

**Hardee County Board of County Commissioners**



**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2024-2025, 2025-2026, 2026-2027**

412 West Orange Street, Room 103  
Wauchula, Florida 33873

Renee Wyatt, Chairperson

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**I. Program Details:**

**A. LG(s)**

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

**B. Purpose of the program:**

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

**C. Fiscal years covered by the Plan: 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.

**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:

First Special Need applicants, then Elderly (65 years and older), then Extremely Low to Low Income.

- 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](http://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	Program Administration	10%

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). 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:**

1. Energy Conservation:
  - a. Energy Star qualified appliances- Refrigerators, stoves, water heater, air conditioning units
  - b. Ceiling fans in bedrooms and living rooms
  - c. Cool roofing products- light or reflective colored shingles, polymers or coatings
  - d. Additional attic insulation
  - e. Programmable thermostat
  - f. Weatherization of windows and doors
2. Water Conservation: Conservative faucets, shower heads and toilets
3. Durability: Quality Standards for all materials

**V. Describe efforts to meet the 20% Special Needs set-aside:** Twenty percent of yearly allocation funding is set-aside for the Special Needs as defined in 420.004 (13) which is incorporated into the active strategies for use. Twenty percent of the funding received is reserved in tracking forms to avoid miscalculation and not using that dollar amount for those needs. Funding is not limited to 20%. Priority is given to applicants with special needs.

**W. Describe efforts to reduce homelessness:** Hardee County stays in contact with the lead agency for the local continuum of care, which is the Hardee Help Center. SHIP staff refers residents to other agencies that are offering funding with past due rents and move-in assistance.

**Section II. LHAP Strategies**

<b>A. Purchase Assistance with and without Rehab</b>	Code 1,2
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a. Summary: Strategy assists first time homebuyers with down payment and closing costs to purchase a single-family site-built home (not mobile homes) for an applicant that obtains a first mortgage with State Certified Lending Institution. Up to \$5,000 of SHIP maximum award amount may pay for minor repairs for purchase assistance with rehab.

- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
- c. Income Categories to be served: Very Low, Low and Moderate
- d. Maximum award: \$25,000 per Very Low and Low Household: \$20,000 per Moderate Household
- e. Terms:
  1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage
  2. Interest Rate: 0%
  3. Years in loan term: 10 years
  4. Forgiveness: Loan is forgiven at end of the 10 year period
  5. Repayment: None required as long as the loan is in good standing
  6. Default: Default occurs if documentation to support insurance and property tax payment is not provided and/or an applicant(s) dies or no longer resides in the home as the principal residence of if

any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary or involuntary act, by operation of law or otherwise, or if borrower is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the property is leased or rented. Default also includes any acts of misrepresentation or fraud.

- f. Recipient/Tenant Selection Criteria: Funds are distributed on a first qualified, first served basis. Priority will be given first to Special Need applicants as defined in 420.004 (13), then Elderly, then low to moderate income.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants will be required to attend and complete the following:
  1. Online HUD approved Homebuyer education course or attendance to HUD qualified live qualified class, ([http://www.homebuyerfunds.com/Homebuyer Education/Online\\_homebuyer\\_education\\_course\\_outline.htm](http://www.homebuyerfunds.com/Homebuyer_Education/Online_homebuyer_education_course_outline.htm)) or to a live class provided by a HUD Certified Housing Counseling provider.
  2. In-house consumer credit/budget counseling is required for first time home buyer applicants
  3. Applicant must also contribute a minimum of \$1,500 of private funds toward closing costs; private funds can be gifted to applicants

<b>B. Rehabilitation-Single Family-Owner Occupied</b>	Code 3
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a. Summary: This strategy will provide funds for substantial repairs including correcting housing and building code violations, conversions for accessibility as necessary, correction of health and safety issues that might be present.

**Self-Help** – This sub-strategy allows acquisition of building materials for home repair and construction. This allows a homeowner who has the knowledge and documented abilities to complete the work but requires assistance with cost for materials or a specific aspect of the construction, such as the electrical or plumbing to be completed by a licensed professional. **All building inspections and code requirements are required as in any other project.** The homeowner will apply for all permits as required and necessary. The homeowner will be required to sign an affidavit acknowledging that there is no warranty for the work that they are completing. The Department will submit for bids on the contractor specific aspects and award based on bids. Payment will be provided directly to the contractor or to the vendor for materials. No program funds will be accessed by the homeowner. Defects or mistakes created from the homeowner’s responsibilities will be required to be corrected at the homeowner’s expense.

- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$70,000
- e. Terms:
  1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage
  2. Interest Rate: 0%

3. Years in loan term: 10 years
4. Forgiveness: Loan is forgiven at the end of 10-year term
5. Repayment: None required as long as the loan is in good standing
6. Default: Default occurs if documentation to support insurance and property tax payment is not provided and/or an applicant(s) dies or no longer resides in the home as the principal residence or if any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary or involuntary act, by operation of law or otherwise, or if borrower is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the property is leased or rented. Default also includes any acts of misrepresentation or fraud.

- f. Recipient/Tenant Selection Criteria: Funds are distributed on a first qualified, first served based on a point ranking system. Priority will be given first to Special Need applicants as defined in 420.004 (13), then Elderly, then very low to low income.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Mobile homes are not allowed. New energy efficiency practices, durable products and maintenance-free designs will be used where possible and is financially feasible.

<b>C. Demolition-Reconstruction-Single Family-Owner Occupied</b>	Code 4
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a. Summary: This strategy will provide funds for demolition and replacement to eligible applicants whose home needs more than \$70,000 for rehabilitation. The home will be constructed on the same property. Homes destroyed by fire, or another catastrophic event will also be assisted under this strategy. Mobile and manufactured homes will be removed from the site and replaced with a site-built home. Under current policy, no owner-occupied dwelling will be subject to condemnation from program determinations. Only those dwellings occupied by eligible homeowners wishing to participate with this voluntary demolition action will be considered providing it meets the above criteria.

- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$180,000.00
- e. Terms:
  1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage
  2. Interest Rate: 0%
  3. Years in loan term:10 years
  4. Forgiveness: Loan is forgiven at the end of the 10 year term
  5. Repayment: None required as long as the loan is in good standing
  6. Default: Default occurs if documentation to support insurance and property tax payments is not provided and/or an applicant (s) dies or no longer resides in the home as the principal residence or if



any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary or involuntary act, by operation of law or otherwise, or if the borrower is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the property is leased or rented. Default also includes any acts of misrepresentation or fraud.

- f. Recipient/Tenant Selection Criteria: Funds are distributed on a first qualified, first served for ability to fulfill program requirements. Priority will be given first to Special Need applicants, then Elderly, then very low to low income
- g. Sponsor Selection Criteria: Not Applicable
- h. Additional Information: Mobile homes are not allowed.

<b>D. Disaster Recovery/Mitigation</b>	Code 5,16
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- a. Summary: The Disaster Strategy provides assistance to households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:
  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; payment of insurance deductibles for rehabilitation of homes covered under homeowner’s insurance policies.
  4. security deposit, rental assistance for the duration of Florida Office of the Governor Executive Order, for the eligible recipients that have been displaced from homes due to damage from the storm; SHIP/HHRP may pay for up to \$15,000 for temporary housing for homeowners during the time of the SHIP/HHRP funded repairs.
  5. financial assistance for owner-occupied property owners to replace their destroyed mobile home for an amount not to exceed \$50,000 payable to the mobile home sales vendor.
  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 and moderate

- d. Maximum award: \$50,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant:
    - a) Recipient with homeowner's insurance must provide insurance payments and any other disaster related funding to be held in escrow for payment of work before local program funds are released.
    - b) Funding under \$5,000 and rental assistance provided in the form of a grant and not subject to recapture
    - c) Funding provided over \$5,000 will be provided in the form of a deferred payment loan secured by a note and mortgage
  - 2. Interest Rate: 0%
  - 3. Years in loan term: 10 years
  - 4. Forgiveness: Loan is forgiven at the end of the 10 year term
  - 5. Repayment: None as long as the loan is in good standing
  - 6. Default: Upon default, outstanding balance will be due and payable. Default occurs if documentation to support insurance and property tax payment is not provided and/or an applicant(s) dies or no longer resides in the home as the principal residence or if any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary or involuntary act, by operation of law or otherwise, or if borrower is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the property is leased or rented. Default also includes any acts of misrepresentation or fraud.
- f. Recipient/Tenant Selection Criteria: First qualified, first served or as determined by the local government. Priority will be given first to Special Needs applicants as defined in 420.004 (13), then Elderly, then very low and low income
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: SHIP disaster funds may not be used for rehabilitation of mobile homes. This strategy is not funded on a regular basis. If a disaster happens in our County, all unencumbered funds are allocated to this strategy to assist those in need. If funds are not used, they are returned to the originating strategies.

