



HIGHLANDS COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028



Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	
A. Purchase Assistance with and without Rehabilitation	7
B. Owner-Occupied Rehabilitation (Minor)	8
C. Owner-Occupied Rehabilitation (Major)	10
D. Disaster Assistance	12
E. Emergency Home Repair	14
F. Foreclosure Prevention	15
G. Construction and Redevelopment (Home Ownership)	16
H. Demolition and Reconstruction/Replacement	18
I. Rental Assistance	20
Section III, Incentive Strategies	
A. Expedited Permitting	21
B. Ongoing Review Process	22
C. Flexibility of Densities for Affordable Housing	22
Exhibits	
A. Administrative Budget for each fiscal year covered in the Plan	
B. Timeline for Estimated Encumbrance and Expenditure	
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan	
D. Signed LHAP Certification	
E. Signed, dated, witnessed or attested adopting resolution	
F. Ordinance: (If changed from the original creating ordinance)	
G. Interlocal Agreement	



I. Program Details:

A. LG(s)

Name of Local Government	Highlands 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: 2025-2026, 2026-2027, 2027-2028

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

E. Local Housing Partnership: 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.

Highlands County will work to develop new partnerships as feasible to support the program. These efforts include collaborating with local housing advocates for the homeless, and non-profit and for-profit entities assisting very-low and low-income households.

Housing partners are or may become Eligible Sponsors and/or Sub-recipients as defined by the SHIP regulations. An eligible sponsor is an entity that applies for an award from the local government and is awarded SHIP funds to construct affordable housing units and does not include contractors that bid on rehab or construction projects. A Sub-recipient is an entity that is contracted by the local government to administer a portion of the program.

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:

Person with special needs applicants as defined in 420.0004 (13) first, then Extremely -Low, then Low-Income.

To receive priority as a Special Needs Disabled Veteran, veterans must be:

1. Honorably retired or separated from the U.S. Military
2. Eligible as a 'person with Special Needs' as defined in 420.0004 (13), F.S.
3. May be referred by an entity that provides services to disabled veterans

- 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 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	Fiscal responsibility of SHIP funds, along with program administration responsibilities.	
Third Party entity/Sub-recipient	Program Administration	

- 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 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:** In addition to the administrative costs listed above, Highlands County will charge a reasonable project delivery cost. Project delivery costs include those costs associated with home ownership, construction, or rehabilitation projects such as inspections, appraisals, cost estimates and work write-ups, construction oversight, title searches, loan closing, recording fees and document stamps, and credit reporting, and construction oversight/inspections. The fee will not exceed **5%** of the contracted SHIP award and will be included in the amount of the recorded mortgage and note. Project Delivery Costs apply to the following strategies: Down Payment Assistance, Owner-Occupied Rehabilitation (minor and major), Emergency Home Repair, Foreclosure Prevention, New Construction (Home Ownership), Demolition and Reconstruction/Replacement, and Rental Strategies (New Construction and Rehabilitation- Multi-Family Rental).
- 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:** Highlands County will, when economically feasible, incorporate the following Green Building designs into activities. New construction and rehabilitation projects will include but are not limited to: energy star rated windows, hot water heaters, ceiling fans, light or reflective colored walls and ceilings, energy efficient appliances, higher efficiency HVAC units and programmable thermostats. Any home rehabilitation should consider features that promote Aging in Place, including, but not limited to shingles, polymers or coatings, low flow plumbing fixtures, insulated exterior doors, increased insulation for lever handles on both faucets and doorknobs, elevated toilets, walk-in showers, and ADA compliant grab bars.
- V. Describe efforts to meet the 20% Special Needs set-aside:** Highlands County will meet the 20% Special Needs set-aside by partnering with social services agencies that serve the designated special needs populations to achieve the goal of the Special Needs set-aside. The County will market to this population through County publications, the County website, local faith-based institutions, nonprofit organizations, and other community-based organizations that serve those with special needs and/or disabilities in an attempt to give priority for assistance to these households.
- W. Describe efforts to reduce homelessness:** Highlands County will make every effort to target people who are at risk of being homeless without SHIP assistance by working with local nonprofit organizations to raise awareness of SHIP strategies. Open communication is also encouraged with the local school board, local faith-based institutions, and elder services organizations. Assistance is provided through the Emergency Home Repair strategy which provides for the correction of health, safety, and building code violations in order for the resident to maintain the existing home and prevent homelessness. Highlands County stays in contact and acts as a referral source with the local agency for the continuum of care, which is Heartland Coalition for the Homeless. SHIP staff refers residents to other agencies that offer funding assistance with past due rents, moving assistance, and utility assistance.



Section II. LHAP Strategies:

A. Purchase Assistance with and without Rehabilitation	Code 1, 2
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- a. Summary: Funds will be awarded for downpayment and closing cost to households to purchase a newly constructed or existing home. A newly constructed home must have received a certificate of occupancy within the last twelve months. An existing home may also be purchased, and SHIP may pay for minor health and safety repairs including minor code violations, electrical, and plumbing, up to \$5,000 (five thousand dollars), paid within the maximum award amount.

