of 10 percent for each year remaining in the original agreement.
- f. Recipient/Tenant Selection Criteria: Assistance will be provided on a first qualified, first served basis (with qualified, meaning prequalification with a lender has been established in writing) basis following annual advertisement of the availability of SHIP resources. A waiting list will be established for all qualified applicants. New applicants will be added to the waiting list as they are approved.
- g. Sponsor Selection Criteria: No sponsor selection criteria are applicable.
- h. Additional Information: On existing units \$2,000 will be held in escrow by the closing agent, to cover minor rehabilitation costs to be done by a licensed contractor, prior to moving in. On new construction projects, SHIP funds may be used to reduce the amount of the construction loan as well as providing down payment/closing cost assistance toward the purchase of a lot. Construction financing must be in place prior to lot acquisition assistance. Assistance shall be tailored to the individual affordability and financing needs of the participating home buyer; however, each home buyer shall only receive the minimum level of assistance required to enable the purchase of an existing or new construction home. Permanent first mortgage financing (exceeding the SHIP Home Buyer Assistance) is provided through financial institutions without local guarantee, thereby leveraging a significant volume of private sector financing. The purchase of all units either new construction or existing units under the SHIP program will not exceed ninety (90%) of the area's median purchase price for new or existing homes.

C. Strategy Name: Replacement Housing	Code 4
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| <p>a. Summary: SHIP funds will be made available on a one-time basis for income eligible families of very low and low income to demolish and replace existing housing units with affordable new construction houses when dwelling is beyond rehabilitation and repair (more than 50% of the value). Assistance shall be tailored to the individual affordability and financing needs of the targeted family, however, each family shall only receive the minimum level of assistance required to enable the construction of a new home that meets</p> |
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the needs of the family.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:
 - 2 Bed 1 Bath \$115,000
 - 3 Bed 2 Bath \$125,000
 - 4 Bed 2 Bath \$135,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: The Deferred Payment Loan is secured by a security instrument/lien that is recorded with the Clerk of Courts office.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 years
 - 4. Forgiveness: Forgiven at the end of the term.
 - 5. Repayment: None due as long as the loan is in good standing
 - 6. Default: The loan is due and payable only if the property is sold, leased, rented, or the title is transferred within ten (10) years. If the property is sold, the loan becomes due and payable in full. If the title is transferred or foreclosed, the loan becomes due and payable in full with the following exception: upon death of the owner, to an income eligible heir who is going to make the house their primary residence. If the family chooses to not occupy the home, the prorated portion of the remaining length of term will be repaid. If the title is transferred to an eligible heir who is not going to reside in the house or a non-eligible heir, the loan repayment will be required. A repayment prorated at a rate of 10 percent for each year remaining in the original agreement.
- f. Recipient/Tenant Selection Criteria: Assistance will be provided based on a first qualified/first served basis by income category with consideration given by the advisory committee to factors such as special needs of the household, severity of the housing deficiency, and reasonableness of costs following annual advertisement of the availability of SHIP resources. A waiting list will be established for all qualified applicants. New applicants will be added to the waiting list as they are approved.
- g. Sponsor Selection Criteria: No sponsor selection criteria are applicable.
- h. Additional Information: None

D. Strategy Name: Disaster Mitigation Recovery

Code 5

a. Summary: SHIP funds will be used in all areas of Hamilton County to provide disaster repairs in the aftermath of a federal or state declared disaster as declared by Executive Order of the Governor or President. Generally, such needs shall include, but not be limited to, interim repairs to avoid further damage to the homes of eligible families; tree and debris removal required to make individual housing units inhabitable by the eligible family; and post-disaster with non-insured repairs to homes. This optional strategy will be implemented only in the event of a declared natural disaster that directly impacts Hamilton County.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate and up to 140% of AMI
- d. Maximum award: \$ 10,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: The Deferred Payment Loan is secured by a security instrument/lien that is recorded with the Clerk of Courts office.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: Deferred Payment Loan for 10 years
 - 4. Forgiveness: Forgiven at the end of the term.
 - 5. Repayment: None due as long as loan is in good standing
 - 6. Default: The loan is due and payable only if the property is sold, leased, rented, or the title is transferred within ten (10) years. If the property is sold, the loan becomes due and payable in full. If the title is transferred or foreclosed, the loan becomes due and payable in full with the following exception: upon death of the owner, to an income eligible heir who is going to make the house their primary residence. If the family chooses to not occupy the home, the prorated portion of the remaining length of term will be repaid. If the title is transferred to an eligible heir who is not going to reside in the house or a non-eligible heir, the loan repayment will be required. A repayment prorated at a rate of 10 percent for each year remaining in the original agreement.
- f. Recipient/Tenant Selection Criteria: Assistance will be provided based on a first qualified/first serve basis by income category with consideration given by the advisory committee to factors such as special needs of the household, severity of the housing deficiency, and reasonableness of costs following the declaration of the disaster. The strategy will be advertised annually along with notice of all SHIP strategies and resources; however, the strategy will be implemented only in the event of a disaster.
- g. Sponsor Selection Criteria: No sponsor selection criteria are applicable.
- h. Additional Information:

E. Manufactured Housing (Mobile Homes)	Code 3, 28, 29
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- b. Summary: The manufactured housing strategy may provide funds for:
1. Relocation assistance for owners/tenants who have been evicted 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)
 3. Rehabilitation/emergency repairs (code 3)

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

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

d. Maximum award: \$10,000 (relocation assistance)
\$5,000 (lot rental assistance)
\$15,000 (rehab/emergency repairs)

e. Terms:

1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
2. Interest Rate: 0%
3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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

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.

