

GILCHRIST COUNTY, FL

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

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I. Program Details:

A. LG(s)

Name of Local Government	GILCHRIST COUNTY
Does this LHAP contain an interlocal agreement?	NO
If yes, name of other local government(s)	

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2025-2026, 2026-2027, 2027-2028

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

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

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: The Local Housing Assistance Plan was included in the public meeting of the Board of County Commissioners, and the Notice of Funding Availability was posted in an area newspaper.

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.

When applications are received by the SHIP Administrator's office they are separated by strategy and placed on an intake tracking log. If Special Needs designation can be verified by the SHIP Administrator at the time the application is received, additional priority points are awarded in ranking applications. Applications are processed as set forth within the individual strategies listed herein. Once funding has been expended the priority list is maintained as a waiting list and is continually updated as new applications are received.

- 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, 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	

The sales price of a newly constructed or existing eligible house shall not exceed \$350,000.

- 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: N/A

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

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	Fiscal responsibility for SHIP funds	2%
Third Party Entity/Sub-recipient	All administrative responsibilities required to carry out the SHIP program in full, including record retention and reporting.	8%

R. First-time Homebuyer Definition: N/A

S. Project Delivery Costs: A \$500 Project Delivery Cost (PDC) for inspections will be charged for the following strategies: Purchase Assistance strategies requiring a home inspection, Emergency Repair, Owner Occupied Rehab, and Disaster Repair/Mitigation, and will be included in the amount of the SHIP Lien if said document is applicable to the strategy.

T. Essential Service Personnel Definition (ESP): ESP includes Teachers and educators, emergency responders, health care personnel, and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: Green initiatives will be utilized in repairs funded through SHIP to include low E windows and energy efficient appliances, water heater, and HVAC.

V. Describe efforts to meet the 20% Special Needs set-aside: Applicants with households qualifying as Special Needs as defined by Section 420.0004(13) will be given priority. If Special Needs designation cannot be made at the time the application is received, and if the Special Needs set-aside has not yet been reached, area social service agencies serving the designated special needs populations are valuable stakeholders to assist in



achieving the goal of the special needs set-asides. Special needs set-asides will be achieved through all strategies included herein.

- W. Describe efforts to reduce homelessness:** County residents needing emergency shelter housing will be referred to GRACE Marketplace (operated by North Central Florida Coalition for the Homeless and Hungry), 3055 NE 28th Drive, Gainesville FL 32609 (352) 792-0800 www.gracemarketplace.org

For those county residents seeking information for affordable rental housing and who are not in immediate danger of eviction and/or homelessness, referrals will be made to floridahousingsearch.org (877) 428-8844.

Additional assistance is provided through the Emergency Repair and Owner-Occupied Rehab strategies which provide for the correction of health, safety, and building code violations in order for the resident to maintain the existing home and prevent homelessness.

- X. General Provisions:** The following provisions will apply to all strategies unless otherwise indicated:

1. **Property Location.** Property must be located within Gilchrist County to be eligible for assistance.
2. **Income Producing Properties.** Residential properties used as income producing properties are not eligible for SHIP assistance. Income producing properties are defined as properties producing rental income or business income based on day care, personal services, retail services or similar activities that require regular and ongoing visits by clients and/or customers to the property. Home offices do not create income producing properties unless the office is regularly used to meet with customers within the property.
3. **Applicant Contributions Defined.** Such contributions may include deposits paid under a purchase or sales contract; typical closing costs paid at or outside of closing; purchasing hazard insurance; repairs or additions to the property. Payments for prior years' taxes or liens, or costs to cure existing title defects are excluded. Applicant contribution requirements are waived if U.S.D.A. mortgage.
4. **SHIP Mortgage Position.** SHIP mortgages must be in primary or secondary position, except in the case where the client is utilizing the Hometown Heroes program in conjunction with the SHIP program where the SHIP Lien Agreement would be in third lien position. SHIP mortgages may not be in positions inferior to a subordinate mortgage even in instances of subordination, except in the case where the client is utilizing the Hometown Heroes program in conjunction with the SHIP program where the SHIP Lien Agreement would be in third lien position.
5. **Eligible Housing.** Any real and personal property located within Gilchrist County designed and intended for the primary purpose of providing decent, safe and sanitary residential units that meet the standards of the Florida Building Code. Manufactured, or mobile, housing constructed after June 1994 are eligible only for the purpose of installing or constructing wheelchair ramps through the Emergency Repair strategy. No more than five percent (5%) of the County's SHIP allocation may be spent on mobile/manufactured homes. Mobile homes manufactured after 1994 are eligible for the Disaster strategy, and mobile homes of any age are eligible for the Demolition/Reconstruction strategy if utilizing HHRP funds.
6. **Lifetime Limits.** Applicants are eligible for Purchase Assistance one time, plus one Emergency Repair Assistance. Applicants are eligible for Owner-Occupied Rehabilitation Assistance one time, plus one Emergency Repair Assistance. Applicants are eligible for Emergency Repair Assistance twice. Applicants cannot receive assistance twice in the same funding year. Lifetime limits exclude Disaster strategy and any assistance provided utilizing HHRP funds.