<b>E. Homeowner Preservation</b>	Code 7
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<p>a. Summary: This strategy will provide funds for assistance to eligible homeowners at risk of foreclosure. Eligible Reasons are as follows:</p> <ul style="list-style-type: none"> <li>1. Loss of employment or steady source of income</li> <li>2. Unexpected major medical expenses</li> <li>3. Divorce or death in the family</li> <li>4. Applicants must be delinquent at least one full mortgage payment but no more than six months in arrears.</li> </ul>
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- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

- c. Income Categories to be served: Very low and low
- d. Maximum award: \$5,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Awarded as a grant with no lien required.
  - 2. Interest Rate: N/A
  - 3. Years in loan term: N/A
  - 4. Forgiveness: N/A
  - 5. Repayment: N/A
  - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Funds are based on availability and distributed on a priority basis. Priority will be given first to Special Need applicants, then Elderly, then Very low and low income.
  - 1.) **Foreclosure Prevention** – Very Low income and Low-income categories.
    - a) Homeowner is required to attend foreclosure prevention counseling by a HUD approved housing counseling agency
    - b) Non-payment of mortgage must be based on one of the reasons in the summary
  - 2. **Property Taxes** - Very Low and Low-income categories.
    - a) Homeowner 62 years of age or older, and/or a family member with a disability and receiving disability payments.
    - b) Non-payment of taxes must be shown as no fault of their own.
  - 3. **Homeowner/Flood Insurance** - Very Low and Low-income categories.
    - a) Existing owners must provide proof of coverage unless a documented hardship that prevents insurance coverage exists.
    - b) Homeowner is required to complete in-house budget counseling.
- g. Sponsor/Sub-recipient Selection Criteria: Not Applicable
- h. Additional Information: N/A

### 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:

- 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:

- C. Other Incentive Strategies Adopted: Impact Fee Requirements: On a case by case, impact fee requirements may be removed or modified for all affordable housing projects.

#### 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). – N/A
- H. Other Documents Incorporated by Reference.

Hardee County Board of County Commissioners

Fiscal Year: 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,850.00
Office Supplies and Equipment	\$ 2,500.00
Travel Per diem Workshops, etc.	\$
Advertising	\$ 500.00
Postage, Dues , Recording	\$ 1,150.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,850.00
Office Supplies and Equipment	\$ 2,500.00
Travel Per diem Workshops, etc.	\$
Advertising	\$ 500.00
Postage, Dues , Recording	\$ 1,150.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,850.00
Office Supplies and Equipment	\$ 2,500.00
Travel Per diem Workshops, etc.	\$
Advertising	\$ 500.00
Postage, Dues , Recording	\$ 1,150.00
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**

Hardee County Board of County Commissioners affirms that funds allocated for these fiscal years will meet the following deadlines:

<b>Fiscal Year</b>	<b>Encumbered</b>	<b>Expended</b>	<b>Interim Report</b>	<b>Closeout Report</b>
<b>2024-2025</b>	6/30/2026	6/30/2027	9/15/2026	9/15/2027
<b>2025-2026</b>	6/30/2027	6/30/2028	9/15/2027	9/15/2028
<b>2026-2027</b>	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:

<b>Fiscal Year</b>	<b>Funds Not Expended</b>	<b>Closeout AR Not Submitted</b>
<b>2024-2025</b>	3/30/2027	6/15/2027
<b>2025-2026</b>	3/30/2028	6/15/2028
<b>2026-2027</b>	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](mailto:robert.dearduff@floridahousing.org) and [cameka.gardner@floridahousing.org](mailto: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](mailto: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**  
**2024-2025**

