

Liberty County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029

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I. Program Details:

A. LG(s)

Name of Local Government	Liberty County
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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: 2026-2027, 2027-2028, 2028-2029

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

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

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

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

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

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

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

Eligible applicants will be selected from the waiting list on a first-qualified, first-served basis; however, priority will be given to applicants who qualify for targeted funding set-asides, including Very Low-Income households, Essential Service Personnel, and people with Special Needs, as required by applicable law and local policy.



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

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance



whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

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

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	All administrative duties	10%
Third Party Entity/Sub-recipient		

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*
- S. Project Delivery Costs:** SHIP Home inspector; Entire Inspection Process no more than \$1,000 per applicant.
- T. Essential Service Personnel Definition (ESP):** Essential Service Personnel (ESP) includes, teachers and other educators; employees of school districts, community colleges, and universities; law enforcement officers and fire personnel; health care personnel; and skilled building trades personnel. This category also includes active-duty military personnel and members of the National Guard who are stationed within the County.



- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Liberty County shall comply with the most current edition of the Florida Building Code, including applicable energy efficiency standards, for all residential development activities. To promote long-term affordability and reduce maintenance and operating costs, the County will encourage or require the use of durable and energy-efficient materials and systems, including, but not limited to, high-density insulation, vinyl siding, and energy-efficient windows that meet or exceed ENERGY STAR standards. Additional measures may include the installation of energy-efficient lighting, ENERGY STAR-rated appliances, and HVAC systems with a minimum efficiency rating of 14 SEER or higher, where feasible and cost-effective.
- V. Describe efforts to meet the 20% Special Needs set-aside:** The county will partner with social service agencies such as The Agency for Persons with Disabilities, Liberty Counties Local Veterans Unit, Liberty County Senior Citizens Program, Capital Area Community Action Agency and Rural development serving the Designated special needs populations to achieve the goal of special needs set aside. The goals will be met through owner-occupied rehabilitation, emergency repairs and modular home strategies.
- W. Describe efforts to reduce homelessness:** The County will work with Big Bend Homeless Coalition, the Lead Continuum of care Agency to serve the homeless populations in Liberty County.

Section II. LHAP Strategies (Please read LHAP Strategy Quick Guide before developing strategies):

A. Strategy Name: Owner Occupied Rehabilitation	Code 3
a. Summary: SHIP funds will be awarded to eligible owner-occupied households. This includes site build homes, modular homes, mobile homes and manufactured homes. Rehabilitation includes, Sanitary Disposal: Addressing raw sewage leaks or failing septic systems. Life/Safety Hazards: Installation of handrails and smoke detectors. Environmental Hazards: Mitigating electrical hazards, plumbing failures, or structural deficiencies. Accessibility: ADA accommodations and ramps for those with mobility issues. Weatherization: Correction of roof leaks and failing windows. <i>Non-essential items such as cabinets, flooring, or interior painting will only be considered after all life and safety deficiencies are fully remediated.</i>	
b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029	
c. Income Categories to be served: Very low, low and moderate	



- d. Maximum award: \$50,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded lien on the mortgage.
 - 2. Interest Rate: 0 %
 - 3. Years in loan term: 5 Years
 - 4. Forgiveness: Forgiven at the end of term
 - 5. Repayment: No repayment if there is no 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; conversion to rental property; loss of homestead exemption status; failure to occupy the home as a primary residence; and foreclosure. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, this agreement shall be considered satisfied, and will no longer constitute a lien against the property unless the home is transferred to another name or sold then lien must be paid in full
- f. Recipient/Tenant Selection Criteria: Eligible applicants will be selected from the waiting list on a first-qualified, first-served basis; however, priority will be given to applicants who qualify for targeted funding set-asides, including Very Low-Income households, Essential Service Personnel, and persons with Special Needs, as required by applicable law and local policy.
- g. Sponsor Selection Criteria: N/A
- h. **Additional Information:** Applicant may reapply after ten (10) years from the first time they have received assistance. Once in ten (10) years or twice (2) per location lifetime is the max amount the client may be served by the SHIP program. The home must be suitable for rehabilitation as determined and consultation with SHIP program administrator and housing inspector, applicant must be current on tax roll and demonstrate proof of homestead exemption.