- 7. Contractor information:** For the strategies requiring construction, rehabilitation, repair, or reconstruction using SHIP funds only state licensed contractors with proof of active status and insurance will be approved for contract work. Contractors are required to submit request of payment draws through the SHIP Administrator's Office with the exclusion of the Demolition/Reconstruction strategy. The SHIP Administrator will review the draw schedule, prepare draw requests and pay contractors. Upon completion and final inspection, final payment will be made to the contractor. All documentation will be submitted to the Gilchrist County Manager's office for reimbursement to the SHIP Administrator.

Section II. LHAP Strategies

A. PURCHASE ASSISTANCE WITH REHAB	Code 01
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|----|--|
| a. | Summary: Assists applicants with the down payment and closing costs for the purchase of an existing home with repairs done within 12 months. |
|----|--|
- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$40,000 for Very Low; \$33,000 for Low; \$25,000 for Moderate
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded, subordinate mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 10
 4. Forgiveness: 10% per year from the date of the SHIP lien.
 5. Repayment: Not required as long as the loan is in good standing.
 6. Default: If, within the period of ten (10) years immediately following the date of the SHIP Lien Agreement, the property shall be sold, transferred or otherwise disposed of, or if the Owner shall die, Owner, Owner's estate, or the person or persons acquiring any title or interest in the property shall pay to the County that percent of said financial assistance provided to Owner under the SHIP program to be determined as set forth in the SHIP Lien Agreement. 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. The County may forgive any of the SHIP assistance should there be insufficient net proceeds derived from a good faith sale of the property at market value during the ten (10) year period following the date of the agreement upon approval of the Gilchrist County Board of County Commissioners.
- f. Recipient Selection Criteria: Applicants must meet SHIP program income eligibility regulations in addition to the criteria listed in Section I Program Details. SHIP funds will be committed on a first-qualified, first-served basis, providing funds are available. "First-qualified" is defined as having a copy of all commitment required documents on file with the SHIP Administrator.
- g. Sponsor Selection Criteria: N/A



- h. Additional Information:
1. Down payment assistance cannot exceed 50% of the sales price of the home.
 2. Client financial participation requirement: \$0 for Very Low; \$1,000 for Low; \$2,000 for Moderate
 3. "Net proceeds" is defined as the amount remaining after all private debt is repaid. The County's Board of County Commission will make the determination of Forgiveness based upon client justification and circumstances.
 4. Subordination requests for refinancing will be in accordance with Exhibit F Subordination Agreement Policies.
 5. In the case of financing by an individual rather than a financial institution the following will apply:
 - a. SHIP Lien Agreement will be in the primary lien position and the financier will be in the subordinate lien position.
 - b. The interest rate must be fixed and cannot exceed 6%.
 - c. The maximum PITI cannot exceed 30% of the client's gross monthly income.
 - d. There can be no balloon payment.
 - e. An amortization schedule must be provided to the SHIP Administrator.