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

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

- d. Maximum award: Extremely Low, V-Low, Low: \$40,000
Moderate \$20,000
121-140% \$15,000

- e. Terms:

1. Repayment loan/deferred loan/grant: All assistance is provided as a deferred loan, secured by a recorded mortgage and promissory note.
2. Interest Rate: 0%
3. Years in loan term: 20 years.
4. Forgiveness: Loan is forgiven at a rate of ten percent for each full year after year ten-with balance forgiven at the end of the loan term.
5. Repayment: Repayment not required as long as the loan is not in default.
6. Default: 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 either voluntarily or involuntarily; 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 dies during the loan term, the loan may be assumed by a SHIP eligible heir who must occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home as their primary residence, the outstanding balance of the loan will be due and payable.

In the event of foreclosure 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 Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, and income groups as described in section I. of this plan. The homebuyer must meet the following qualifications:
1. Eligible applicants will be assisted on a first-qualified, first-served basis.
 2. Qualify for a first mortgage through a qualified lender or approved not for profit sponsor providing first mortgage financing.



3. Complete a HUD certified homebuyer education class within 18 months prior to closing. Applicants are provided 2 online options for the homebuyer education class, or they can choose another approved equivalent option;
 4. Low and very-low applicants must contribute a minimum of \$500 towards the purchase, moderate applicants must contribute \$1,000 towards the home purchase. Workforce (121-140%) must contribute \$1,500 towards the home purchase (eligible expenses must be listed on the Closing Disclosure and may include, but are not limited to, the cost of inspections, appraisals, initial deposits, or funds paid at closing).
 5. In all cases, the buyer receives the benefit of SHIP assistance in the form of reduced purchase price and classified as a first-time homebuyer. See definition letter R above.
 6. Must have a bank financed property; no lease to own.
- g. Sub-recipient Selection Criteria: Highlands County will advertise county wide for an eligible subrecipient that is interested in managing the down payment assistance program. The eligible subrecipient will be chosen by a RFP process. One (1) eligible sub-recipient will be selected to implement the Purchase Assistance Program using criteria such as, but not limited to, the following:
- (1) Must be a not-for-profit organization whose primary purpose is the provision of affordable housing.
 - (2) Must have a demonstrated capacity and experience to administer the program.
 - (3) Must be able to operate the program from an office site located to be convenient for Highlands County residents.
- h. Additional Information: The maximum will not be awarded in all cases. The sales price of the home to be purchased must be less than the SHIP sales price limit. Assistance is contingent on first mortgage lender approval.

Manufactured homes built after June 1994 are eligible if the owner also owns the land that it is on.

Applicants must not have more readily available funds than the funds being requested from the Highlands County Housing Office. Exception to this policy would be funds in in an IRA or other restricted retirement accounts.

Loan Subordination:

Each request for subordination and/or refinancing of The Highlands County Housing Purchasing assistance loan will be handled on a case-by-case basis. Subordinations are approved by the county attorney and shall only be approved when the refinancing will reduce the current loan payment or more favorable loan terms such as a lower interest rate. No subordination will be approved for cash out transactions.

B. Owner Occupied Rehabilitation (Minor)	Code 3
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a. Summary: Funds will be awarded to households in need of repairs to correct code violations, health, and safety issues, roof systems (including soffit and fascia), windows, septic tanks, or wells and handicapped accessibility including ramps, grab bars, widening of doors for access. Assistance from this strategy is based on the initial inspection/evaluation of the property by an inspector and the estimated dollar amount of the work to be completed. The client is not required to relocate while the rehabilitation work is being completed.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely low, very low, and low
- d. Maximum award: \$50,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: All assistance is provided as a deferred loan, secured by a recorded mortgage and promissory note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 5 years
 - a. Forgiveness: Forgiven at the end of the term.
 - b. Repayment: Repayment not required as long as the loan is not in default.
 - 4. Default: The outstanding amount of the loan is due and payable 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.

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

In the event of foreclosure 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 ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, and income groups as described in section I. of this plan.

(1) The property must have a useful life of not less than fifteen (15) years to qualify for rehabilitation. All rehabilitation projects and replacement projects will incorporate green building initiatives and green options in the areas of windows, heating, cooling, water heating, insulation, and energy star rated appliances.

(2) First mortgages, property taxes and/or assessments must be current. Property may not have any existing subordinate mortgages or liens secured with the property other than the 1st mortgage and/or SHIP liens. There may not be any judgments or liens against the property.

Applicants who purchased their homes with SHIP funds and are obligated through a second or subordinate mortgage SHIP loan for purchase assistance must have owned the property as a primary residence for ten (10) years from the date of purchase.

Previously assisted SHIP clients who have already received (2) subordinate mortgages in their lifetime, are ineligible for rehab assistance. No address may be assisted with replacement assistance more than once.

A new mortgage and note will be recorded for the amount of assistance received. This new



subordinate mortgage lien will be in addition to any other previously recorded SHIP liens and will run simultaneously with the other existing SHIP lien.