B. Strategy Name: Disaster Recovery	Code 5
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a. Summary: 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 includes site build homes, modular homes, mobile homes and manufactured homes. 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:

- (a) Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;

- (b) Repairing and replacing roofs;
- (c) Repairing necessary elements to ensure applicants dwelling is structurally sound;
- (d) Construction of wells or repair of existing wells where public water is not available;
- (e) Assist applicants with County or City water hookup fees (\$400.00 paid by SHIP for meter in addition,
- (f) the Applicant would be responsible for the deposit of \$100.00);
- (g) Provide handicap accessibility such as ramps;
- (h) Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$30,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded lien on the mortgage.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 5 Years
 - 4. Forgiveness: Loan is forgiven when lien is satisfied
 - 5. Repayment: None is required if lien is in good standing
 - 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; conversion to rental property; loss of homestead exemption status; failure to occupy the home as a primary residence; and foreclosure. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, this agreement shall be considered satisfied, and will no longer constitute a lien against the property unless the home is transferred to another name or sold then lien must be paid in full
- f. Recipient/Tenant Selection Criteria: Eligible applicants will be selected from the waiting list on a first-qualified, first-served basis; however, priority will be given to applicants who qualify for targeted funding set-asides, including Very Low-Income households, Essential Service Personnel, and persons with Special Needs, as required by applicable law and local policy.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: SHIP funds must be used for eligible applicants and eligible housing. Applicant may reapply after ten (10) years from the first time they have received assistance. Once in ten (10) years or twice (2) per location lifetime is the max amount the client may be served by the SHIP program. The home must be suitable for rehabilitation as determined and consultation with SHIP program administrator and housing inspector, applicant must be current on tax roll and demonstrate proof of homestead exemption.

C. Strategy Name: Emergency Repair

Code: 6

a. Summary: This strategy provides assistance to eligible homeowners to address emergency repairs for owner-occupied households. This includes site build homes, modular homes, mobile homes and manufactured homes. Eligible emergency repairs include, but are not limited to, roof leaks, plumbing failures, accessibility improvements (such as ramps), electrical hazards, and septic system repair or replacement. Any condition that poses an immediate threat to the health, safety, or welfare of the occupants will be considered an emergency and may qualify for assistance.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$27,500
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded lien on the mortgage.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 5 Years
 - 4. Forgiveness: Loan is forgiven when lien is satisfied
 - 5. Repayment: None is required if lien is in good standing
 - 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; conversion to rental property; loss of homestead exemption status; failure to occupy the home as a primary residence; and foreclosure. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, this agreement shall be considered satisfied, and will no longer constitute a lien against the property unless the home is transferred to another name or sold then lien must be paid in full
- f. Recipient/Tenant Selection Criteria: Eligible applicants will be selected from the waiting list on a first-qualified, first-served basis; however, priority will be given to applicants who qualify for targeted funding set-asides, including Very Low-Income households, Essential Service Personnel, and persons with Special Needs, as required by applicable law and local policy.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: No more than twenty percent (20%) of SHIP funds may be expended on rehabilitation, repair, or replacement of mobile homes, modular homes, or manufactured homes, unless a waiver has been approved by the Florida Housing Finance Corporation.



- H. In accordance with Section 553, Florida Statutes, mobile homes manufactured prior to June 15, 1994, are not eligible for assistance, as they do not meet the construction standards established under the Florida Building Code. Section 553, Florida Statutes, provides that the Florida Building Code and the Florida Fire Prevention Code establish the minimum construction requirements governing the design, construction, erection, alteration, modification, repair, and demolition of buildings in the State of Florida.

D. Manufactured Housing (Mobile Homes)	Code 3, 28, 29
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|---|
| <p>b. Summary: The manufactured housing strategy may provide funds for:</p> <ol style="list-style-type: none"> 1. Relocation assistance for persons who are deprived of affordable housing due to closure of a mobile home park in accordance with 723.003, F.S. (code 28) 2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29) 3. Rehabilitation/emergency repairs (code 3) |
|---|

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000 (relocation assistance)
\$5,000 (lot rental assistance)
\$15,000 (rehab/emergency repairs)
- e. Terms:
7. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
 8. Interest Rate: 0%
 9. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
 10. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
 11. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
 12. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

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



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

- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Manufactured housing constructed after June 1994 is eligible.

III. LHAP Incentive Strategies

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

A. Name of the Strategy: **Expedited Permitting**

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy: The current permitting process in Liberty County is adequate due to the limited volume of permit activity. Building permits are typically processed within one (1) business day and do not adversely impact the development of affordable housing. However, the Board of County Commissioners will consider the feasibility of implementing an expedited permitting process for affordable housing if permit activity increases to a level that results in delays beyond the normal processing timeframe. To date, such delays have not occurred. Should expedited permitting be deemed necessary, applications for affordable housing will receive priority review over non-affordable housing applications.