Provide a description of the procedures used to implement this strategy: The current permit process for single family homes shall be retained. Affordable housing permit applications will be given a priority in the event the permit approval time should reach a level in excess of seven (7) days in the future. The Hamilton County Board of County Commissioners adopted the Affordable Housing Incentive Plan on March 16, 1993, by resolution. No delays have been experienced in the County's permitting procedures.

- 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.

Provide a description of the procedures used to implement this strategy: Hamilton County has developed and adopted an Affordable Housing Impact Review Policy providing procedures for the review of local policies, procedures, ordinances, regulations and plan provisions that significantly impact upon the cost of housing prior to their adoption. On March 16, 1993 Hamilton County adopted a review process to determine the impact of Commission action on the cost of affordable housing. The County Building Department will have the responsibility of performing the review procedure and ensure that the review process is implemented to assess impacts on affordable housing cost prior to Commission action.

- C. Other Incentive Strategies Adopted: None

IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.

- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.

Optional

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

HAMILTON COUNTY

Fiscal Year: 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 32,500.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ -
Advertising	\$ -
Other*	\$ 2,000.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 32,500.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ -
Advertising	\$ -
Other*	\$ 2,000.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2028-2029	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 32,500.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ -
Advertising	\$ -
Other*	\$ 2,000.00
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: Other = CPA Audit \$2,000.00	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			HAMILTON 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											
6	Emergency Repair	Yes	2	\$35,000	1	\$35,000	1	\$35,000	\$140,000.00	\$0.00	\$140,000.00	4
1	Purchase Assistance with Rehab	Yes	2	\$20,000	1	\$20,000			\$60,000.00	\$0.00	\$60,000.00	3
4	Replacement Housing	Yes	1	\$115,000					\$115,000.00	\$0.00	\$115,000.00	1
3	Manufactured Housing (Mobile Homes)	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
28	Manufactured Housing (Mobile Homes)	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
29	Manufactured Housing (Mobile Homes)	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		5		2		1		\$315,000.00	\$0.00	\$315,000.00	8
Purchase Price Limits:			New	\$ 150,000	Existing	\$ 100,000						

[illegible]

Set-Asides			
Percentage Construction/Rehab (75% requirement)		90.0%	OK
Homeownership % (65% requirement)		90.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 225,000	64.3%	OK
Low Income (30% requirement)	\$ 55,000	15.7%	OK
Moderate Income	\$ 35,000	10.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
Name of Local Government:			HAMILTON 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											
6	Emergency Repair	Yes	2	\$35,000	1	\$35,000	1	\$35,000	\$140,000.00	\$0.00	\$140,000.00	4
1	Purchase Assistance with Rehab	Yes	1	\$20,000	1	\$20,000	1	\$12,000	\$52,000.00	\$0.00	\$52,000.00	3
4	Replacement Housing	Yes	1	\$115,000					\$115,000.00	\$0.00	\$115,000.00	1
3	Manufactured Housing (Mobile Homes)	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
28	Manufactured Housing (Mobile Homes)	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
29	Manufactured Housing (Mobile Homes)	Yes	0	\$0	0	\$0	0	\$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		4		2		2		\$307,000.00	\$0.00	\$307,000.00	8
Purchase Price Limits:			New	\$ 150,000	Existing	\$ 100,000						

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		\$ -		0%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$	307,000	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		87.7%	OK
Homeownership % (65% requirement)		87.7%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 205,000	58.6%	OK
Low Income (30% requirement)	\$ 55,000	15.7%	OK
Moderate Income	\$ 47,000	13.4%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2028-2029

Name of Local Government

HAMILTON COUNTY

Estimated Funds (Anticipated allocation only)

\$	350.00
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Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
6	Emergency Repair	Yes	2	\$35,000	1	\$35,000	1	\$35,000	\$140,000.00	\$0.00	\$140,000.00	4
1	Purchase Assistance with Rehab	Yes	1	\$20,000	1	\$20,000	1	\$12,000	\$52,000.00	\$0.00	\$52,000.00	3
4	Replacement Housing	Yes	1	\$115,000					\$115,000.00	\$0.00	\$115,000.00	1
3	Manufactured Housing (Mobile Homes)	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
28	Manufactured Housing (Mobile Homes)	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
29	Manufactured Housing (Mobile Homes)	Yes	0	\$0	0	\$0	0	\$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		4		2		2		\$307,000.00	\$0.00	\$307,000.00	8
Purchase Price Limits:			New	\$ 150,000	Existing	\$ 100,000						

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		\$ -		0%			OK				
	Home Ownership Counseling		\$ -									
Total All Funds			\$	307,000	OK							

Set-Aside

Percentage Construction/Rehab (75% requirement)		87.7%	OK
Homeownership % (65% requirement)		87.7%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 205,000	58.6%	OK
Low Income (30% requirement)	\$ 55,000	15.7%	OK
Moderate Income	\$ 47,000	13.4%	

RESOLUTION #: ~~2026~~-27

A RESOLUTION OF THE BOARD OF COUNTY COMMISSION OF HAMILTON 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 Hamilton County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

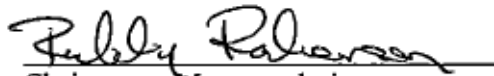
NOW THEREFORE, BE IT RESOLVED BY THE HAMILTON COUNTY BOARD OF COUNTY COMMISSIONERS OF HAMILTON COUNTY, FLORIDA that:

Section 1: The Board of County Commissioners of Hamilton 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 2026-2027, 2027-2028, 2028-2029.

Section 2: The Board of County Commissioners Chair, is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

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

PASSED AND ADOPTED THIS 21st DAY OF July 2026.


Chairman or Mayor or designee



ATTEST:



City or County Clerk

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

Hamilton County, FL

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

Witness

Date

OR

Attest:

Chief Elected Official or designee

Robby Roberson, BOCC Chair

Type Name and Title

