WAKULLA COUNTY

BOARD OF COUNTY COMMISSIONERS

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2024-2025, 2025-2026, 2026-2027

Table of Contents

Description	Page #
Section I, Program Details	**3**
Section II, Housing Strategies	**7**
A. Purchase Assistance without Rehab	**7**
B. Owner Occupied Rehabilitation	**8**
C. Demolition/Reconstruction	**9**
D. Disaster Assistance	**11**
E. Manufactured Housing (Mobile Homes)	**12**
Section III, Incentive Strategies	**14**
A. Expedited Permitting	**14**
B. Ongoing Review Process	**14**
Exhibits	**14**
A. Administrative Budget for each fiscal year covered in the Plan B. Timeline for Estimated Encumbrance and Expenditure C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan D. Signed LHAP Certification E. Signed, dated, witnessed or attested adopting resolution F. Ordinance: (If changed from the original creating ordinance) G. Interlocal Agreement	

Section I. Program Details

A. LG(s)

Name of Local Government	Wakulla County
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2024-2025, 2025-2026, 2026-2027

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

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

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

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

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

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

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

The County will accept applications during the advertised "Application Period" which will be a minimum of 30 days. From the end of the application period, applicants will have 30 days to submit all required documentation in order to be deemed eligible. Applications will be placed in order of receipt and separated based on strategy applied for. When funds are available for a particular strategy, the applicants from the waiting list will be contacted to complete and/or update the application for SHIP assistance. Applicants will be placed in the queue for assistance once they have provided all required documentation and been deemed eligible for SHIP funds.

Once a list of eligible applicants has been established, the applicants will be ranked giving first priority to households qualifying as Special Needs households as defined in s. 420.0004(13), F.S. These applicants will further be ranked with priority given to very low income, then low income, and then moderate income. The second priority will be to serve Essential Services Personnel (ESP). These applicants will further be ranked with priority given to very low income, then low income, and then moderate income. After serving enough Special Needs households to meet set-asides and any qualified ESP for the funding year, applicants deemed eligible will be considered equally with priority given to very low income, then low income, and then moderate income.

Ranking Priority:

1. Special Needs Households
    a. Very Low
    b. Low
    c. Moderate
2. Essential Services Personnel (ESP)
    a. Very Low
    b. Low
    c. Moderate
3. After Special Needs Set-Asides and ESP Goals are met:
    a. Very Low
    b. Low
    c. Moderate

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. Wakulla 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		
Third Party Entity/Sub-recipient	Anser Advisory Consulting, LLC - Administration	10%

R. First-time Homebuyer Definition: For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

S. Project Delivery Costs: Must state the specific strategies and the specific activities that will be charged as a PDC. In addition to the administrative costs listed above, the County will charge a reasonable project delivery cost to cover inspections and work write-ups performed by non-county employees for rehabilitation projects. The fee will not exceed 2% of the contracted SHIP award and will be included in the amount of the recorded mortgage and note.

T. Essential Service Personnel Definition (ESP): ESP includes teachers and educators, other school district, community college, university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: The County will, when economically feasible, employ the following Green Building requirements on rehabilitation and demolition/reconstruction projects:

1. Low or No-VOC paint for all interior walls (Low-VOC means 50grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint);
2. Low-flow water fixtures in bathrooms such as Water Sense labeled products or fixtures with the following specifications:
    a. Toilets: 1.23 gallons/flush or less;
    b. Faucets: 1.5 gallons/minute or less;
    c. Showerheads: 2.0 gallons/minute or less;
3. Energy Star qualified refrigerator;
4. Energy Star qualified dishwasher (if provided);
5. Energy Star qualified washing machine (if provided);
6. Energy Star exhaust fans in all bathrooms; and
7. HVAC: minimum SEER of 15. Packaged units are allowed in studios and one bedroom units with a minimum of 11.7 SEER.

V. Describe efforts to meet the 20% Special Needs set-aside: The County will partner with social service agencies serving the designated special needs populations to achieve the goal of the special needs set-aside. The goals will be met through the payment assistance without rehab, owner occupied rehabilitation, demolition/reconstruction, and disaster assistance strategies.

W. Describe efforts to reduce homelessness: The County will offer payment assistance without rehab to homeless persons that are eligible. The County will make every effort to contact homeless advocate organizations and make them aware of the program.

Section II. LHAP Strategies:

A. Purchase Assistance without Rehab	Code 2

a. Summary: SHIP funds will be awarded for downpayment and closing costs to households to purchase a newly constructed or existing home without the need for rehab. A newly constructed home must have received a certificated of occupancy within the last 12 months.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

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

d. Maximum award: $10,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded mortgage and note.