- g. Sub-recipient Selection Criteria: One (1) eligible sub-recipient will be selected to implement the Owner-Occupied Rehabilitation Program using criteria such as, but not limited to, the following:
 - (1) Must be a non-for-profit organization whose primary purpose is the provision of affordable housing.
 - (2) Must have demonstrated capacity and experience to administer the program.
 - (3) Must be able to operate the program from an office site located to be convenient for Highlands County residents.
- h. Additional Information: All work will be performed by contractors on the county's approved contractor's list. Property must be an existing single family detached home, townhome, individual condominium unit owned fee-simple or manufactured/modular homes. Mobile homes built before June 30, 1994, are not eligible for SHIP rehabilitation funds but can be considered for a replacement home if the applicant owns the property in which the mobile home is located.

Funds may also be awarded to pay insurance deductibles for any owner-occupied rehabilitation covered by the homeowner's policy. No property taxes or other County assessments may be in arrears. Clients must be current with their mortgages.

Applicants must not have more readily available funds than the funds being requested from the Highlands County Housing Office. These funds would be in a checking, savings, money market or CD type of accounts. Exception to this policy would be funds in in an IRA or other restricted retirement accounts.

C. Owner Occupied Rehabilitation (Major)	Code 3
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a. Summary: Funds will be awarded to households in need of repairs to correct code violations, health, and safety issues, roof systems (including soffit and fascia), windows, septic tanks, or wells and handicapped accessibility including ramps, grab bars, widening of doors for access. Assistance from this strategy is based on the initial inspection/evaluation of the property by an inspector and the estimated dollar amount of the work to be completed. The client is required to move out the house while the rehabilitation work is being completed.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely low, very low, and low
- d. Maximum award: \$100,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: All assistance is provided as a deferred loan, secured by a recorded mortgage and promissory note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 years
 - 4. Forgiveness: Loan is forgiven at a rate of twenty percent each full year after year five with balance forgiven at the end of the loan term.



5. Repayment: Repayment not required as long as the loan is not in default.
6. Default: The outstanding amount of the loan is due and payable 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.

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

In the event of foreclosure 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 ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, and income groups as described in section I. of this plan.

(1) The property must have a useful life of not less than fifteen (15) years to qualify for rehabilitation. All rehabilitation projects and replacement projects will incorporate green building initiatives and green options in the areas of windows, heating, cooling, water heating, insulation, and energy star rated appliances.

(2) First mortgages, property taxes and/or assessments must be current. Property may not have any existing subordinate mortgages or liens secured with the property other than the 1st mortgage and/or SHIP liens. There may not be any judgments or liens against the property.

Applicants who purchased their homes with SHIP funds and are obligated through a second or subordinate mortgage SHIP loan for purchase assistance must have owned the property as a primary residence for ten (10) years from the date of purchase.

Previously assisted SHIP clients who have already received (2) subordinate mortgages in their lifetime, are ineligible for rehab assistance. Previously assisted SHIP homes do not qualify for replacement. No address may be assisted with replacement assistance more than once.

A new mortgage and note will be recorded for the amount of assistance received. This new subordinate mortgage lien will be in addition to any other previously recorded SHIP liens and will run simultaneously with the other existing SHIP lien.

(3) Property must be an existing single family detached home, townhome, individual condominium unit owned fee-simple or post 1994 manufactured home. Mobile homes are not eligible for SHIP rehabilitation funds but can be considered for a replacement home if the applicant owns the property in which the mobile home is located.

- g. Sub-recipient Selection Criteria: One (1) eligible sub-recipient will be selected to implement the Owner-Occupied Rehabilitation Program using criteria such as, but not limited to, the following:

(1) Must be a non-for-profit organization whose primary purpose is the provision of affordable housing.



- (2) Must have demonstrated capacity and experience to administer the program.
- (3) Must be able to operate the program from an office site located to be convenient for Highlands County residents.

- h. Additional Information: All work will be performed by contractors on the county's approved contractor's list. Property must be an existing single family detached home, townhome, individual condominium unit owner fee-simple or post 1994 manufactured home. Mobile homes are not eligible for SHIP rehabilitation funds, but can be considered for a replacement home if the applicant owns the property on which the mobile home is located.

Funds may also be awarded to pay insurance deductibles for any owner-occupied rehabilitation covered by the homeowner's policy. No property taxes or other County assessments may be in arrears. Clients must be current with their mortgages.

Applicants must not have more readily available funds than the funds being requested from the Highlands County Housing Office. These funds would be in a checking, savings, money market or CD type of accounts. Exception to this policy would be funds in in an IRA or other restricted retirement accounts.

D. Disaster Assistance	Code 5
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- a. Summary: The Disaster Strategy aids households in the aftermath of a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP Disaster Funds may be used for items such as, but not limited to:
1. Immediate threats to health and life safety (sewage, damaged windows, roofing) in cases where the home is still habitable.
 2. Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable.
 3. Repairs necessary to make the home habitable.
 4. Repairs to mitigate dangerous situations (exposed wires).
 5. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
 6. Purchase of emergency supplies for eligible households to weatherproof damaged homes.
 7. First and last month rent as well as security deposits for recipients who have been displaced from their homes due to a disaster.
 8. Emergency hotel stays for recipients who have been displaced from their homes due to the disaster.
 9. Interim repairs to avoid further damage: tree and debris removal required to make the individual housing unit habitable (includes site clear for mobile homes).
 10. Construction of wells or repair of existing wells where public water is not available.
 11. Post disaster assistance with non-insured repairs.
 12. Temporary mortgage and utility payments for up to 3 months for homeowners financially impacted by a disaster.
 13. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster.



- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$40,000. Rental assistance not to exceed \$10,000.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant with no recapture terms.
 - 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: Applicants will be assisted on a first-qualified, first-served basis with the following additional requirements:
 - Must file for and use proceeds from insurance as first option, if available.
 - Priority shall be given to those individuals/households who have special needs, as defined in 420.0004 (13), FS or individuals or households that qualify as Elderly, as defined in 420.503, FS.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: SHIP funds may be used for eligible applicants and eligible housing. The applicant(s) must occupy the home as their primary residence at the time of the disaster. In an instance where the home cannot be occupied by the homeowner due to the condition of the home (i.e., the home is in such a severe state of disrepair that it is unsafe or not permitted by the local Building Department or Code Enforcement office for the homeowner to reside in the dwelling), the home will: (1) where sufficient funding is available, be demolished and reconstructed, or (2) where sufficient funding is not available, be considered a walk-away and ineligible for assistance. Home condition may be validated via verifiable building or code enforcement documentation and/or onsite inspection and photo backup.

Funds for disaster mitigation will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster.

E. Emergency Home Repair	Code 6
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a. Summary: Funds will be awarded to homeowners in need of rehabilitation of their home related to a dire situation that needs to be mitigated immediately. This includes damaged windows causing exposure to the elements, air conditioning, electrical or plumbing problems that could cause damage (fire) to the home or is an immediate health hazard to the occupants. This strategy will also be used for an applicant who has applied for but will not receive assistance through the owner-occupied rehabilitation strategy within the next three months.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely low, very low, and low



d. Maximum award: \$30,000

e. Terms:

1. Repayment loan/deferred loan/grant: All assistance is provided as a deferred loan, secured by a recorded mortgage and promissory note.
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: Forgiven at the end of the term
5. Repayment: Repayment not required as long as the loan is not in default.
6. Default: The outstanding amount of the loan is due and payable 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.

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

In the event of foreclosure 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 ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, and income groups as described in section I. of this plan.

g. Sub-recipient Selection Criteria:

- (1) Must be a non-for-profit organization whose primary purpose is the provision of affordable housing.
- (2) Must have demonstrated capacity and experience to administer the program.
- (3) Must be able to operate the program from an office site located to be convenient for Highlands County residents.

h. Additional Information: When an applicant is assisted with emergency repairs, they will not lose their place on the rehabilitation waiting list. However, the amount of funds expended for the emergency repairs will be counted towards the maximum award if the applicant receives subsequent assistance through the rehabilitation strategy. Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by the homeowner's policy. An applicant requesting an emergency repair will be required to:

1. Allow the inspector to access the home for an inspection to determine the need for the repair.
2. Provide proof of homeowner's insurance, if insured, and any proof whether the insurance will cover any part of the repair.
3. Assistance is available for manufactured homes built after June 1994. The applicant must own the manufactured home and the land that it is on. SHIP will pay for an inspection to confirm whether the home is properly affixed to the ground and may pay to connect to



the ground if it is not.

Applicants must not have available funds that exceed the funds amount being requested from Highlands County Housing Office. These funds would be in a checking, savings, money market or CD type of accounts. Exception to this policy would be funds in an IRA or other restricted retirement accounts.

F. Foreclosure Prevention	Code 7
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a. Summary: Funds will be awarded to qualified homeowners that are in arrears on their first mortgage and provides homeowners the opportunity to avoid foreclosure and retain their homes. This is a one-time per household assistance strategy and may not be combined with other foreclosure assistance programs. Applicants must be delinquent at least one full mortgage payment but no more than six months in arrears.

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

c. Income Categories to be served: Extremely low, very-low, low and moderate

d. Maximum award: \$10,000

e. Terms:

1. Repayment loan/deferred loan/grant: All assistance is provided as a deferred loan, secured by a recorded mortgage and promissory note.
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: Forgiven at the end of the loan term.
5. Repayment: Repayment not required as long as the loan is not in default.
6. Default: The outstanding amount of the loan is due and payable 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.

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

In the event of foreclosure 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 ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, and income groups as described in section I. of this plan. No property taxes or other County assessments may be in arrears. This does not include payments that do not have to be paid immediately, such as road assessments.

g. Sponsor Selection Criteria: N/A



- h. Additional Information: Applicants are encouraged to apply to other foreclosure assistance programs for assistance prior to being approved for assistance under this strategy. Applicants must provide evidence of the hardship that caused the nonpayment of their mortgage. Must show their ability to keep the home out of default and to make monthly mortgage payments. This assistance is available only once to the mortgagee(s). Vacation homes and secondary mortgages/lines of credit or private lenders are not eligible for assistance.

