



**Okaloosa County / City of Fort Walton Beach**

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

**2022-2023, 2023-2024, 2024-2025**





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**I. Program Details:**

**A. LG(s)**

Name of Local Government	Okaloosa County BCC
Does this LHAP contain an interlocal agreement?	Yes
If yes, name of other local government(s)	City of Fort Walton Beach

**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:** 2022-2023, 2023-2024, 2024-2025

**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 the local newspaper in the advertising of the Local Housing Assistance Plan public hearing and by posting the AHAC meetings on the County website.

**H. Advertising and Outreach:** SHIP funding availability shall be advertised in a newspaper of general circulation as well as LG webpage and social media websites, 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:

All strategies will serve households meeting the definition of Special Needs (420.0004 (13) first. After Special Needs requirements are met, applications will be assisted for each strategy to meet the very low



and low income set-asides. Once all set-asides have been met applications will be assisted for essential services personnel.

**J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.

**K. Support Services and Counseling:** Support services are available from various sources. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.

**L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

**N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

**O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance



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

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

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

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

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

Entity	Duties	Admin. Fee Percentage
Okaloosa County	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:** Project Delivery Cost will be used to pay for the following services:

- a. Inspection Fees – Initial Inspection, Pre-bid meeting, and work write up \$500. Each additional inspection \$150. Not to Exceed \$950.
- b. Recording Fees.

**T. Essential Service Personnel Definition (ESP):** Essential Service Personnel will be defined as a person permanently employed in Okaloosa County in one of the following fields; Health Care Personnel, Police, Public Safety, Fire Personnel, Teachers, Educators and school district personnel, Skilled Building Personnel in accordance with Florida Statute 420.9075.



**U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The county will, when economically feasible, employ the following Green/Energy saving requirements on rehabilitation and emergency repairs: weather stripping and caulking; energy efficient HVAC units; increased attic insulation; low-flow plumbing fixtures. All appliances purchased and installed must have an Energy Star rating.

**V. Describe efforts to meet the 20% Special Needs set-aside:** The County will work with social service agencies and individual households designated as Special Needs, as defined in the Florida Administrative Code, Chapter 67.37.002 and Florida Statute 120.0004 (13). The goals will be met through the Homeowner Rehabilitation, and Emergency Repair Strategies with emphasis on home modifications and enhancements that will allow homeowners to remain independent and in their own homes.

**W. Describe efforts to reduce homelessness:** The County will refer individuals and households to other agencies in Okaloosa County that can assist with past due rents and move-in assistance. The County can provide assistance through SHIP homeowner rehabilitation and emergency repair strategies to keep households in their homes. Additionally, the County has used SHIP and NSP to provide 75 low income rental units.

**Section II. LHAP Strategies:**

<b>A. Owner Occupied Rehabilitation</b>	Code 3
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Summary: This strategy is designed to assist owner occupied homes in the correction of code violations, health hazards and life and safety issues through the necessary repairs or replacement of structural components, roofing, HVAC, exterior doors, windows, electrical and plumbing.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$ 50,000.00
- e. Terms:
  1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded mortgage and note.
  2. Interest Rate: 0%
  3. Years in loan term: 5
  4. Forgiveness: Loan will be forgiven at the rate of 20% per year of the term.
  5. Repayment: No repayment required as long as the loan 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 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 ranked for assistance based on a first-qualified, first-served basis with the priorities as described in section I. (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Mobile Homes are not eligible.

<b>B. Purchase Assistance</b>	Code 1, 2
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a. Summary: The Purchase Assistance strategy is created to assist first-time homebuyers with the costs of purchasing existing or newly constructed (with a Certificate of Occupancy) eligible housing. Eligible costs include: down payment, closing costs, mortgage buy down, principal reduction, rehabilitation/repairs, efficiency upgrades, and other cost associated with purchasing a home. Eligible housing includes single-family homes, townhomes/duplex, condominiums.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$ 65,000.00
- e. Terms:
  1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded mortgage and note.
  2. Interest Rate: 0%
  3. Years in loan term: 10
  4. Forgiveness: 10-year loan forgiven at 50% after the 5th year, and 10% per year forgiven for each remaining year, provided that the homebuyer is not in default of program terms.
  5. Repayment: No repayment required as long as the loan 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 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 ranked for assistance based on a first-qualified, first-served basis with the priorities as described in section I. (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Loan will be awarded in the amount of money required in order to allow the homebuyer to qualify. The maximum will not be awarded in all cases.  
Mobile Homes are not eligible.  
Certified Home Inspection is required  
Funds may be leveraged with federal, state, and private funds as well as donations  
Rehabilitation or repairs if required, with a minimum cost of \$5,000 can be paid with SHIP funds. Energy Efficient upgrades are encouraged for all homes that have not undergone construction repairs within 12 months of the borrower's purchase.

<b>C. Disaster Recovery</b>	Code 5, 16
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- a. Summary: Funds will be awarded to applicants in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President or Governor. Repairs will be prioritized as follows:
  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. Temporary rent and utility payments for up to 6 months for tenants financially impacted by a Declared Disaster.
  6. Temporary mortgage and utility payments for up to 6 months for homeowners financially impacted by a declared Disaster.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$ 10,000.00
- e. Terms:
  1. Repayment loan/deferred loan/grant: Grant
  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 ranked for assistance based on a first-qualified, first-served basis with the priorities as described in section I. (I) of this plan. Additional priorities will be given in the following order of assistance;
1. Very Low Income, was SHIP eligible before Disaster Period
  2. Low income, was SHIP eligible before Disaster Period
  3. Renters within current affordability periods assisted previously with SHIP and NSP grants.
  4. Homeowners with current SHIP mortgages.
  5. Was not eligible before Disaster Period.

g. Sponsor Selection Criteria: N/A

h. Additional Information: If homeowner is insured, proceeds from the insurance must be used first before SHIP funds, except for the payment of the deductible.  
 Funds for disaster repairs will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster.  
 SHIP funds must be used for eligible applicants and eligible housing.