B. PURCHASE ASSISTANCE WITHOUT REHAB	Code 02
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| a. | Summary: Assists applicants with the down payment and closing costs for the purchase of a newly constructed home (within 12 months) or an existing home with no repairs. |
|----|--|
- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
 - c. Income Categories to be served: Very low, low and moderate
 - d. Maximum award: \$40,000 for Very Low; \$33,000 for Low; \$25,000 for Moderate
 - e. Terms:
 7. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded, subordinate mortgage
 8. Interest Rate: 0%
 9. Years in loan term: 10
 10. Forgiveness: 10% per year from the date of the SHIP lien.
 11. Repayment: Not required as long as the loan is in good standing.
 12. Default: If, within the period of ten (10) years immediately following the date of the SHIP Lien Agreement, the property shall be sold, transferred or otherwise disposed of, or if the Owner shall die, Owner, Owner's estate, or the person or persons acquiring any title or interest in the property shall pay to the County that percent of said financial assistance provided to Owner under the SHIP program to be determined as set forth in the SHIP Lien Agreement. 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. The County may forgive any of the SHIP assistance should there be insufficient net proceeds derived from a good faith



sale of the property at market value during the ten (10) year period following the date of the agreement upon approval of the Gilchrist County Board of County Commissioners.

- f. Recipient Selection Criteria: Applicants must meet SHIP program income eligibility regulations in addition to the criteria listed in Section I Program Details. SHIP funds will be committed on a first-qualified, first-served basis, providing funds are available. "First-qualified" is defined as having a copy of all commitment required documents on file with the SHIP Administrator.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - 1. Down payment assistance cannot exceed 50% of the sales price of the home.
 - 2. Client financial participation requirement: \$0 for Very Low; \$1,000 for Low; \$2,000 for Moderate
 - 3. "Net proceeds" is defined as the amount remaining after all private debt is repaid. The County's Board of County Commission will make the determination of Forgiveness based upon client justification and circumstances.
 - 4. Subordination requests for refinancing will be in accordance with Exhibit F Subordination Agreement Policies.
 - 5. In the case of financing by an individual rather than a financial institution the following will apply:
 - a. SHIP Lien Agreement will be in the primary lien position and the financier will be in the subordinate lien position.
 - b. The interest rate must be fixed and cannot exceed 6%.
 - c. The maximum PITI cannot exceed 30% of the client's gross monthly income.
 - d. There can be no balloon payment.
 - e. An amortization schedule must be provided to the SHIP Administrator.

C. OWNER OCCUPIED REHAB	Code 03
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a. Summary: Assists homeowners with the rehabilitation of their primary residence.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low and Low
- d. Maximum award: \$40,000 for Very Low; \$29,000 for Low
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded mortgage.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 5
 - 4. Forgiveness: 20% per year from the date of the SHIP lien agreement.
 - 5. Repayment: Not required as long as the loan is in good standing.
 - 6. Default: If, within the period of five (5) years immediately following the date of the SHIP Lien Agreement,



the property shall be sold, transferred or otherwise disposed of, or if the Owner shall die, Owner, Owner's estate, or the person or persons acquiring any title or interest in the property shall pay to the County that percent of said financial assistance provided to Owner under the SHIP program to be determined as set forth in the SHIP Lien Agreement. 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. The County may forgive any of the SHIP assistance should there be insufficient net proceeds derived from a good faith sale of the property at market value during the five (5) year period following the date of the agreement upon approval of the Gilchrist County Board of County Commissioners.

- f. Recipient Selection Criteria: Applicants must meet SHIP program income eligibility regulations in addition to the criteria listed in Section I Program Details. When applications are received by the SHIP Administrator, applications will be ranked according to the following point criteria. Applications with the highest points will be processed first. Additional priority points are awarded for households qualifying as Special Needs.

Age of Household Members	
Over 606 points	Extremely Low Income6 points
Under 126 points	
Special Needs6 points	Served Previously in the past 5 years, points per occurrence.....-10 points

- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
1. Property must be free of delinquent property taxes.
 2. Homeowner's insurance is not required to be eligible for assistance.
 3. "Net proceeds" is defined as the amount remaining after all private debt is repaid. The County's Board of County Commission will make the determination of Forgiveness based upon client justification and circumstances.