Assistance is available for manufactured homes built after June 1994. The applicant must own the manufactured home and the land that it is on. SHIP will pay for an inspection to confirm whether the home is properly affixed to the ground and may pay to connect to the ground if it is not.

Applicants must not have available funds that exceed the fund amount being requested from Highlands County Housing Office. These funds would be in a checking, savings, money market or CD type of accounts. Exception to this policy would be funds in in an IRA or other restricted retirement accounts.

G. New Construction and Redevelopment (Home Ownership)

Code 9/10

- a. Summary: This strategy is designed to promote the acquisition and construction of affordable housing for homeownership opportunities. Developers of affordable housing will be required to submit proposals. Funding is intended to be a source of gap financing. Eligible properties include single family homes. All funds awarded must be used to cover the costs of acquisition/rehabilitation, replacement, or new construction. All homes must be sold to eligible applicants.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely-low, Very low, low and moderate
- d. Maximum award: \$100,000 per unit (Developer)
Homebuyer: Subsidy \$30,000 (Extremely-low, Very-low), \$20,000 (low) and \$10,000 moderate
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred loan/Grant: **Developer** - Funds will be awarded to the Developer as a deferred loan secured by a recorded subordinate mortgage and note until conveyed to the buyer. **Homebuyer** - All assistance is provided as a deferred loan, secured by a recorded mortgage and promissory note.
 2. Interest Rate: 0 % Developer; Homebuyer – 0%
 3. Years in loan term: **Developer:** Ends upon conveyance of property to a homebuyer, but no later than 18 months after the award. **Homebuyer:** 20 years on deferred loan.
 4. Forgiveness: **Developer:** N/A. Forgiven upon conveyance to buyer if transferred within 18 months after the award. **Homebuyer:** Loan is forgiven at a rate of ten percent each full year after year ten with balance forgiven at the end of the loan term.
 5. Repayment: Not required if the loan is not in default. Once the developer has completed and sold the house to an income eligible buyer, the proceeds from the sale of that property will be used to pay off 100 percent of the developer's loan for that property. If all conditions are met, the county/lender will release the property or satisfy the mortgage. **Homebuyer:** None required as long as the loan is not in



default.

6. Default: **Developer:** Failure on the part of the developer to receive a certificate of occupancy and transfer ownership to an income eligible buyer within 18 months of receiving the award will constitute a default. If this occurs, the outstanding balance will be due and payable. **Homebuyer:** 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; failure to pay property taxes; 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 the case of default, which is defined as not meeting the occupancy, eligibility and/or ownership requirements, the County may foreclose to recover funds made available for assistance which is secured by a mortgage and note on the property.

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 try 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: For rehabilitated and new construction homeownership units, assistance will be provided on a first-qualified, first-served basis. The homebuyer must meet the following qualifications:
 1. Qualify for a first mortgage through a qualified lender or approved not for profit sponsor providing first mortgage financing;
 2. Successfully complete an HUD Certified Homebuyer Education Class within the 18 months prior to closing (must provide certificate of completion);
 3. Contribute a minimum of \$500 toward the purchase of the home. (Eligible expenses must be listed on the Closing Disclosure and may include, but are not limited to, the cost of inspections, appraisals, initial deposits, or funds paid at closing).
 4. In all cases, the buyer receives the benefit of SHIP assistance in the form of reduced mortgage amount and classified as a first-time homebuyer (cannot own a home during the 3-year period prior to the closing date);
 5. Intended for owner occupancy/principal residency required;
 6. Total assistance cannot exceed 50% of the cost of the home including closing costs;
 7. Applicants must be willing to execute all necessary documents on a timely basis;
 8. SHIP Down Payment and closing costs assistance (DPA) will be provided based on need. Assistance up to \$35,000 for extremely-low and very-low, \$25,000 for low-income home buyers, and \$15,000 for moderate-income buyers. DPA Loan is forgiven at the end of 5 years.
 9. As stated above: Homebuyer Subsidy \$30,000 (very-low), \$20,000 (low) and \$10,000 moderate income households.
 10. Client selection will be made by the developer and approved by the SHIP Administrator by signing the Florida Housing Resident Income Certification for home ownership.
 11. In all cases, the buyer receives the benefit of SHIP assistance in the form of reduced mortgage amount and classified as a first-time home buyer (cannot own a home during the 3-year period



prior to closing date).

- g. Sponsor Selection Criteria: Request for proposals and/or open application process will be utilized to select a sponsor to implement these projects. Priority will be given to non-profit organizations that provide affordable housing homeownership opportunities to homebuyers.
- Capacity and capability to carry-out project in a timely manner;
 - Agency's history and experience in completing similar affordable housing projects;
 - Ability to obtain necessary financing through lenders or ability to generate donations and/or grant funding;
 - Recapture provisions;
 - Financial history of organization;
 - Affordability of homes being built;
 - Use of green building techniques.
- h. Additional Information:
The County will be added as an additional lien (silent second) holder on any applicable mortgage documents between developer and homebuyer.