<b>D. Rental Development</b>	Code 14, 21
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a. Summary: Funds will be awarded to for profit and non-profit organizations to assist in the acquisition, construction or rehabilitation of new and existing rental housing when being combined with funding from another source, (state or federal housing program or public or private contributor). SHIP funds can only account for a maximum of up to 75% of project cost.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$ 30,000.00 per unit; not to exceed \$ 360,000.00 for entire development
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded mortgage and note.
  2. Interest Rate: 0%
  3. Years in loan term: 15
  4. Forgiveness: Loan will be forgiven at the end of the term.
  5. Repayment: No repayment required as long as the loan 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, conveyance of property or change of use. If any of these occur, the outstanding balance will be due and payable.  
 If the structure 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 ranked for assistance based on a first-qualified, first-served basis with the priorities as described in section I. (I) of this plan.



g. Sponsor Selection Criteria: When new funding availability is advertised, applicants will submit proposals to the County Department of Growth Management Housing Staff. The proposals will, at a minimum, include proof of experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, proof of insurance, and a housing unit design plan that meets with the Housing Element of the County’s Comprehensive Plan. Proposed projects should be located in an area of immediate need due to lack of available units. Rehabilitation projects should propose to preserve and improve existing units. The AHAC will review requests and make recommendations for award. Funds will be awarded in accordance with the County Purchasing Manual, including but not limited to Subsection 10.1, delegation of purchasing amounts.

h. Additional Information: Developers must meet all compliance reporting. Reporting to the County by the developer’s management company for 15 years from the date of the funding year close out. The County will rely on monitoring of other programs when available.

<b>E. Demolition/Reconstruction</b>	Code 4
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a. Summary: This strategy will be implemented in partnership with for profit, non-profit organizations or government agencies to partially cover the cost of constructing affordable replacement homes. This strategy will provide replacement housing for SHIP-eligible, owner-occupied, homesteaded single family homes that are unfeasible for rehabilitation (the structure is determined to be in need of repairs in excess of 50% of the value of the home).

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

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: Deferred payment loan secured by a recorded mortgage and note.
2. Interest Rate: 0 %
3. Years in loan term: 15
4. Forgiveness: Loan will be forgiven at the end of the term
5. Repayment: No repayment required as long as the loan 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 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 ranked for assistance based on a first-qualified, first-served basis with the priorities as described in section I. (I) of this plan.
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information:
  - Only those dwellings occupied by eligible homeowners wishing to participate in a voluntary demolition will be considered qualified for replacement.
  - If there is a first mortgage, lender must agree to the demo/reconstruction.
  - The home is found to be unfit for human habitation in accordance with standards set forth in the Florida Building Code.
  - The home has been determined to be structurally unfeasible for rehabilitation or rehabilitation costs exceed the allowed limit in the Rehabilitation strategy; the homeowner agrees to permit the County to have the dilapidated structure demolished.
  - The homeowner agrees to sign a lien against the property which would require repayment of the mortgage. If property is sold, transferred or refinanced, mortgage becomes due and payable or property reverts back to County.
  - Homeowners assisted under this strategy must obtain temporary housing on their own.
  - Condos and other attached homes are not eligible.
  - Asset Limitation: Applicants owning family assets exceeding \$25,000 , excluding retirement plans, are ineligible to receive assistance.
  - An applicant cannot apply for this program directly. Applicants who apply for owner-occupied rehabilitation whose homes cannot be adequately repaired to provide a safe/sanitary unit may be moved to this program as determined by housing staff and engineering/inspection reports.

<b>F. New Construction</b>	Code 10
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a. Summary: This strategy will provide a subsidy to eligible sponsors to pay development and construction fees for homes to be constructed and sold to eligible First Time Homebuyers. This strategy will be implemented in partnership with for profit, non-profit organizations or government agencies.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- 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: Sponsor and buyer: deferred payment loan secured by a recorded mortgage and note.
  2. Interest Rate: Sponsor and buyer: 0 %
  3. Years in loan term: 2 years for sponsor, 15 years for buyer
  4. Forgiveness: Buyer: Loan will be forgiven at the end of the term. Sponsor: No forgiveness
  5. Repayment: Buyer: No repayment required as long as the loan is in good standing. Sponsor loan



repaid upon sale to eligible buyer minus acceptable developer fee.

6. Default: Buyer: 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. Sponsor: Loan will be in default and due and payable if the home is not sold to an eligible buyer within the two-year term.

- 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, Essential Services Personnel and income groups as described in section I. (I) of this plan
- g. Sponsor Selection Criteria: Applicant will submit request to the County Department of Growth Management Housing Staff. The Applicant will provide proof of experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets with the Housing Element of the County's Comprehensive Plan.
- h. Additional Information: N/A

**III. LHAP Incentive Strategies**

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

- A. Name of the Strategy: **Expedited Permitting**  
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Section 1A.05.00 of the Okaloosa County Land Development Code provides a fast-track review process for development orders and building permit applications for projects that provide affordable housing. The City of Fort Walton Beach's Development Services Division policy allows for expedited affordable housing projects to the greatest extent possible, while meeting all local, state, and federal regulations.

- 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.



Okaloosa County and the City of Fort Walton Beach as applies to its jurisdictions, shall route to the Okaloosa County/City of Fort Walton Beach Affordable Housing Advisory Committee for review and comment any proposed policy, ordinance, regulation, or plan provision that could affect the affordability of housing no less than thirty (30) days prior to the first public hearing of any said policy ordinance, regulation or plan provision.

- C. Other Incentive Strategies Adopted: N/A

**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).

**Okaloosa County/City Of Fort Walton Beach**

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 650,000.00
Salaries and Benefits	\$ 57,000.00
Office Supplies and Equipment	\$ 6,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 65,000.00
Admin %	10.00%
	<b>OK</b>
Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 650,000.00
Salaries and Benefits	\$ 57,000.00
Office Supplies and Equipment	\$ 6,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 65,000.00
Admin %	10.00%
	<b>OK</b>
Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 650,000.00
Salaries and Benefits	\$ 57,000.00
Office Supplies and Equipment	\$ 6,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 65,000.00
Admin %	10.00%
	<b>OK</b>
<p>*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.</p>	
<p>Details:</p>	

**Exhibit B**  
**Timeline for SHIP Expenditures**

Okaloosa County and the City of Fort Walton Beach affirms that funds allocated for these fiscal years will meet the following deadlines:

<b>Fiscal Year</b>	<b>Encumbered</b>	<b>Expended</b>	<b>Interim Report</b>	<b>Closeout Report</b>
<b>2022-2023</b>	6/30/2024	6/30/2025	9/15/2024	9/15/2025
<b>2023-2024</b>	6/30/2025	6/30/2026	9/15/2025	9/15/2026
<b>2024-2025</b>	6/30/2026	6/30/2027	9/15/2026	9/15/2027