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 Board of County Commissioners adopted this policy concurrent with the approval of the Local Housing Incentive Plan and shall apply it when evaluating any proposed local policies, ordinances, regulations, or plan provisions that may increase the cost of housing. To date, no such proposals have been brought forward for consideration.

C. Other Incentive Strategies Adopted: None

IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.

Optional

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

LIBERTY COUNTY

Fiscal Year: 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 32,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
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	\$ 32,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 500.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2028-2029	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 32,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
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

Liberty 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
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030
2028-2029	6/30/2030	6/30/2031	9/15/2031

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
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030
2028-2029	3/30/2031	6/15/2031

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to kathy.cutler@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 due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

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

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			Liberty									
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	2	\$50,000	1	\$50,000	1	\$50,000	\$200,000.00	\$0.00	\$200,000.00	4
5	Disaster Assistance	Yes	1	\$30,000	1	\$30,000			\$60,000.00	\$0.00	\$60,000.00	2
6	Emergency Repair	Yes	1	\$27,500	1	\$27,500			\$55,000.00	\$0.00	\$55,000.00	2
3, 28, 29	Manufactured Housing								\$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
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		4		3		1		\$315,000.00	\$0.00	\$315,000.00	8
Purchase Price Limits:			New	\$ 240,000	Existing	\$ 225,000						

OK

OK

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

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%		OK
Homeownership % (65% requirement)		90.0%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		\$ 157,500	45.0%	OK
Low Income (30% requirement)		\$ 107,500	30.7%	OK
Moderate Income		\$ 50,000	14.3%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
Name of Local Government:		LIBERTY										
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	2	\$50,000	1	\$50,000	1	\$50,000	\$200,000.00	\$0.00	\$200,000.00	4
5	Disaster Assistance	Yes	1	\$30,000	1	\$30,000			\$60,000.00	\$0.00	\$60,000.00	2
6	Emergency Repair	Yes	1	\$27,500	1	\$27,500			\$55,000.00	\$0.00	\$55,000.00	2
3, 28, 29	Manufactured Housing								\$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
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		4		3		1		\$315,000.00	\$0.00	\$315,000.00	8
Purchase Price Limits:			New	\$ 240,000	Existing	\$ 225,000						

OK

OK

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

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%		OK
Homeownership % (65% requirement)		90.0%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		\$ 157,500	45.0%	OK
Low Income (30% requirement)		\$ 107,500	30.7%	OK
Moderate Income		\$ 50,000	14.3%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2028-2029												
Name of Local Government:			LIBERTY									
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	2	\$50,000	1	\$50,000	1	\$50,000	\$200,000.00	\$0.00	\$200,000.00	4
5	Disaster Assistance	Yes	1	\$30,000	1	\$30,000			\$60,000.00	\$0.00	\$60,000.00	2
6	Emergency Repair	Yes	1	\$27,500	1	\$27,500			\$55,000.00	\$0.00	\$55,000.00	2
3,28,29	Manufactured Housing								\$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
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		4		3		1		\$315,000.00	\$0.00	\$315,000.00	8
Purchase Price Limits:			New	\$ 240,000	Existing	\$ 225,000						

OK

OK

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

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%		OK
Homeownership % (65% requirement)		90.0%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)	\$ 157,500	45.0%		OK
Low Income (30% requirement)	\$ 107,500	30.7%		OK
Moderate Income	\$ 50,000	14.3%		

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

Liberty 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 (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).

Jana Hinson
Witness

Tera Hinson
Witness

8/6/20
Date

Jace Ford
Chief Elected Official or designee

JACE FORD - Clerk of Court
Type Name and Title

OR

Attest:

(Seal)

RESOLUTION #: 2026-28

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

* * * * *

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

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

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

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

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

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

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

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

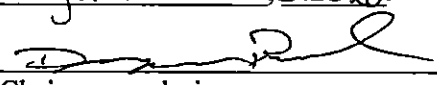
NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF THE COUNTY OF LIBERTY FLORIDA that:

Section 1: The Board of County commissioners of Liberty County Florida hereby approve the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2026-2027, 2027-2028, 2028-2029.

Section 2: The Board of County commissioners of Liberty County Florida 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.

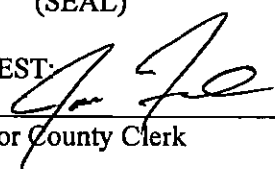
Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS 6th DAY OF August, 2026.


Chairman or designee

(SEAL)

ATTEST:


City or County Clerk