2. Interest Rate: 0%

3. Years in loan term: 5 years

4. Forgiveness: The loan will be forgiven on a prorated basis so that 20% of the principal is forgiven annually.

5. Repayment: Repayment is not 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 income eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP income 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 recapture.

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 (ESP) and very low-, low-, and moderate-income groups.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Eligible applicants must secure a first mortgage by an approved lender. Applicants are limited to assistance under the SHIP program only once every ten (10) years with the exception of those applying for disaster assistance. Applicants that have a recorded lien in favor of the County will have 30 days to submit proof that the lien has been cleared. Mobile homes are eligible for purchase assistance without rehab as long as the age of the mobile home is not more than 15 years old. The County will consider subordinating the mortgage only for the applicant receiving a mortgage that reduces the monthly payment. Cash outs and additional loan proceeds going to other parties are prohibited.

B. Owner Occupied Rehabilitation	Code 3

a. Summary: SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows, and other structural items. Other items may be included on rehabilitation projects if funds are available after completing all required repairs listed above.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

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

d. Maximum award: $75,000

e. Terms:
   1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded mortgage and note.

   2. Interest Rate: 0%

   3. Years in loan term: 10 years

   4. Forgiveness: The loan will be forgiven on a prorated basis so that 10% of the principal is forgiven annually.

   5. Repayment: Repayment is not 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 income eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP income 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 recapture.

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 (ESP) and very low-, low-, and moderate-income groups.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Eligible applicants must claim homestead exemption. All work will be performed by contractors awarded through a formal competitive Request for Proposal (RFP) or Invitation to Bid (ITB) procurement process. Bids that exceed the maximum award amount will be presented before the Board of County Commissioners for approval. Applicants are limited to one-time assistance under the SHIP program only once every ten (10) years with the exception of those applying for disaster assistance. Applicants that have a recorded lien in favor of the County will have 30 days to submit proof that the lien has been cleared. Upon preliminary determination of eligibility, an ownership and encumbrance report will be obtained to identify all property owners of record. All property owners of record must provide written consent to the proposed work within thirty (30) days of notice of preliminary eligibility from the County. If such consents are not received in a timely manner, the applicant will be deemed ineligible. Mobile homes are not eligible for owner occupied rehabilitation assistance. The County will consider subordinating the mortgage only for the applicant receiving a mortgage that reduces the monthly payment. Cash outs and additional loan proceeds going to other parties are prohibited.

C. Demolition/Reconstruction	Code 4

a. Summary: SHIP funds will be awarded to assist households whose homes are more than fifty-one (51%) structurally unsound as determined by a certified Housing Rehabilitation Inspector or Building Inspector.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

b. Income Categories to be served: Very low and low

d. Maximum award: $150,000

e. Terms:
   1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded mortgage and note.

   2. Interest Rate: 0%

   3. Years in loan term: 20 years

   4. Forgiveness: The loan will be forgiven on a prorated basis so that 5% of the principal is forgiven annually.

   5. Repayment: Repayment is not 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 income eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP income 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 recapture.

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 (ESP) and very low-, low-, and moderate-income groups.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Eligible applicants must claim homestead exemption. All work will be performed by contractors awarded through a formal competitive Request for Proposal (RFP) or Invitation to Bid (ITB) procurement process. Bids that exceed the maximum award amount will be presented before the Board of County Commissioners for approval. Applicants are limited to one-time assistance under the SHIP program only once every ten (10) years with the exception of those applying for disaster assistance. Applicants that have a recorded lien in favor of the County will have 30 days to submit proof that the lien has been cleared. Upon preliminary determination of eligibility, an ownership and encumbrance report will be obtained to identify all property owners of record. All property owners of record must provide written consent to the proposed work within thirty (30) days of notice of preliminary eligibility from the County. If such consents are not received in a timely manner, the applicant will be deemed ineligible. Demolition of existing homes and replacement with a site-built home is eligible. Applicants with existing

mortgages are responsible for receiving approval from their mortgage/lien holder to obtain substitution of collateral. If approval from the mortgage/lien holder is not obtained, applicants will be deemed ineligible. The County will consider subordinating the mortgage only for the applicant receiving a mortgage that reduces the monthly payment. Cash outs and additional loan proceeds going to other parties are prohibited.