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

<b>Fiscal Year</b>	<b>Funds Not Expended</b>	<b>Closeout AR Not Submitted</b>
<b>2022-2023</b>	3/30/2025	6/15/2025
<b>2023-2024</b>	3/30/2026	6/15/2026
<b>2024-2025</b>	3/30/2027	6/15/2027

**Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to [robert.dearduff@floridahousing.org](mailto:robert.dearduff@floridahousing.org) and [cameka.gardner@floridahousing.org](mailto:cameka.gardner@floridahousing.org) and include:**

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

*Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email [cameka.gardner@floridahousing.org](mailto:cameka.gardner@floridahousing.org) when you are ready to "submit" the AR.*

**Other Key Deadlines:**

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









**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal  
Entity:

Okaloosa County BCC

Certifies that:

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

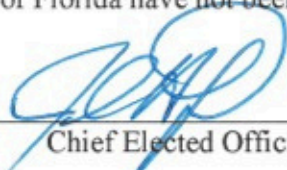
- law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.
  - (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
  - (13) SHIP funds will not be pledged for debt service on bonds.
  - (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
  - (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
  - (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
  - (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
  - (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Marie Everton  
Witness

Joseph Spring  
Witness

April 19, 2022

Date

  
Chief Elected Official or designee  
John Hofstad, County Administrator  
Type Name and Title

**OR**

Attest: \_\_\_\_\_

(Seal)

RESOLUTION #: 22- 50

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF OKALOOSA 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 County of Okaloosa Growth Management Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

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

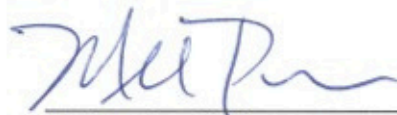
**NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF OKALOOSA COUNTY, FLORIDA that:**

Section 1: The Board of County Commissioners of Okaloosa hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2022-2023, 2023-2024, 2024-2025.

Section 2: The Chairman of the Board of County Commissioners, 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.

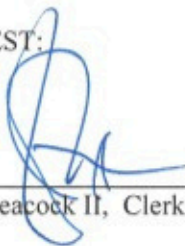
Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS 19th DAY OF April, 2022.



Mel Ponder, Chairman

ATTEST:



J.D. Peacock II, Clerk of Court



## RESOLUTION 2022-6

**A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF FORT WALTON BEACH, FLORIDA, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) 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 five (5) percent of the local housing distribution plus five (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 ten (10) percent of the local housing distribution plus five (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 ten (10) percent of program income for administrative costs.

**WHEREAS**, pursuant to an interlocal agreement, the Okaloosa County Growth Management Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

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

**NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF FORT WALTON BEACH, FLORIDA:**

**Section 1:** The City Council of the City of Fort Walton Beach hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2022-2023, 2023-2024, 2024-2025.

## RESOLUTION 2022-6

**Section 2:** The Mayor of the City of Fort Walton Beach 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 by City Council and signature of the Mayor.

Adopted: April 12, 2022

Richard A. Rynearson  
Richard A. Rynearson, Mayor

Attest:

Approved for form, legal sufficiency

Kim M. Barnes  
Kim M. Barnes, City Clerk

Hayward Dykes, Jr.  
Hayward Dykes, Jr., City Attorney





**ORDINANCE 19- 02**

**AN ORDINANCE OF THE BOARD OF COUNTY COMMISSIONERS OF OKALOOSA COUNTY FLORIDA AMENDING SECTIONS 11.5-53, 11.5-54, 11.5-55, 11.5-56, 11.5-57, 11.5-59, and 11.5-60 OF CHAPTER 11.5 OF THE CODE OF ORDINANCES OF OKALOOSA COUNTY, FLORIDA PERTAINING TO AFFORDABLE HOUSING; UPDATING THE STATEMENT OF PURPOSE; UPDATING THE DEFINITIONS; REMOVING REFERENCE TO THE OKALOOSA COMMUNITY DEVELOPMENT CORPORATION FROM THE LOCAL HOUSING TRUST FUND; DELETING AND RESERVING SEC. 11.5-56, LOCAL HOUSING PARTNERSHIP; UPDATING PROVISIONS PERTAINING TO THE LOCAL HOUSING ASSISTANCE PLAN; UPDATING PROVISIONS PERTAINING TO ADMINISTRATION OF THE SHIP PROGRAM; UPDATING MEMBERSHIP OF THE AFFORDABLE HOUSING ADVISORY COMMITTEE; PROVIDING FOR CONFLICTS; PROVIDING FOR SEVERABILITY; PROVIDING FOR INCLUSION IN THE CODE OF ORDINANCES OF OKALOOSA COUNTY, FLORIDA; AND PROVIDING AN EFFECTIVE DATE.**

**WHEREAS**, Okaloosa County is a political subdivision of the State of Florida to which Chapter 125 of the Florida Statutes grants broad authority and provides for the adoption of ordinances to provide for self-governance; and

**WHEREAS**, in 1992 the Florida Legislature adopted the William E. Sadowski Affordable Housing Act creating the State Housing Initiatives Partnership (SHIP) Program for the specific purpose of supporting and expanding affordable housing resources throughout the State; and

**WHEREAS**, the Okaloosa County Comprehensive Plan, Ordinance 90-01, as amended, includes goals, objectives, and policies designed to enhance the availability of affordable housing in the County; and

**WHEREAS**, in 1993 the Board of County Commissioners adopted Ordinance 93-13, the provisions of which are codified as Chapter 11.5 of the Code of Ordinances of Okaloosa County, Florida, which, among other things, provides for local administration and implementation of the SHIP program; and

**WHEREAS**, the Board of County Commissioners finds that it is necessary and in the public interest to amend the provisions of Chapter 11.5 to better implement the SHIP program.

**NOW, THEREFORE, BE IT ORDAINED BY THE BOARD OF COUNTY COMMISSIONERS OF OKALOOSA COUNTY, FLORIDA:**

**Section 1.** Ordinance 93-13 and Chapter 11.5, Article III of the Okaloosa County Code of Ordinances are hereby amended as follows:

**(~~stricken~~ words indicate deletions, underlined words indicate additions)**

**Sec. 11.5-53. Purpose.**

In accordance with and pursuant to the authority of the general laws of the State of Florida, and Chapters 125 and 420, Florida Statutes, this article specifies the requirements for the planning, implementation and receipt of funds under the State Housing Initiatives Partnership (SHIP) Program as governed by Chapter 420, Florida Statutes, and Rule 679-37, Florida Administrative Code.