D. DEMOLITION/RECONSTRUCTION	Code 04
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a.	Summary: Assists applicants with the demolition of an existing home when at least 50% of the dwelling is beyond reasonable repair and construction of a new, affordable home. Manufacture/mobile homes will be used for replacement homes when using HHRP funds.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$50,000 if leveraging with CDBG. \$250,000 if using HHRP funds.



- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded SHIP mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 10 if leveraging with CDBG. 20 if using HHRP funds.
 4. Forgiveness: The loan is forgivable at 10% per year if leveraging with CDBG, 5% if using HHRP funds from the date of the SHIP lien.
 5. Repayment: Not required as long as the loan is in good standing.
 6. Default: If, within the period of ten (10) years if leveraging with CDBG, twenty (20) years if using HHRP funds, immediately following the date of the SHIP Lien Agreement, the property shall be sold, transferred or otherwise disposed of, or if the Owner shall die, Owner, Owner's estate, or the person or persons acquiring any title or interest in the property shall pay to the County that percent of said financial assistance provided to Owner under the SHIP program to be determined as set forth in the SHIP Lien Agreement. If leveraging with CDBG, 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. The County may forgive any of the SHIP assistance should there be insufficient net proceeds derived from a good faith sale of the property at market value during the ten (10) year period if leveraging with CDBG, or twenty (20) year period if using HHRP funds, following the date of the agreement upon approval of the Gilchrist County Board of County Commissioners.
- f. Recipient Selection Criteria: If leveraging with CDBG, applicants will be served on the basis of qualification for CDBG and SHIP funding availability. If using HHRP funds, applications will be maintained in an order that is consistent with the date completed applications are received by SHIP Administrator's office. A completed application is defined as having all needed paperwork submitted in full. Applicants with a completed application on file will be processed in date order and in compliance with income category set-asides as required by SHIP regulations.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
1. If leveraging with CDBG subordination requests for refinancing will be in accordance with Subordination Agreement Policies attached hereto.
 2. If leveraging with CDBG construction contract must be "turn key" form.
 3. "Net proceeds" is defined as the amount remaining after all private debt is repaid. The County's Board of County Commission will make the determination of Forgiveness based upon client justification and circumstances.
 4. Property must be free of delinquent property taxes.
 5. For home replacement with HHRP funds:
 - a. If there is a first mortgage, lender must agree to demo/reconstruction.
 - b. Only those dwellings occupied by eligible homeowners wishing to participate in a voluntary demolition will be considered.
 - c. Homeowners must obtain temporary housing on their own.
 - d. Homeowner is responsible for obtaining homeowner's insurance.
 - e. Additional site improvement costs may be included but are not limited to: geotechnical surveys, engineering, concrete pilings/piers, septic system improvements, fill, sod, driveways, debris removal,

and any other as deemed necessary, and will be included in the award amount and the SHIP Lien Agreement.

- f. Applicant must demonstrate ability to pay property taxes, homeowner's insurance, and utilities.

E. DISASTER	Code 05
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| a. | Summary: Assists applicants following a disaster as declared by the President of the United States or Governor of the State of Florida with additional funding provided through the SHIP program. Home repairs may include roofs or exterior repairs, or repairs to interior areas caused by storm damage. |
|----|--|
- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$25,000
- 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 Selection Criteria: Applications will be processed in date and time order as received by the SHIP Administrator. SHIP funds will be committed on a first qualified – first served basis with priority given to those qualifying as Special Needs as defined in 420.00004 (13), F.S. and/or Elderly as defined in 420.503, F.S. "First qualified" is defined as having a copy of all eligibility required documents on file with the SHIP Administrator.
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information:
1. Property must be free of delinquent property taxes.
 2. Homeowner's insurance is not required to be eligible for assistance.