Properties of applicants that are located in a special flood hazard areas shall only be deemed eligible if the following criteria are met:

1. Actual house pad location must not be in the special flood hazard area of the property or;
2. Required final elevation must not be more than two (2) feet above existing ground elevation and;
3. Any required Certificate of Elevation or benchmark establishment necessary for determining the Base Flood Elevation is the responsibility of the applicant.
4. This rule can be waived if the applicant finances and/or pays for any additional costs necessary to construct the house to the final required elevation that exceeds two (2) feet above existing ground elevation.

D. Disaster Assistance	Code 5

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 Florida State Governor or President of the United States. Repairs will be prioritized as follows:
   1. Immediate threats to health and life safety (such as sewage, water damage, 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 (such as exposed wires).

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

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

d. Maximum award: $5,000

e. Terms:
   1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan with a residency requirement of one (1) year.

   2. Interest Rate: N/A

   3. Years in loan term: 1 year

   4. Forgiveness: The loan will be forgiven after one (1) year residency.

5. Repayment: Repayment is not 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 income eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP income 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 recapture.

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with the following additional requirements:
   1. Must provide proof of homeowners insurance (uninsured not eligible).
   2. Must file for and use proceeds from insurance as first option.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Funds for disaster assistance will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster declared by an Executive Order of the Florida State Governor or President of the United States. Eligible applicants must claim homestead exemption. Mobile homes are not eligible for disaster assistance. Applicants that have a recorded lien in favor of the County will have 30 days to submit proof that the lien has been cleared. Upon preliminary determination of eligibility, an ownership and encumbrance report will be obtained to identify all property owners of record. All property owners of record must provide written consent to the proposed work within thirty (30) days of notice of preliminary eligibility from the County. If such consents are not received in a timely manner, the applicant will be deemed ineligible. The County will consider subordinating the mortgage only for the applicant receiving a mortgage that reduces the monthly payment. Cash outs and additional loan proceeds going to other parties are prohibited.

E. Manufactured Housing (Mobile Homes)	Code 3, 28, 29

a. Summary: The manufactured housing strategy may provide funds for:
   1. Relocation assistance for owners/tenants who have been evicted due to closure of a mobile home park in accordance with 723.003, F.S. (code 28)
   2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29)
   3. Rehabilitation/emergency repairs (code 3)

b. Fiscal Years Covered: 2026-2027

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

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

e. Terms:

1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.

2. Interest Rate: 0%

3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs

4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.

5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.

6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

   In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP income eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP income 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: Eligible applicants must claim homestead exemption. Manufactured housing constructed after June 1994 is eligible. Applicants that have a recorded lien in favor of the County will have 30 days to submit proof that the lien has been cleared. Upon preliminary determination of eligibility, an ownership and encumbrance report will be obtained to identify all property owners of record. The County will consider subordinating the mortgage only for the applicant receiving a mortgage that reduces

the monthly payment. Cash outs and additional loan proceeds going to other parties are prohibited.

Section 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:

When contractors apply for a permit for a SHIP related project, the review and processing of that permit is given priority over other permits. It is moved to the front of the line and processed first.

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 Comprehensive Plan Housing Element is reviewed on a regular schedule and adjusted as necessary to make sure local policies are consistent with maintaining affordability.

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.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A (2024)

Wakulla County		
Fiscal Year: 2024-2025		
Estimated SHIP Funds for Fiscal Year:	$	409,546.00
Salaries and Benefits	$	
Office Supplies and Equipment	$	
Travel Per diem Workshops, etc.	$	
Advertising	$	
Other*	$	40,954.60
Total	$	40,954.60
Admin %		10.00%
		OK
Fiscal Year 2025-2026		
Estimated SHIP Funds for Fiscal Year:	$	409,546.00
Salaries and Benefits	$	
Office Supplies and Equipment	$	
Travel Per diem Workshops, etc.	$	
Advertising	$	
Other*	$	40,954.60
Total	$	40,954.60
Admin %		10.00%
		OK
Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	409,546.00
Salaries and Benefits	$	
Office Supplies and Equipment	$	
Travel Per diem Workshops, etc.	$	
Advertising	$	
Other*	$	40,954.60
Total	$	40,954.60
Admin %		10.00%
		OK
*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.		
Details: "Other" costs are administrative costs for a consultant to administer the SHIP program.		

Exhibit B
Timeline for SHIP Expenditures

Wakulla County affirms that funds allocated for these fiscal years will meet the following deadlines:
(local government)

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027
2025-2026	6/30/2027	6/30/2028	9/15/2027	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2028	9/15/2029

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2024-2025	3/30/2027	6/15/2027
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and 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 when you are ready to "submit" the AR.