**Sec. 11.5-54. Definitions.**

*Local housing assistance plan* means a concise description of the Local Housing Assistance Program adopted by ordinance with an explanation of the way in which the program meets the requirements of this article and Sections 420.907 through 420.9079, Florida Statutes, and Rule 679-37, Florida Administrative Code.

**Sec. 11.5-55. Local housing assistance trust fund.**

(a) There shall be created within the official fiscal and accounting records of the board of county commissioners, a specially designated and dedicated local housing assistance trust fund, hereinafter referred to as "the fund." The fund shall be created within 30 days of the effective date of this article. Said fund shall be solely reserved for the deposit and expenditure of funds in support of the Local Housing Assistance Program as required by Chapter 420, Florida Statutes, and Rule 679-37, Florida Administrative Code. Said fund shall be audited annually and the financial condition thereof shall be separately stated in the audited financial statements of the county. Copies of said audit shall be provided to the state housing finance agency, the state department of community affairs and/or other agencies designated by law. ~~Amounts on deposit in the local housing assistance trust fund shall be properly invested by the Okaloosa Community~~

~~Development Corporation Inc. with a qualified depository. All investment earnings shall be retained in the local housing assistance trust fund and used for the purposes thereof.~~

(b) Until utilized for the purposes thereof, monies in the local housing assistance trust fund shall be held solely for use pursuant to the Local Housing Assistance Program.

**Sec. 11.5-56. Designation and establishment of local housing partnership.**

Sec. 11.5-56 is hereby stricken in its entirety and reserved;

Sec. 11.5-56. Reserved ~~Designation and establishment of local housing partnership.~~

~~(a) There is hereby created, the Okaloosa County Local Housing Assistance Partnership, hereinafter referred to as "the partnership," which shall support and assist in the development of the strategies, approaches and plans associated with the implementation of the Okaloosa County Housing Assistance Program, hereinafter referred to as the program, and shall ensure utilization of SHIP funds in conformity with the provisions of Chapter 420.907-9079, Florida Statutes, and Rule 91-37, Florida Administrative Code. Said program requirements and guidelines shall be created and implemented by the partnership, which shall be comprised of not more than 20, but, not less than ten members representing the various entities delineated in Rule 91-37.009, Florida Administrative Code. The members shall be appointed by mutual action of the county board of commissioners, and the Fort Walton Beach City Council. All meetings of said partnership shall be open to the public and shall be in accessible locations within the county. The program requirements and guidelines describing the utilization of SHIP funds shall be adopted by the board and city council upon recommendation of the partnership. The partnership shall implement the program in a manner that provides support services for housing program beneficiaries such as training to prepare persons for the responsibility of homeownership, counseling of tenants, and the establishment of support services such as day care, health care, and transportation.~~

~~(b) In implementing the Local Housing Assistance Program the local housing partnership shall ensure:~~

~~(1) Advertise the availability of a housing assistance program in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of any application period.~~

~~(2) Adopt a maximum award schedule or system of awards to comply with the following criteria:~~

~~a. 65 percent of the total SHIP funds shall be reserved for homeownership for eligible persons.~~

~~b.— 75 percent of the total SHIP funds shall be reserved for construction, rehabilitation, or emergency repair of eligible housing.~~

~~c.— The sale price of new or existing eligible housing shall not exceed 90 percent of the median area price for the area where the eligible housing is located as established by the United States Department of Treasury in accordance with Section 3(b)(2) of the United States Housing Act of 1937.~~

~~d.— All units constructed, rehabilitated, or otherwise assisted with program funds shall be occupied by very low income, low income, or moderate-income persons and persons who have special housing needs. At least 30 percent of units must be occupied by very low income persons and at least another 30 percent by low income persons. The remainder shall be occupied by persons who have special housing needs, very low income, low income, or moderate income persons.~~

~~e.— The amount of monthly mortgage payments or the amount of monthly rents charged by the eligible sponsor or its designee must be affordable to eligible persons.~~

~~f.— 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 provide eligible housing for eligible persons.~~

~~g.— Eligible owner occupied housing constructed, rehabilitated, or otherwise assisted from proceeds provided from the Local Housing Assistance Program shall be subject to subsidy recapture provisions which are identical to those specified in section 143(m) of the Internal Revenue Code of 1986.~~

~~h.— Eligible rental housing constructed, rehabilitated, or otherwise assisted from proceeds provided from the Local Housing Assistance Program shall be reserved for eligible persons for the greater of 15 years or the term of the assistance, whichever is longer. Eligible sponsors who offer eligible rental housing for sale before 15 years or that have remaining mortgages funded under the Local Housing Assistance Program must give a first right of refusal to eligible non profit organizations for purchase at current market value for continued occupancy by eligible persons.~~

~~i.— The cost per unit and the maximum cost per unit for eligible housing benefitting from awards made pursuant to the Local Housing Assistance Program shall be established by resolution of the board of county commissioners.~~

~~j.— The city and county must jointly develop a qualification system for applications for awards consistent with the intent of its Local Housing Assistance Program and Sections 420.907—420.9079, Florida Statutes.~~

~~k. The local housing partnership shall, through the local administrative entity, annually monitor and determine tenant eligibility and amount of subsidy for rental projects/developments pursuant to the provisions of this article, Sections 420.907—420.9079, Florida Statutes, and Rule 91-37, Florida Administrative Code.~~

**Sec. 11.5-57. Establishment of the Local Housing Assistance Program.**

(a) There is hereby created, the Okaloosa County Housing Assistance Program, hereinafter referred to as the program, which ~~includes shall designate the strategies, approaches, and plans associated with the~~ utilization of SHIP funds in conformity with provisions of Chapter 420, Florida Statutes, ~~and Rule 6791-37-007, Florida Administrative Code, and~~ implementation of the Okaloosa County and City of Fort Walton Beach comprehensive plans.

(b) The ~~County partnership~~ shall use SHIP the funds received from the state pursuant to the SHIP Act in accordance with Chapter 420, Florida Statutes and Rule 67-37, FAC, to implement the program as well as in accordance with the Interlocal Agreement with the City of Fort Walton Beach. The SHIP funds shall be generally distributed among the following locally designed strategies:

(1) SHIP funds may be utilized to provide local cash matching for federal housing programs, including: HOME Investment Partnerships Program, Housing Opportunities for People Everywhere (HOPE), McKinney Act Homeless Assistance programs, and other related federal and/or state programs requiring local financial participation. SHIP funds expended for this purpose shall be allocated only for activities which are dually eligible under Chapter 420, Florida Statutes, and the governing federal regulations or state statutes. When SHIP funds are used for these programs, the sSpecific activities shall be: Provide local 25 percent cash matching for the HOME Investment Partnerships Program for the county HOME consortium. Funds shall be primarily expended in concurrence with HOME activities, including substantial rehabilitation and reconstruction of severely substandard homeowner occupied housing for eligible families, and support for acquisition and/or rehabilitation of rental properties by local cCommunity Hhousing Ddevelopment Oorganizations (CHDO) to preserve and expand affordable rental housing opportunities for eligible families.