F. EMERGENCY REPAIR	Code 06
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| a. | Summary: Assists applicants with the emergency repair of their primary residence to alleviate code violations or improve health hazards and life and safety issues.. |
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- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low
- d. Maximum award: \$18,000. Mobile/manufacture home wheelchair ramp repair or construction maximum award is \$2,500.
- 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: Recipient Selection Criteria: Applicants must meet SHIP program income eligibility regulations in addition to the criteria listed in Section I Program Details. When applications are received by the SHIP Administrator, applications will be ranked according to the following point criteria. Applications with the highest points will be processed first. Additional priority points are awarded for households qualifying as Special Needs.

<u>Age of Household Members</u>	
Over 606 points	Extremely Low Income6 points
Under 126 points	
Special Needs6 points	Served Previously in the past 5 years, points per occurrence.....-10 points

- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - 1. Properties must be free of delinquent property taxes.
 - 2. Homeowner's insurance is not required to be eligible for assistance.

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 permits are applied the Contractor will indicate the permit is for a SHIP applicant. When inspections are requested the Contractor will indicate same, and all requested inspections will be scheduled within two (2) working days.

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: To assess the potential impacts of any proposed changes to local policies, ordinances, regulations, and plan provisions that may impact the cost of housing prior to their adoption, a copy of the policies, ordinances, regulations, and/or plans must be submitted to the SHIP Administrator, allowing an opportunity to provide comments and concerns in relation to the proposed changes prior to their passage or implementation.

IV. EXHIBITS:

Required

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

Optional

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

GILCHRIST COUNTY

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 35,000.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 35,000.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 35,000.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	OK
*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document. Details:	

Exhibit B
Timeline for SHIP Expenditures

GILCHRIST COUNTY affirms that funds allocated for these fiscal years will meet the following deadlines:

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

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

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

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

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

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

Other Key Deadlines:

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

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

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2025-2026												
Name of Local Government:			GILCHRIST COUNTY									
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1	Purchase Assistance with Rehab	Yes	0	\$40,000	1	\$33,000	1	\$25,000	\$58,000.00	\$0.00	\$58,000.00	2
2	Purchase Assistance without Rehab	Yes	0	\$40,000	1	\$33,000	0	\$25,000	\$33,000.00	\$0.00	\$33,000.00	1
3	Owner Occupied Rehab	Yes	1	\$40,000	2	\$29,000			\$98,000.00	\$0.00	\$98,000.00	3
4	Demolition/Reconstruction	Yes	0	\$50,000	0	\$50,000			\$0.00	\$0.00	\$0.00	0
5	Disaster Repair/Mitigation	Yes	0	\$25,000	0	\$25,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
6	Emergency Repair	Yes	7	\$18,000					\$126,000.00	\$0.00	\$126,000.00	7
									\$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		8		4		1		\$315,000.00	\$0.00	\$315,000.00	13
Purchase Price Limits:			New	\$ 350,000	Existing	\$ 350,000						

OK

OK

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

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%		OK
Homeownership % (65% requirement)		90.0%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		\$ 166,000	47.4%	OK
Low Income (30% requirement)		\$ 124,000	35.4%	OK
Moderate Income		\$ 25,000	7.1%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			GILCHRIST COUNTY									
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1	Purchase Assistance with Rehab	Yes	0	\$40,000	1	\$33,000	1	\$25,000	\$58,000.00	\$0.00	\$58,000.00	2
2	Purchase Assistance without Rehab	Yes	0	\$40,000	1	\$33,000	0	\$25,000	\$33,000.00	\$0.00	\$33,000.00	1
3	Owner Occupied Rehab	Yes	1	\$40,000	2	\$29,000			\$98,000.00	\$0.00	\$98,000.00	3
4	Demolition/Reconstruction	Yes	0	\$50,000	0	\$50,000			\$0.00	\$0.00	\$0.00	0
5	Disaster Repair/Mitigation	Yes	0	\$25,000	0	\$25,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
6	Emergency Repair	Yes	7	\$18,000					\$126,000.00	\$0.00	\$126,000.00	7
									\$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		8		4		1		\$315,000.00	\$0.00	\$315,000.00	13
Purchase Price Limits:			New	\$ 350,000	Existing	\$ 350,000						