Applicants must not have available funds that exceed the fund amount being requested from Highlands County Housing Office. These funds would be in a checking, savings, money market or CD type of accounts. Exception to this policy would be funds in an IRA or other restricted retirement accounts.

H. Demolition and Reconstruction	Code 4
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a. Summary: This strategy is designed to replace existing uninhabitable, dilapidated structures or structures which cannot be rehabilitated according to Florida Building Code Definitions of "Substantial Improvement, Substantial Damage and/or Substantial Structural Damage" for homeowners that do not have alternative housing or financial resources to alleviate the situation, including homes that may have been previously rehabilitated. The determination for demolition is based on 50% of the market value of the structure before improvements or repairs of the structure.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$150,000.00
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: Twenty years
 4. Forgiveness: Loan is forgiven at a rate of ten percent for each full year after year ten with balance forgiven at the end of the loan term.
 5. Repayment: Not required if the loan is not in default.
 6. Default: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; 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 dies during the loan term, the loan may be assumed by a SHIP eligible heir who must occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home as their primary residence, the outstanding balance of the loan will be due and payable.

- f. Recipient/Tenant Selection Criteria: Priority is given in accordance with Section I.
 - 1. Anyone who previously received prior SHIP assistance is ineligible to apply, except for SHIP approved disaster assistance.
 - 2. Other than the item(s) being addressed by SHIP for the principal residence, the applicant(s) may not have any unresolved property code violations/citations issued.
 - 3. Property taxes must be paid and not delinquent.
 - 4. The applicant may not be delinquent on any debt owed to Highlands County.
 - 5. The property must be owner occupied. All owners listed on the deed must occupy/reside in the home a minimum of one year prior to the application for program assistance. Owner-occupied refers to the physical land associated with a unique property description/parcel ID and the dwelling located on the land. Owner-occupied does not include dwellings situated on property not owned by the owner/occupant of the dwelling.
 - 6. The owner must have legally owned and resided in the home continuously for a minimum of one (1) year prior to applying for assistance and must be able to provide proof of ownership.
 - 7. The applicant(s) must provide proof of filing Federal Income Tax returns for the previous two (2) years or provide proof of exemptions.
 - 8. The applicant(s) must be discharged from any bankruptcy filed at least one year prior to the application.
 - 9. The applicant may not have liquid assets (excluding retirement or IRA accounts) exceeding \$15,000.00 in value.
 - 10. The applicant must be able to demonstrate the ability to pay property taxes, homeowner's insurance, and utilities.
 - 11. Any applicant who is delinquent on child support or alimony payments, in violation of any valid court order or judgment will be denied SHIP assistance.
- g. Sub-recipient Selection Criteria:
 - (1) Must be a non-for-profit organization whose primary purpose is the provision of affordable housing.
 - (2) Must have demonstrated capacity and experience to administer the program.
 - (3) Must be able to operate the program from an office site located to be convenient for Highlands County residents.
- h. Additional Information:
 - 1. Units assisted must be within Highlands County, Florida.
 - 2. Modular homes are eligible for this strategy.
 - 3. New manufactured homes are eligible for purchase.
 - 4. Applicants who receive awards are not eligible to apply for any additional assistance strategies, except SHIP approved disaster assistance.
 - 5. The existing structure must be certified by the Highlands County Housing Program Manager, and Highlands County Certified Building Official as substandard and not suitable for rehabilitation.



6. The final determination of eligibility of a substandard structure will be determined by the Building Official if not in agreement with the Housing Program Manager.
7. The existing structure must be demolished after a new home is awarded and/or after the construction of a new home.
8. The homeowner is required to carry homeowners and/or flood insurance for the duration of the loan/mortgage. The Highlands County Board of County Commissioners must be named payee on the policy.
9. Any property that was previously rehabilitated by the Highlands County SHIP Program is ineligible for purchase assistance.
10. The first mortgage must be at a fixed rate; no adjustable-rate mortgages (ARM), prepayment penalty, negative amortization, balloon loan or owner financing allowed.
11. The appraised value of the home may not exceed the current maximum sales price allowed in the Highlands County SHIP Program.
12. The Highlands County Purchasing Policy may be used for rehabilitation projects.

I. Rental Assistance

Code 13,23,26

a. Summary: The Rental Assistance Program is created to assist individuals or families to obtain quality, safe, and affordable rental housing. Funds will assist in security and utility deposit assistance; and first month's rent. Provide eviction prevention/rental assistance (up to 3 months) and/or repaid rehousing assistance (up to 6 months). Applicants will be assisted in-house or through the local Continuum of Care Coordinated Entry System.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$10,000.00
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant. One time assistance per tenant lifetime.
 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: Eligible applicants are on a first-qualified, first-served basis. Funding of qualified applicants is limited to and based upon SHIP funds availability, with a priority for households with special needs or homeless. Applicants who are homeless or at risk of being homeless (i.e., seeking eviction prevention) will be referred to by the local Continuum of Care Coordinated Entry System, and be assisted on a first-qualified, first-served basis. Applicants with one or more special needs household member may apply directly to the CoC or may be referred to the CoC by a special needs provider.
- g. Sub-recipient/sponsor Criteria: Highlands County will issue a Request for Application (RFA) from eligible non-profit organizations interested in administering the rental assistance strategy. Selection criteria



includes but not limited to: experience managing similar programs to individuals who are homeless or at risk of being homeless, and access to background information on many applicants (e.g., through the Homeless Management Information System), and ability to provide housing stability counseling.