(2) SHIP funds may be used to provide down-payment assistance, construction subsidies, mortgage reduction payments, mortgage interest rate subsidies, and/or direct mortgage loans to very low-, low- and/or moderate-income families to allow said families to purchase newly constructed or existing affordable housing in accordance with the provisions of Chapter 420, Florida Statutes. Specific activities shall be:

a. *Rehabilitation/reconstruction:* Funds shall be used to provide flexible low interest loan and deferred loan/grant assistance to eligible homeowners living in severely substandard housing as necessary to rehabilitate the housing unit in conformance with local building codes and/or to construct a replacement unit if rehabilitation is not economically viable.

b. *Impact fee assistance:* Funds may be made available for the payment of impact fees for eligible housing for eligible persons, but shall be expressly limited to such payment only in circumstances where such fees cannot be legally waived.

c. *New construction:* Eligible sponsors shall be awarded funds to construct eligible housing for eligible low- and moderate-income first time homebuyers. This strategy will involve the participation of local lenders providing mortgage financing and local for-profit and non-profit developers/builders providing housing development and construction services.

d. *Homebuyer assistance:* Funds shall be utilized to assist eligible persons in attaining homeownership through mortgage subsidy/write-down, interest rate reductions, and/or low or no interest loans for down payments and closing costs associated with the purchase of newly constructed or existing affordable housing. This strategy shall require the continuing participation of local financial institutions for private mortgage financing for eligible families. The capability of this program to aid in meeting CRA requirements for such lenders will be a primary focus.

e. *Acquisition/rehabilitation:* Funds shall be used to acquire existing properties and to the extent necessary rehabilitate such properties for resale at discounted prices to eligible families. This strategy is based primarily on the model provided through the HUD Urban Homesteading Program.

(3) SHIP funds may be used to supplement existing state housing finance agency projects or activities undertaken within the county specifically for the following purposes: To provide additional funding for the state housing finance agency's State Apartment Incentive Loan (SAIL) projects within the county:

(4) SHIP funds may be used to provide emergency housing repairs through existing weatherization program service providers pursuant to Sections 409.509—409.5093, Florida Statutes.

~~(e) Based upon existing program plans and objectives, the county shall generally utilize the available SHIP non-administrative funds during the 1992—1995 program period in support of the above noted strategies as follows:~~

~~(1) Approximately 50 percent of available SHIP funds will be utilized to provide required local cash matching for federal housing related programs. Expenditure of funds shall target housing rehabilitation/reconstruction for homeowners and acquisition/rehabilitation of rental units for eligible very low, low and moderate income families.~~

~~(2) Approximately 25 percent of available SHIP funds will be utilized to provide expanded affordable homeownership opportunities for eligible first time homebuyers through interest, mortgage, construction and/or other appropriate subsidy arrangements, including the provision of homeownership counseling and supportive services.~~

~~(3) Approximately ten percent of available SHIP funding will be reserved for use in support of and/or as local matching for state financing housing programs administered by the state housing finance agency, state department of community affairs, or their respective offices or affiliated agencies.~~

~~The board of county commissioners shall have the authority to alter the percentage distribution of SHIP funds, not more frequently than annually, by duly approved resolution of the board, without necessity for formal amendment of this enabling article. Such alteration shall be completed and submitted to the state housing finance agency in conformity with the SHIP plan amendment process provided for in Rule 91-37, Florida Administrative Code.~~

~~(cd) The county hereby specifically finds the cost of administering the Local Housing Assistance Program shall not exceed ten percent of the funding received from the state pursuant to the State Housing Initiatives Partnership Act. The county finds that ten percent of the available funds will be required to support administrative costs based upon: paperwork and reporting requirements for application and receipt of funds, program monitoring requirements, staff support for advisory committee activities, fiscal management and control, level of ongoing staff liaison with various organizations and agencies, administrative effort necessary to legally integrate varied rules and regulations of SHIP and other housing programs, and general project management and data collection.~~

~~(de) The Local Housing Assistance Program shall include all other lawful objectives not previously listed if said objectives have been adopted by resolution of the board of county commissioners into the local housing assistance plan in the manner provided for by Sections 429.907—420.9079, Florida Statutes and Rule 6791-37, Florida Administrative Code.~~

#### **Sec. 11.5-59. SHIP program administration and implementation.**

~~(a) The Growth Management Department local housing partnership shall be responsible for development and implementation general oversight of the Local Housing Assistance Program.~~

~~(b) Responsibility for the planning, implementation and administration of the county affordable housing program, on behalf of the county, shall be provided under contract by the county's designated agent for housing and community development activities currently denoted as follows:~~

~~Community Development Corporation, Inc.  
1170 Martin Luther King Jr. Blvd, Bldg. 7, Rm 719  
PO Box 4097  
Fort Walton Beach FL 32547  
(904) 651-7374~~

(b) The board of county commissioners may change the designated administering entity by resolution approved by majority vote of the board. Such action shall not require amendment of this article. The county's designated representative shall cooperate with the City of Fort Walton Beach's designated representative in planning, administration and implementation of the Local Housing Assistance Program. The designated administering entity(s) shall have the responsibilities listed as follows:

(1) To work with the local housing partnership to monitor the success of the program and provide advice and suggestions regarding the potential for improvement of the program from year to year.

(2) To coordinate with the state housing finance agency in facilitating the funding of State Apartment Incentive Loan (SAIL) Program loans, in setting up advertisements and workshops to advise potential homebuyers of the Homeownership Assistance Program (HAP) and informing nonprofit developers and community-based organizations of the Housing Predevelopment Trust Fund (HPTF) program, as necessary.

(3) To work with the local housing partnership to coordinate local programs such as community loan funds, inclusionary housing programs, and linkage programs, with state programs such as the Housing Predevelopment Trust Fund, Homeownership Assistance Program (HAP), Single Family Mortgage Revenue Bond (MRB) Program, State Apartment Incentive Loan (SAIL) Program; and with federal programs such as the Community Development Block Grant (CDBG) Program, Home Investment Partnership Program (HOME), Low Income Rental Housing Tax Credit (LIHTC) Program, and Section 8 Rental Assistance so as to maximize the production of eligible housing through the program.