OK

OK

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

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%		OK
Homeownership % (65% requirement)		90.0%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		\$ 166,000	47.4%	OK
Low Income (30% requirement)		\$ 124,000	35.4%	OK
Moderate Income		\$ 25,000	7.1%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
GILCHRIST COUNTY												
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1	Purchase Assistance with Rehab	Yes	0	\$40,000	1	\$33,000	1	\$25,000	\$58,000.00	\$0.00	\$58,000.00	2
2	Purchase Assistance without Rehab	Yes	0	\$40,000	1	\$33,000	0	\$25,000	\$33,000.00	\$0.00	\$33,000.00	1
3	Owner Occupied Rehab	Yes	1	\$40,000	2	\$29,000			\$98,000.00	\$0.00	\$98,000.00	3
4	Demolition/Reconstruction	Yes	0	\$50,000	0	\$50,000			\$0.00	\$0.00	\$0.00	0
5	Disaster Repair/Mitigation	Yes	0	\$25,000	0	\$25,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
6	Emergency Repair	Yes	7	\$18,000					\$126,000.00	\$0.00	\$126,000.00	7
									\$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		8		4		1		\$315,000.00	\$0.00	\$315,000.00	13
Purchase Price Limits:			New	\$ 350,000	Existing	\$ 350,000						

OK

OK

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

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%		OK
Homeownership % (65% requirement)		90.0%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		\$ 166,000	47.4%	OK
Low Income (30% requirement)		\$ 124,000	35.4%	OK
Moderate Income		\$ 25,000	7.1%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

GILCHRIST COUNTY, FL

Certifies that:

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

local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.

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

Richard A. Romano
Witness

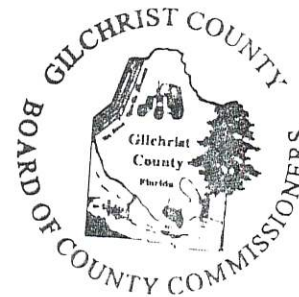
Thomas Langford
Thomas Langford, Chairman
Gilchrist County Board of County Commissioners

Ki Jha
Witness

2/17/2025
Date

OR

Joel Newlin
Attest:



(County Seal)

RESOLUTION #: 2025-08

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF GILCHRIST 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.

WHEREAS, the SHIP Administrator 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 GILCHRIST COUNTY to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

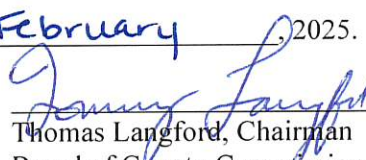
NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF GILCHRIST COUNTY, FLORIDA that:

Section 1: The Board of County Commissioners of GILCHRIST COUNTY, FL 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 2025-2026, 2026-2027, 2027-2028.

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 17th DAY OF February, 2025.


Thomas Langford, Chairman
Board of County Commissioners

(COUNTY SEAL)



ATTEST:


Todd Newton, Clerk of Court
Gilchrist County

SUBORDINATION AGREEMENT POLICY

The SHIP Administrator will review the terms of the subordination request based on the following criteria and recommend approval by the County's Board of County Commissioners. The Board of County Commissioners will make the ultimate decision.

1. The new loan/mortgage cannot be greater than the original loan/mortgage obtained to purchase the home except in the following circumstances:
 - a. The client's income has increased and, thus, the affordability has also increased; and/or
 - b. The additional funds are used to improve the home and provide additional value.
2. The interest rate must be the same or less than the original interest rate.
3. Payments must still meet the Home Ownership Affordability criteria.
4. Loan consolidations are not allowed.
5. There can be no cash back to the borrower.
6. Payments may not be higher than the original payments unless the term is being reduced and the Home Ownership Affordability criteria are met.
7. The following documentation must be provided to the SHIP Administrator:
 - a. Lender's application to show client income (i.e. Form 1003).
 - b. Documentation used by the lender to assess property's appraised value.
 - c. Letter from the client justifying the reason for subordination.
 - d. Copy of contract with a contractor if renovations/improvements are being made.
 - e. Subordination Agreement document (template available).