Other Key Deadlines:

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

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2024-2025

Name of Local Government: Wakulla County

Estimated Funds (Anticipated allocation only): $ 409,546

Code	Strategies Homeownership	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
2	Purchase Assistance without Rehab	No					1	$10,000	$0.00	$10,000.00	$10,000.00	1
3	Owner Occupied Rehabilitation	Yes	1	$75,000					$75,000.00	$0.00	$75,000.00	1
4	Demolition/Reconstruction	Yes	1	$150,000	1	$150,000			$300,000.00	$0.00	$300,000.00	2
5	Disaster Assistance	Yes							$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		2		1		1		$375,000.00	$10,000.00	$385,000.00	4
Purchase Price Limits:			New	$ 481,176	Existing	$ 481,176						
			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		$	40,955	10%		OK					
	Home Ownership Counseling		$	-								
	Total All Funds		$	425,955	This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)		91.6%	OK
Homeownership % (65% requirement)		94.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)		$ 225,000	54.9% OK
Low Income (30% requirement)		$ 150,000	36.6% OK
Moderate Income		$ 10,000	2.4%

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2025-2026

Name of Local Government: Wakulla County

Estimated Funds (Anticipated allocation only): $ 409,546

Code	Strategies Homeownership	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
2	Purchase Assistance without Rehab	No					1	$10,000	$0.00	$10,000.00	$10,000.00	1
3	Owner Occupied Rehabilitation	Yes	1	$75,000					$75,000.00	$0.00	$75,000.00	1
4	Demolition/Reconstruction	Yes	1	$150,000	1	$150,000			$300,000.00	$0.00	$300,000.00	2
5	Disaster Assistance	Yes							$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		2		1		1		$375,000.00	$10,000.00	$385,000.00	4
Purchase Price Limits:			New	$ 481,176	Existing	$ 481,176						
			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		$	40,955	10%		OK					
	Home Ownership Counseling		$	-								
	Total All Funds		$	425,955	This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)		91.6%	OK
Homeownership % (65% requirement)		94.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)		$ 225,000	54.9% OK
Low Income (30% requirement)		$ 150,000	36.6% OK
Moderate Income		$ 10,000	2.4%

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government: Wakulla County

Estimated Funds (Anticipated allocation only): $ 409,546

Code	Strategies Homeownership	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
2	Purchase Assistance without Rehab	No					1	$10,000	$0.00	$10,000.00	$10,000.00	1
3	Owner Occupied Rehabilitation	Yes	1	$75,000					$75,000.00	$0.00	$75,000.00	1
4	Demolition/Reconstruction	Yes	1	$150,000	1	$150,000			$300,000.00	$0.00	$300,000.00	2
5	Disaster Assistance	Yes							$0.00	$0.00	$0.00	0
3, 28, 29	Manufactured Housing (Mobile Homes)	Yes							$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		2		1		1		$375,000.00	$10,000.00	$385,000.00	4
Purchase Price Limits:			New	$ 481,176	Existing	$ 481,176						
			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		$ 40,955		10%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 425,955	This total is over the allocation and will require less than the maximum amount be awarded per applicant								

Set-Asides

Percentage Construction/Rehab (75% requirement)		91.6%	OK
Homeownership % (65% requirement)		94.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)		$ 225,000 54.9%	OK
Low Income (30% requirement)		$ 150,000 36.6%	OK
Moderate Income		$ 10,000 2.4%	

Exhibit D
67-37.005(1), F.A.C.
2023

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Wakulla County

Certifies that:

(1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.

(2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.

(3) A process to determine eligibility and for selection of recipients for funds has been developed.

(4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.

(5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).

(6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.

(7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.

(8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.

(9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.

(10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

(11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.

(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.

(13) SHIP funds will not be pledged for debt service on bonds.

(14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

(15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.

(16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.

(17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness Heather Encinosa

Chief Elected Official or Designee

Kelly Sasser D.C. for Greg James, Clerk

Witness

Quincee Messersmith, Chair

Type Name and Title

4·22·24

Date

WAKULLA CO CLERK OF THE CIRCUIT COURT

OR

Attest: (Seal)

Exhibit E
67-37.005(1), F.A.C.
2023

RESOLUTION #: 2024-32

A RESOLUTION OF THE COUNTY COMMISSION OF WAKULLA 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 CHAIRMAN 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.