(c) The total amount paid for any administrative expenses in connection with the Local Housing Assistance Program will not exceed ten percent of ~~the proceeds of~~ the local SHIP funding distribution.

(d) The county shall not treat as administrative expenses any costs previously borne by another funding source which could or may continue to be available from or paid by the said funding source at the time the local housing assistance plan is submitted.



(e) The county, the local housing partnership, and all eligible sponsors shall not discriminate in the loan application process involving eligible persons and eligible housing on the basis of race, creed, religion, color, age, sex, sexual preference, marital status, familial status, national origin, or handicap.

(f) The county shall comply with rules and regulations of the state housing finance agency in connection with required reporting by the county of compliance with its Local Housing Assistance Program.

(g) Prior to receiving an award, all eligible persons or eligible sponsors shall enter into an agreement to comply with the affordable housing criteria provided under Sections 420.907—420.9079, Florida Statutes and this article. All eligible persons or eligible sponsors shall include in the deed transferring ownership of the property to the eligible person or eligible sponsor a covenant agreeing to comply with the terms of the above-described laws which covenant will run with the land or in the alternative, the agreement shall be made a part of the mortgage agreement. Failure to comply with the covenant in the mortgage shall result in a default of the mortgage with all remedies and rights for enforcement inuring to the benefit of the county.

(h) Eligible sponsors receiving assistance from both the State Housing Initiative Partnership (SHIP) Program and the Low Income Housing Tax Credit (LIHTC) Program shall be required to comply with the income, affordability, and other LIHTC requirements. Similarly, any eligible housing receiving assistance from SHIP and other federal programs shall be required to comply with any requirements specified by the federal program in addition to SHIP requirements.

#### **Sec. 11.5-60. Affordable Housing Advisory Committee.**

(a) The Okaloosa County Affordable Housing Committee, hereinafter referred to as the committee, shall be created consisting of a minimum of eight (8) but not more than eleven (11) ~~total of nine~~ members meeting the mutual approval of the ~~county~~ board of county commissioners and the Fort Walton Beach City Council. Appointment of individuals to the advisory committee shall be by mutually approved resolutions of the board and city council. A simple majority of the membership of said committee shall be required to conduct official business, and all committee meetings shall be publicly advertised or noticed in the local print media having the largest community-wide circulation.

(b) The committee must consist of one representative from at least eight of the categories below:

~~Said committee shall be comprised of one representative of each of the following interests, plus three at-large members:~~

- ~~(1) Labor engaged in homebuilding.~~
- ~~(2) Advocacy for low income persons.~~
- ~~(3) Affordable housing providers.~~

~~(4) Real estate professionals.~~

~~(5) Residential homebuilders.~~

~~(6) Banking or mortgage banking industry.~~

(1) A citizen who is actively engaged in the residential home building industry in connection with affordable housing.

(2) A citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing.

(3) A citizen who is a representative of those areas of labor actively engaged in home building in connection with affordable housing.

(4) A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.

(5) A citizen who is actively engaged as a for-profit provider of affordable housing.

(6) A citizen who is actively engaged as a not-for-profit provider of affordable housing.

(7) A citizen who is actively engaged as a real estate professional in connection with affordable housing.

(8) A citizen who actively serves on the local planning agency pursuant to s. 163.3174. If the local planning agency is comprised of the governing board of the county or municipality, the governing board may appoint a designee who is knowledgeable in the local planning process.

(9) A citizen who resides within the jurisdiction of the local governing body making the appointments.

(10) A citizen who represents employers within the jurisdiction.

(11) A citizen who represents essential services personnel, as defined in the local housing assistance plan.

(c) The committee shall serve in an advisory capacity and shall, at a minimum, minimally perform the review functions stipulated in Section 420.9076, Florida Statutes, including the development of recommendations to the board and city council regarding actions to address impediments, create incentives or support expansion of affordable housing opportunities within the local area. Said recommendations shall be in the form of a local affordable housing incentive plan which shall be presented to the board and city council by representatives of the committee. ~~Within 90 days of official presentation of the incentive plan to said governing bodies, the plan shall be adopted by the board and city council into the local housing assistance plan.~~

(d) Members shall initially serve for three-year terms and may be reappointed for subsequent terms.

(e) Meetings shall be held ~~monthly for the first year of committee existence and quarterly thereafter.~~

- (f) The committee shall comply with the government in the Sunshine Law, the public records law, and the special provisions regarding notice of affordable housing incentive plan considerations found in Chapter 420 et seq., Florida Statutes. Minutes of the meeting shall be kept by the designated administering entity(s).
- (g) The committee shall annually elect a chairperson, vice-chairperson, and such other offices as it deems necessary. The chairperson is charged with the duty of conducting meetings in a manner consistent with law.
- (h) Staff, administrative and facility support for the committee shall be provided jointly by the designated administrative entities of the board of county commissioners and the City of Fort Walton Beach.
- (i) The committee shall review the established policies and procedures, ordinances, land development regulations, and adopted local comprehensive plans of the county and city, and shall recommend specific initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value, and consistent with applicable law.
- (j) Recommendations may include the modification or repeal of existing policies, procedures, ordinances, regulations, or plan provisions. At a minimum, the committee shall make recommendation on affordable housing incentives in the following areas:
- (1) The affordable housing definition in the appointing resolution.
  - (2) The expedited processing of permits for affordable housing projects.
  - (3) The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment.
  - (4) The allowance of increased density levels.
  - (5) The reservation of infrastructure capacity for housing for very low-income persons.
  - (6) The transfer of development rights as a financing mechanism for housing for very low-income persons and low-income persons.
  - (7) The reduction of parking and setback requirements.
  - (8) The allowance of zero-lot-line configurations.
  - (9) The modifications of sidewalk and street requirements.
  - (10) The establishment of a process by which the county and city considers, before adoption, procedures and policies that have a significant impact on the cost of housing.
- (k) The committee recommendations shall also include other affordable housing incentives identified by the affordable housing advisory committee.
- (l) To the maximum extent feasible, the approved affordable housing incentive recommendations submitted to the board of county commissioners must quantify

the affordable housing cost reduction anticipated from implementing the specific recommendation.