- h. Additional Information: To be eligible for Rapid Rehousing assistance, recipient must be homeless as defined in S. 420.621. Assistance is provided as necessary to help individuals living in shelters or in places not meant for human habitation move as quickly as possible into permanent housing and achieve stability in that housing. Eligible costs may include utilities, rental application fees, last month's rent, and past due payments.

Eviction prevention will be provided to households who have fallen behind on their rent and have received an eviction notice. The recipients must show that they are able to continue making monthly rental payments. Eligible reasons for falling behind on rent are as follows:

- Involuntary loss in pay due to unemployment/underemployment.
- Divorce/separation resulting in temporary loss of income.
- Death of a spouse resulting in loss of income.
- Sudden, unforeseen medical bills.
- Involuntary loss of verifiable income from other sources (temporary or permanent).

All applicants are required to have a minimum of a 6-month lease and must show the ability to make monthly rental payments.

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 County shall take all steps necessary not to delay the review of affordable housing developments, and should review delays begin to occur, the County shall institute the practice of reviewing the affordable housing developments first.

When requested by an applicant for affordable housing or the SHIP Department, and the application is determined to be complete, the County shall grant first priority in plan review and processing to expedite the issuance of a preliminary and final development order and all applicable development permits. To affect the successful issuance of a development order and/or permit, the County shall continue to monitor the progress of the application. The project, however, shall comply with all regulatory requirements unless exempt.

- 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:

The County continually monitors and reviews its development approval process to identify and eliminate any unnecessary impediments to the provision of housing within the community, ensuring all housing applications including workforce, affordable, and very low, low and moderate income housing applications are processed as quickly as possible. As part of this review the County includes review of potential regulatory changes which may affect housing cost. The County implements the streamlined review and adoption process for amendments to the Comprehensive Plan consistent with state regulations.

C. Other Incentive Strategies Adopted: **Flexibility of Densities for affordable housing.**

Reservation of infrastructure capacity for housing for very-low income households, low-income households, and moderate-income households.

The County will continually monitor infrastructure capacity and coordinates potential sites with availability such that capacity for housing for very-low, low, and moderate income persons is reserved with a high degree of priority as opportunities arise.

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.

Highlands County Board of County Commissioners

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,000.00
Office Supplies and Equipment	\$ 2,500.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 500.00
Other*	
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,000.00
Office Supplies and Equipment	\$ 2,500.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 500.00
Other*	
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,000.00
Office Supplies and Equipment	\$ 2,500.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 500.00
Other*	\$
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:	

Exhibit B
Timeline for SHIP Expenditures

Highlands County Board of County Commissioners affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to robert.dearduff@floridahousing.org and include:

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year _____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan/timeline of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

Highlands County Board of County Commissioners												
Name of Local Government:				2025-2026								
Estimated Funds (Anticipated allocation only):				\$	350,000							
Code	Strategies		Qualifies for 75% set-aside	VII Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	New Construction	Without Construction	Total	Units
	Homeownership											
1,2	Purchase Assistance w and w/o Rehabilitation		Yes	1	\$40,000	1	\$40,000		\$80,000.00	\$0.00	\$80,000.00	2
3	Owner Occupied Rehabilitation (minor)		Yes	1	\$50,000	1	\$50,000		\$100,000.00	\$0.00	\$100,000.00	2
3	Owner Occupied Rehabilitation (major)		Yes	1	\$100,000	0	\$100,000		\$100,000.00	\$0.00	\$100,000.00	1
6	Emergency Home Repair		Yes	0	\$30,000	1	\$30,000		\$30,000.00	\$0.00	\$30,000.00	1
7	Foreclosure Prevention		No	0	\$10,000		\$10,000		\$0.00	\$0.00	\$0.00	0
9, 10	Construction and Rehabilitation (Home Ownership)		Yes	0	\$130,000				\$0.00	\$0.00	\$0.00	0
4	Demolition and Reconstruction (Replacement)		Yes	0	\$150,000				\$0.00	\$0.00	\$0.00	0
5	Disaster Assistance		Yes	0	\$40,000				\$0.00	\$0.00	\$0.00	0
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Set-Asides			
Percentage Construction/Rehab (75% requirement)		88.6%	OK
Homeownership % (65% requirement)		88.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)		\$ 190,000	54.3% OK
Low Income (30% requirement)		\$ 120,000	34.3% OK
Moderate Income		\$ -	0.0%

[illegible][illegible]

Set-Asides			
Percentage Construction/Rehab (75% requirement)		88.6%	OK
Homeownership % (65% requirement)		88.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 190,000	54.3%	OK
Low Income (30% requirement)	\$ 120,000	34.3%	OK
Moderate Income	\$ -	0.0%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

Highlands County Board of County Commissioners
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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