<b>Name of Local Government:</b>		<b>Hardee County</b>										
<b>Estimated Funds (Anticipated allocation only):</b>		<b>\$ 350,000</b>										
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											
1,2	Purchase Assistance with and without Rehab	Yes	0	\$25,000	2	\$25,000	1	\$20,000	\$70,000.00	\$0.00	\$70,000.00	3
3	Rehabilitation-Single Family-Owner Occupied	Yes	2	\$70,000	1	\$70,000	0	\$70,000	\$210,000.00	\$0.00	\$210,000.00	3
4	Demolition/Reconstruction	Yes	0	\$170,000	1	\$170,000	0	\$170,000	\$170,000.00	\$0.00	\$170,000.00	1
5	Disaster Recover/Mitigation	Yes	0	\$50,000	0	\$50,000	0	\$50,000	\$0.00	\$0.00	\$0.00	0
7	Homeowner Preservation	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
									\$0.00	\$0.00	\$0.00	0
	<b>Total Homeownership</b>		2		4		1		\$450,000.00	\$0.00	\$450,000.00	7
<b>Purchase Price Limits:</b>			<b>New</b>	<b>\$ 481,000</b>	<b>Existing</b>	<b>\$ 238,000</b>						

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
	<b>Total Rental</b>		0		0		0		\$0.00	\$0.00	\$0.00	0
	<b>Administration Fees</b>			<b>\$ 35,000</b>		<b>10%</b>		<b>OK</b>				
	<b>Home Ownership Counseling</b>			<b>\$ -</b>								
<b>Total All Funds</b>				<b>\$ 485,000</b>	<b>This total is over the allocation and will require less than the maximum amount be awarded per applicant</b>							

**Set-Asides**

Percentage Construction/Rehab (75% requirement)		128.6%	OK
Homeownership % (65% requirement)		128.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 140,000	40.0%	OK
Low Income (30% requirement)	\$ 290,000	82.9%	OK
Moderate Income	\$ 20,000	5.7%	







**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

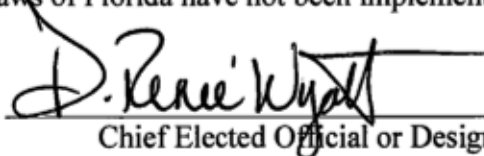
HARDEE COUNTY BOARD OF COUNTY COMMISSIONERS

Certifies that:

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

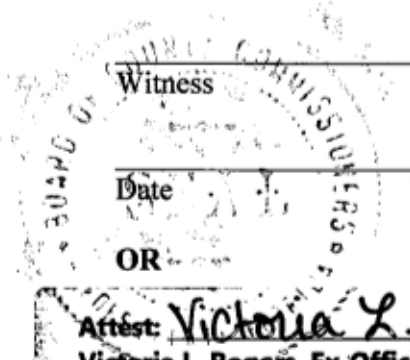
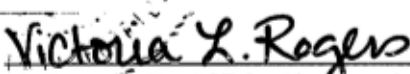
  
\_\_\_\_\_  
Chief Elected Official or Designee

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Renee Wyatt, Chairperson, Hardee County BOCC  
Type Name and Title

\_\_\_\_\_  
Date

OR

  
Attest:   
Victoria L. Rogers, Ex-Officio Clerk to the Board  
of County Commissioners  
Board Approved: 03/21/2024  
Date: 03/28/2024

(Seal)

RESOLUTION #: 2024-27

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF THE HARDEE 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 CHAIRPERSON 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 Grants Management Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

**WHEREAS**, the City Commission finds that it is in the best interest of the public for the Hardee 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

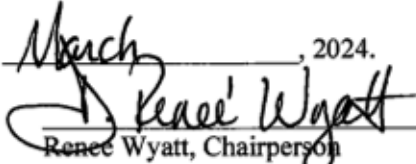
**NOW THEREFORE, BE IT RESOLVED BY THE HARDEE COUNTY BOARD OF COUNTY COMMISSIONERS, HARDEE COUNTY, FLORIDA that:**

Section 1: The Board of Hardee County Commissioners hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2024-2025, 2025-2026, 2026-2027.

Section 2: The Chairperson, 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 21<sup>ST</sup> DAY OF March, 2024.

  
Renee Wyatt, Chairperson  
Board of County Commissioners

ATTEST:

  
  
Victoria L. Rogers, Ex-Officio Clerk to the Board of County Commissioners

**Board Approved: 03/21/2024**

**Date: 03/28/2024**