~~(m) — Within nine months from the adoption of this article, the committee shall make recommendations approved by a majority of its membership at a public hearing. Notice of the time, date, and place of the public hearing of the committee to adopt final affordable housing incentive recommendations shall be published in a newspaper of general circulation in the county. Such notice shall contain a short and concise summary of the affordable housing incentive recommendations to be considered by the committee. The notice shall also state the public place where a copy of the tentative committee recommendations can be obtained by interested persons.~~

**Section 2. CONFLICTS.** The provisions of this Ordinance shall supersede all Okaloosa County Ordinances, or parts thereof, in conflict herewith to the extent such conflicting ordinances, or parts thereof, regulate affordable housing.

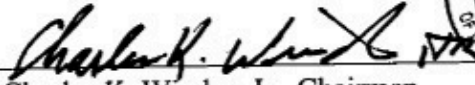
**Section 3. SEVERABILITY.** If any provision of this Ordinance is declared invalid, all other provisions thereof shall remain in force and effect.

**Section 4. INCLUSION IN THE CODE OF ORDINANCES.** It is intention of the Board of County Commissioners that the provisions of this Ordinance shall be included in the Code of Ordinances of Okaloosa County, Florida, and that any renumbering of the various sections is hereby authorized as necessary to achieve this directive.

**Section 5. EFFECTIVE DATE.** This ordinance shall become effective as provided by law.


PASSED AND DULY ADOPTED in regular session this 5th day of February,  
2019.

BOARD OF COUNTY COMMISSIONERS OF  
OKALOOSA COUNTY, FLORIDA:

  
Charles K. Windes, Jr., Chairman

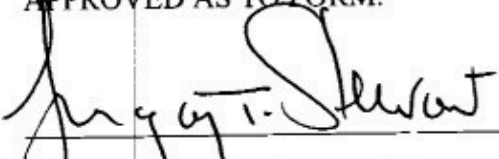


ATTEST:

  
JD Peacock II, Clerk of Circuit Court



APPROVED AS TO FORM:

  
Gregory T. Stewart, County Attorney

NORTHWEST FLORIDA

# Daily News

nwf.dailynews.com

Published Daily

Fort Walton Beach, Florida

Distributed in Okaloosa, Santa Rosa & Walton  
Counties

STATE OF FLORIDA  
COUNTY OF OKALOOSA

Before the undersigned authorized personally appeared Ashley Abraham, who on oath says that she is an employee of Gatehouse Media Group, owner of the Northwest Florida Daily News, a daily newspaper published at Fort Walton Beach, in Okaloosa County, Florida; that the attached copy of advertisement, being a

## NOTICE

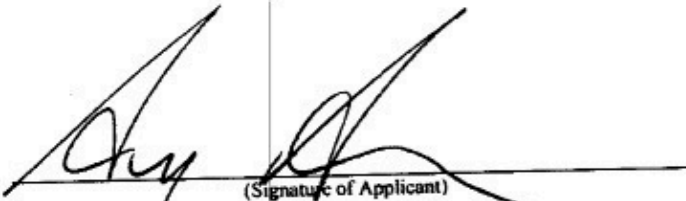
the matter of

## BUILDING PERMIT

in the Okaloosa County Court, was published in said newspaper in the issues of

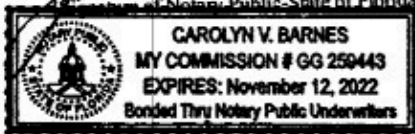
1/25/2019

Affiant further says that the said Northwest Florida Daily News is a newspaper published at Fort Walton Beach, in said Okaloosa County, Florida, and that the said newspaper has heretofore been continuously published in said Okaloosa County, Florida, each day, and has been entered as periodicals matter at the post office in Fort Walton Beach, in said Okaloosa County, Florida, for a period of 1 year next preceding the first publication of the attached copy of advertisement; and affiant further says that she has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.



(Signature of Applicant)

Sworn to and subscribed before me this 25<sup>th</sup> day of JANUARY, 2019, by Ashley Abraham, X who is personally known to me or who has produced \_\_\_\_\_ as identification.



Notary Public

## NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN that on February 5, 2019 the Okaloosa County Board of County Commissioners will conduct a public hearing at 9:00 AM or soon thereafter in the Commission Chambers on the first floor of the Okaloosa County Courthouse located at 101 East James Lee Blvd. in Crestview Florida, to consider an ordinance, the title and substance of said proposed ordinance being:

AN ORDINANCE OF THE BOARD OF COUNTY COMMISSIONERS OF OKALOOSA COUNTY FLORIDA AMENDING SECTIONS 11.5-53, 11.5-54, 11.5-55, 11.5-56, 11.5-57, 11.5-59, and 11.5-60 OF CHAPTER 11.5 OF THE CODE OF ORDINANCES OF OKALOOSA COUNTY, FLORIDA PERTAINING TO AFFORDABLE HOUSING; UPDATING THE STATEMENT OF PURPOSE; UPDATING THE DEFINITIONS; REMOVING REFERENCE TO THE OKALOOSA COMMUNITY DEVELOPMENT CORPORATION FROM THE LOCAL HOUSING TRUST FUND; DELETING AND RESERVING SEC. 11.5-56, LOCAL HOUSING PARTNERSHIP; UPDATING PROVISIONS PERTAINING TO THE LOCAL HOUSING ASSISTANCE PLAN; UPDATING PROVISIONS PERTAINING TO ADMINISTRATION OF THE SHIP PROGRAM; UPDATING MEMBERSHIP OF THE AFFORDABLE HOUSING ADVISORY COMMITTEE; PROVIDING FOR CONFLICTS; PROVIDING FOR SEVERABILITY; PROVIDING FOR INCLUSION IN THE CODE OF ORDINANCES OF OKALOOSA COUNTY, FLORIDA; AND PROVIDING AN EFFECTIVE DATE.

The proposed ordinance may be inspected by the public at the Offices of the County Commission located at Suite 100, Okaloosa County Administrative Building, 1250 N. Eglin Parkway, Shalimar, Florida 32579 and at Suite 302, 302 N. Wilson Street, Crestview, Florida 32536. Those offices can be contacted by telephone at 850-651-7105.

If any person decides to appeal any decision made with respect to any matter considered at these hearings, such person will need a record of the proceeding and may need to ensure that a verbatim record of the proceeding is made which record includes the testimony and evidence upon which the appeal is to be based.

Okaloosa County adheres to the Americans With Disabilities Act and will make reasonable modifications for access to these hearings upon request. Requests may be made to the County Commissioners office located at 1250 N. Eglin Parkway in Shalimar, Florida, 32536 850-651-7105 and must be made at least 48 hours in advance of the hearing to provide the requested service.