Arlene Tuck
Chief Elected Official or designee

Witness

Arlene Tuck, Chairperson
Type Name and Title

Date

November 4, 2025

OR

Attest:

David Osterman For



RESOLUTION NO. 25-26-009

A RESOLUTION OF HIGHLANDS COUNTY, FLORIDA, PERTAINING TO THE LOCAL HOUSING ASSISTANCE PLAN FOR FISCAL YEARS 2025-2026, 2026-2027 AND 2027-2028; PROVIDING FOR LEGISLATIVE FINDINGS AND INTENT; PROVIDING FOR REPEAL OF PRIOR PLAN; PROVIDING FOR THE APPROVAL OF THE LOCAL HOUSING ASSISTANCE PLAN FOR FISCAL YEARS 2025-2026, 2026-2027 AND 2027-2028; PROVIDING FOR THE IMPLEMENTATION OF ADMINISTRATIVE ACTIONS; PROVIDING A SAVINGS CLAUSE; PROVIDING FOR SCRIVENER'S ERRORS; PROVIDING FOR CONFLICTS; PROVIDING FOR SEVERABILITY; 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, Florida Statutes, Sections 420.907-420.9079, and Florida Administrative Code, Chapter 67-37, requires local governments to develop a one-to-three year, Local Housing Assistance Plan outlining how such funds will be utilized; and

WHEREAS, Highlands County has prepared a three-year Local Housing Assistance Plan ("LHAP") for submission to the Florida Housing Finance Corporation; and

WHEREAS, the LHAP establishes the maximum SHIP funds allowable for each strategy as required by the SHIP Act; and

WHEREAS, the LHAP establishes an average area purchase price for new and existing housing, benefiting from awards made pursuant to the Act, and includes the methodology and purchase prices used as required by the SHIP Act; and

WHEREAS, the costs associated with administering the County's LHAP are in accordance with Florida Statutes, section 420.9075; and

WHEREAS, it is hereby determined to be in the best interest of the citizens of Highlands County to submit the Local Housing Assistance Plan for approval, so that Highlands County may qualify for the SHIP documentary stamp tax funds.

NOW, THEREFORE, BE IT RESOLVED BY THE HIGHLANDS COUNTY BOARD OF COUNTY COMMISSIONERS AS FOLLOWS:

SECTION 1. Legislative Findings and Intent. Highlands County has complied with all requirements and procedures of Florida law in processing this Resolution. The above recitals

are hereby adopted.

SECTION 2. Repeal of Prior Plan. Highlands County Resolution No.: 21-22-145, which approved the Highlands County Local Housing Assistance Plan for fiscal years 2022-23, 2023-24 and 2024-25, is hereby repealed in its entirety and shall have no further force or effect.

SECTION 3. Approval of the Local Housing Assistance Plan for Fiscal Years 2025-2026, 2026-2027 and 2027-2028.

A. The Highlands County Local Housing Assistance Plan for fiscal years 2025-2026, 2026-2027 and 2027-2028, attached hereto as Exhibit "A," as required by the State Housing Initiatives Partnership Program Act, Florida Statutes, Sections 420.907-420.9079, and Chapter 67-37, Florida Administrative Code, is hereby approved.

B. The County Administrator is hereby directed to submit the Highlands County Local Housing Assistance Plan for fiscal years 2025-2026, 2026-2027 and 2027-2028, to the Florida Housing Finance Corporation for approval and is hereby authorized and directed to execute any necessary documents and certifications needed by the Florida Housing Finance Corporation pertaining to the Highlands County Local Housing Assistance Plan.

SECTION 4. Implementation of Administrative Actions. The County Administrator is hereby authorized and directed to take such actions as deemed necessary and appropriate in order to implement the provisions of this Resolution. The County Administrator may, as deemed appropriate, necessary and convenient, delegate the powers of implementation as herein set forth to such County employees as deemed effectual and prudent.

SECTION 5. Savings Clause. All prior actions of Highlands County pertaining to the updated Highlands County Local Housing Assistance Plan for fiscal years 2025-2026, 2026-2027 and 2027-2028, which is the subject of this Resolution, as well as any and all matters relating thereto, are hereby ratified and affirmed consistent with the provisions of this Resolution.

SECTION 6. Scrivener's Errors. Typographical errors and other matters of a similar nature that do not affect the intent of this Resolution, as determined by the County Administrator and County Attorney, may be corrected.

SECTION 7. Conflicts. All Resolutions or parts of Resolutions in conflict with any of the provisions of this Resolution are hereby repealed.

SECTION 8. Severability. If any Section or portion of a Section of this Resolution proves to be invalid, unlawful, or unconstitutional, it shall not be held to invalidate or impair the validity, force, or effect of any other Section or part of this Resolution.

SECTION 9. Effective Date. This Resolution shall become effective immediately upon its passage and adoption.

Signatures on Following Page

PASSED AND ADOPTED this 4 day of November 2025.



**HIGHLANDS COUNTY BOARD OF
COUNTY COMMISSIONERS**

By: *Arlene Tuck*
Arlene Tuck, Chairperson

ATTEST:

Jerome Kaszubowski, Clerk

 For