Exhibit E
67-37.005(1), F.A.C.
2023

WHEREAS, the Wakulla County Housing 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 Wakulla 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 COUNTY COMMISSION OF WAKULLA COUNTY, FLORIDA that:

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

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

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

PASSED AND ADOPTED THIS 22nd **DAY OF** April, 2024.

WAKULLA COUNTY, FLORIDA

Quincee Messersmith, Chair

ATTEST:

Kelly Sasso D.C. for:
Greg James, Clerk to the Board

APPROVED AS TO FORM:

Heather J. Encinosa, County Attorney

Docusign Envelope ID: 8709DEAF-0876-86A2-8268-ABA5394FCD2F

RESOLUTION 26-68

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF WAKULLA COUNTY, FLORIDA, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS AMENDED, 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 CHAIRMAN TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTNCE PLAN AS AMENDED FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, Wakulla County participates in the State Housing Initiatives Partnership (SHIP) Program and is a recipient of funding for its affordable housing programs and activities; and

WHEREAS, the SHIP Act, required local governments to develop a one to three year local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the Wakulla County Housing Department has prepared a three-year Local Housing Assistance Plan (LHAP) which was approved by the Board of County Commissioners on February 20, 2024, by Resolution 2024-18; and

WHEREAS, Senate Bill 594 requires municipalities to revise their LHAP allowing relocation expenses resulting from mobile home park closures, lot rental assistance, and rehabilitation or emergency repairs as they relate to mobile homes and mobile home parks; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public for Wakulla County to submit the LHAP as amended for review and approval from Florida Housing Corporation.

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

Docusign Envelope ID: 8709DEAF-0876-86A2-8268-ABA5394FCD2F

SECTION 1. AMENDMENT OF LOCAL HOUSING ASSISTANCE PLAN.

1. The "Local Housing Assistance Plan" is hereby amended as depicted in the copy of same attached hereto and incorporated herein as a part hereof.

2. The County Administrator or his designee is designated as the Designated Representative referred to in the aforementioned plan.

SECTION 2. EFFECTIVE DATE. This resolution shall be in full force and effect immediately upon its adoption.

DULY PASSED AND ADOPTED on this 2nd day of November, 2026.

WAKULLA COUNTY, FLORIDA

Signed by:
By: Josh Lawhon
8FA23E6924A3415...
Josh Lawhon, Vice Chairman

ATTEST:

Signed by:
Pamela Raker, D.C for
800D0B4C27B24EA...
Greg James, Clerk

Signed by:

APPROVED AS TO FORM:

DocuSigned by:
Heather Encinosa
02905D4A612C4FE...
Heather J. Encinosa, County Attorney

EXHIBIT H

Point Values to be Used in Ranking Applicants

Ranking Priority #1: Special Needs Households

Handicapped and elderly persons on fixed income within established very low income (VLI) guidelines	(20 Points)
Elderly persons on fixed income within established VLI guidelines	(19 Points)
Handicapped or disabled persons within established VLI guidelines	(18 Points)
Households with handicapped or disabled dependents within VLI guidelines	(17 Points)
Handicapped and elderly persons on fixed income within established low income (LI) guidelines	(16 Points)
Elderly persons on fixed income within established LI guidelines	(15 Points)
Handicapped or disabled persons within established LI guidelines	(14 Points)
Households with handicapped or disabled dependents within LI guidelines	(13 Points)
Handicapped and elderly persons on fixed income within established low to moderate income (LMI) guidelines	(12 Points)
Elderly persons on fixed income within established LMI guidelines	(11 Points)
Handicapped or disabled persons within established LMI guidelines	(10 Points)
Households with handicapped or disabled dependents within established LMI guidelines	(9 Points)

Ranking Priority #2: Essential Services Personnel (ESP)

Essential services personnel within established very low income (VLI) guidelines	(8 Points)
Essential services personnel within established low income (LI) guidelines	(7 Points)
Essential services personnel within established moderate income (MI) guidelines	(6 Points)

Ranking Priority #3: After Special Needs Set-Asides and ESP Goals Are Met

Households within established very low income (VLI) guidelines	(5 Points)
All others within established very low income (VLI) guidelines	(4 Points)
Households within established low to moderate income (LMI) guidelines	(3 Points)
All others within established low to moderate income (LMI) guidelines	(2 Points)
Any homeowner or physical residence that has received state or federal housing assistance within the last 10 years regardless of age, handicap, or income level	(1 Point)

In the event of a tie, the household with the largest number of residents shall prevail. If a tie still exists, then the household with the lowest income shall prevail.