1/25/2019



## FLORIDA DEPARTMENT *of* STATE

**RON DESANTIS**  
Governor

**LAUREL M. LEE**  
Secretary of State

February 6, 2019

Honorable J. D. Peacock II  
Clerk of the Circuit Court  
Okaloosa County  
101 East James Lee Boulevard  
Crestview, Florida 32563-1359

Attention: Ms. Renee Ramirez

Dear Mr. Peacock:

Pursuant to the provisions of Section 125.66, Florida Statutes, this will acknowledge receipt of your electronic copy of Okaloosa County Ordinance No. 19-02, which was filed in this office on February 6, 2019.

Sincerely,

Ernest L. Reddick  
Program Administrator

ELR/lb

**INTERLOCAL AGREEMENT**

**State Housing initiatives Partnership Program**

This INTERLOCAL AGREEMENT made and entered into this 16th day of April, 2019 by and between OKALOOSA COUNTY, a political subdivision of the State of Florida, acting by and through its Board of County Commissioners (the "County") and the CITY OF FORT WALTON BEACH, a municipal corporation created and existing under the laws of the State of Florida, acting by and through its City Council (the "City"):

**WITNESSETH:**

WHEREAS, the County and the City have a legal authority to perform general government services within their respective jurisdiction; and

WHEREAS, the County and the City are authorized by the Florida Statutes Chapter 163.01 et seq., to enter into Interlocal Agreements and thereby cooperatively utilize their powers and resources in the most efficient manner possible; and

WHEREAS, the William E. Sadowski Affordable Housing Act (Chapter 92-317, Laws of Florida, incorporated herein by reference) created Section 4209072, et seq., Florida Statutes, (the "State Housing Initiatives Partnership Program" ("SHIP")), which authorizes monies in the Local Government Housing Trust Fund (the "Fund") to be distributed to approved counties and eligible municipalities within the County pursuant to an Interlocal Agreement; and

WHEREAS, Okaloosa County is an approved County and the City of Fort Walton Beach is an eligible municipality within the County; and

WHEREAS, the County and the City desire to jointly utilize SHIP Program allocations pursuant to this Interlocal Agreement; and

WHEREAS, the County and the City have determined that SHIP Program funds can be effectively and efficiently utilized and managed through an Inter Local Agreement; and

**NOW, THEREFORE, FOR AND IN CONSIDERATION** of the mutual covenants and agreements hereinafter set forth, the parties hereto agree as follows:

The County and the City do hereby agree that the SHIP program funds are to be distributed to the County by Florida Housing Finance Corporation, as provided in 420.9073, FL Statutes. Said funds shall be used within Okaloosa County with a minimum of 20% of the funds being used within the City, unless qualified projects cannot be found. The County shall receive 10% of the funds received for administering, reporting and monitoring for the SHIP program.

Unless earlier terminated pursuant to other provisions of the Interlocal Agreement, the term of this agreement shall run concurrent with the distribution of SHIP Program funds which are allocated between the County and the City.



The County and the City direct the Florida Housing Finance Corporation (the "Corporation") to distribute and allocate the SHIP program funds in accordance with this Interlocal Agreement and authorize the Corporation to rely on their stated intent and their authority to execute this Interlocal Agreement.

The SHIP Program funds so distributed will be deposited in a single depository account created and managed by Okaloosa County. This account shall be known as the Okaloosa Local Housing Trust Fund, to which SHIP Program funds are distributed by the Corporation. The Corporation will be notified of any change in the Local SHIP Program Fund status and the parties agree to have such Local SHIP Program audited annually as required by Chapter 420, FL Statutes and Chapter 67-37 Florida Administrative Code. The parties hereto agree to pay their pro-rata share of the costs of an audit of the Local SHIP Program funds in accordance with the funding distribution percentages denoted in Section 1 of this agreement.

Provide this Interlocal Agreement remains effective between the County and the City, but parties agree that they will not do anything to jeopardize the other party's right to receive its allocation from the Local SHIP Program fund.

The parties to the Agreement understand that the relevant law requires an incentive plan for providing affordable housing and they agree to cooperate in ensuring that the requirements and the spirit of applicable law is satisfied.

Neither part shall use any revenues distributed and allocated for purposes other than those authorized by 420.9072 (7), FL Statutes, or as stipulated in Florida Housing Finance Corporation Administrative Rule 67.37, as amended, as each may be applicable to the SHIP Program.

If at any time during the term of this Interlocal Agreement, the County or the City believe that the intent of the parties set forth herein is not being accomplished, or that the terms of the Interlocal Agreement are not fair, such an entity may, upon the giving ninety (90) days written notice, renegotiate the terms and the provisions of this Interlocal Agreement prior to the commencement of the next fiscal year. If the parties are unable to renegotiate the terms and provisions of the Interlocal Agreement, the Interlocal Agreement shall terminate and be of no further force of effect as to such party and the funds shall be allocated as provided by law.

If either party shall cease to be eligible for allocation or distribution of SHIP Program monies, such party's allocation of the funds shall remain in the SHIP fund to be used by the Corporation.

The parties of the Agreement shall cooperatively prepare and submit a single consolidated annual report incorporating all activities undertaken with SHIP Program funds in compliance with reporting provisions of Florida Administrative Code 67-37.011.

For all purposes herein, the term "Interlocal Agreement" shall mean this Interlocal agreement, and the provisions thereof.

This Interlocal Agreement shall become effective when filed in the office of the Okaloosa County Clerk of Circuit Court Finance department. The County shall be responsible for such filing as soon as this Agreement has been fully executed.

IN WITNESS WHEREOF, the said municipal corporation in pursuance of due and legal action of its City Council has executed these presents causing its name to be signed by its Mayor and its corporate seal to be affixed, and the Okaloosa County, a political subdivision of the State of Florida has caused these

presents to be executed in its name by its Board of County Commissioners, acting by its Chairman of said board, the day and year first written above.

CITY OF FORT WALTON BEACH,

OKALOOSA COUNTY BOARD OF  
COUNTY COMMISIONERS,



Richard A. Rynearson, Mayor

City of Fort Walton Beach

P. O. Box 4009

Fort Walton Beach, FL 32549-4009



Charles K. Windes, Jr., Chairman

Okaloosa County BCC

1250 Eglin Pkwy N

Shalimar, FL 32579



ATTEST:

ATTEST:



Kim M. Barnes, City Clerk



J.D. Peacock, Clerk of Circuit Court

Seal:



Seal:

