



DeSoto County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2023-2024, 2024-2025, 2025-2026



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I. **Program Details:**

A. **LG(s)**

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

B. **Purpose of the program:**

- To meet the housing needs of 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's comprehensive plan specific to affordable housing.

C. **Fiscal years covered by the Plan:** 2023-2024, 2024-2025, 2025-2026

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 matches 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:

1. 2022 Hurricane Disaster-related households
 - a. Very low
 - b. Low
2. Special Needs households
 - a. Very low
 - b. Low
3. Very low-Income households
4. Low-income households
5. Essential Services Personnel Households
 - a. Very low
 - b. Low
6. Moderate Income households

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

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

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

The methodology used is:

U.S. Treasury Department	x
Local HFA Numbers	

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

"Affordable" means that monthly rents or mortgage payments including taxes and insurance do not exceed



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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined ins. 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	Administer and Maintain	10%
Third Party Entity/Sub-recipient		



- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*
- S. Project Delivery Costs:** Up to 2% of the contracted SHIP award for Owner Occupied Rehabilitation and Demolition/Reconstruction will be added to the award and reflected in the mortgage or DPL.
- T. Essential Service Personnel Definition (ESP):** DeSoto County defines essential service personnel as, any household earning 120 percent area median income (AMI) or below and is employed in the education system, City or County government, medical and health services, or Public Safety/First Responders and skilled building trades.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** When economically feasible, will require low or no-VOC paint for all interior walls (low-VOC means 50 grams per liter or less for flat paint, 150 grams per liter or less for non-flat paint), low-flow water fixtures in bathrooms along with the following requirements Toilets: 1.6 gallon/flush or less, Faucets: 1.5 gallons/minute or less, Showerheads: 2.2 gallons/minute or less, Water Sense labeled products are preferred. EnStar-qualified refrigerator, Energy Star-qualified exhaust fans in all bathrooms, and Air conditioning minimum SEER of 14 is also preferred.
- V. Describe efforts to meet the 20% Special Needs set aside:** Special Needs is a priority in all DeSoto County strategies and the County will partner with social services agencies servicing the designated Special Needs populations to achieve the goal of the special needs set aside.
- W. Describe efforts to reduce homelessness:** The County has a Homeless Rental Housing Development Strategy and works with local homeless agencies servicing the designated homeless population to achieve the goal of reducing homelessness.

Section II. LHAP Strategies:

A. Owner-Occupied Rehabilitation	Code 3
a. Summary: Funds will be awarded to households in need of repairs to correct code violations, health and safety issues, repair or replacement of septic systems, repairs to wells, electrical, plumbing, roofing, windows, and other structural items.	



- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low, (up to 80% AMI)
- d. Maximum award: \$70,000.
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 30 year mortgage with the ability to re-income certify for an extension.
 4. Forgiveness: 50% of the full award forgiven after 5 years.
 5. Repayment: Paid in full at the end of the DPL term or if the loan is in default.
 6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: Sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; failure to occupy the home as a primary residence; and foreclosure. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, this agreement shall be considered satisfied, and will no longer constitute a lien against the property unless the home is transferred to another name or sold then lien must be paid in full. This strategy qualifies for a mortgage extension if the applicant continues to income qualify. An income-eligible heir may qualify to assume the lien. This strategy is eligible for a mortgage extension as long as the applicant income qualifies.
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities as outlined in section 1 (I).
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicant must be current on any real property taxes owed to DeSoto County, and recipients may only receive assistance once every 10 years and no more than twice for the same property in a lifetime from the same funding source. Homeowners must have a homestead of the address for at least 12 months before the approval of the rehabilitation. There can be no liens or judgments on or against the property with the exception of a mortgage. Mobile homes are not eligible for this strategy.
- Self-Help - This is a sub-strategy of Owner-Occupied Rehabilitation. Funds may be used for the acquisition of building materials for home repair and construction. This allows a homeowner to pull the permit for an **established volunteer organization that specializes in Disaster repair and rebuilding of homes for disaster recovery.** The funds would be paid directly to the vendor for building materials. **All building inspections and code requirements are required as in any other project.** The homeowner will be required to sign an affidavit acknowledging that there is no warranty for the work that a volunteer organization would be completing and that this sub-strategy is only at the request of the homeowner. The Self-Help sub-strategy is a grant and may not exceed \$20,000 and only available during and immediately after a State declared emergency.

B. Purchase Assistance with Rehab

Code 1

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| <p>a. Summary: Funds will be awarded for the down payment and closing costs to households to purchase a newly constructed or existing home. A newly constructed home must have received a certificate of occupancy within the last twelve months. Assistance with rehab for an existing home must have at least</p> |
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\$2,500 in repairs in the past twelve months that were not SHIP funds.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: low and moderate
- d. Maximum award: \$20,000 for moderate income and \$25,000 for low income.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 30-year DPL
 - 4. Forgiveness: Non forgivable.
 - 5. Repayment: The loan is due and payable at the end of the 30-year DPL, eligible for extension.
 - 6. Default: The loan will be determined to be in default if any of the following occurs; sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; failure to occupy the home as a primary residence; or foreclosure. If any of these occur, the outstanding balance will be due and payable. If the homeowner dies, or if a married couple, the survivor dies the loan will be in default. However, the loan may be assumed by a SHIP-eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. This strategy is eligible for a mortgage extension as long as the applicant continues to income qualify.
- f. Recipient/Tenant Selection Criteria: Applicants will be selected based on a first-qualified, first-served basis with the priorities as outlined in section 1 (I).
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants must secure a first mortgage from an approved lender, must complete a HUD-approved home buyer education class, and have a valid contract for the home before applicants receive an application. The County has a list of online classes available to applicants. Applicants must make a minimum contribution of \$1500 towards the purchase or closing costs. The cost of the homebuyer education class is included in the \$1500 contribution. The purchase price for construction or the purchase of an existing home may not exceed \$350,000.

Purchase Assistance without Rehab

Code 2

a. Summary: Funds will be awarded for the down payment and closing costs to households to purchase a newly constructed or existing home.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026



- c. Income Categories to be served: low and moderate
- d. Maximum award: \$20,000 moderate income and \$25,000 low income
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a loan secured by a recorded mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 30-year DPL
 - 4. Forgiveness: Non-forgivable
 - 5. Repayment: The loan is due and payable at the end of the 30-year DPL, eligible for extension.
 - 6. Default: The loan will be determined to be in default if any of the following occurs; sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; failure to occupy the home as a primary residence; or foreclosure. If any of these occur, the outstanding balance will be due and payable. If the homeowner dies, or if a married couple, the survivor dies the loan will be in default. However, the loan may be assumed by a SHIP-eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. This strategy is eligible for a mortgage extension as long as the applicant continues to income qualify.
- f. Recipient/Tenant Selection Criteria: Applicants will be selected based on a first-qualified, first-served basis with the priorities as outlined in section 1 (I).
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Additional Information: Applicants must secure a first mortgage from an approved lender, must complete a home buyer education class, and have a valid contract for the home before applicants receive an application. The County has a list of online classes available to applicants. Applicants must make a minimum contribution of \$1500 towards the purchase or closing costs. The cost of the homebuyer education class is included in the \$1500 contribution. The purchase price for construction or the purchase of an existing home may not exceed \$350,000.

B. Demolition/Reconstruction

↓ Code 4

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| <ul style="list-style-type: none">a. Summary: Funds will be awarded for the demolition and reconstruction of existing owner-occupied single-family homes if the County finds that rehabilitation of the home would surpass 50% of the current value of the home. |
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- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
 - c. Income Categories to be served: Very low, low, (up to 80% AMI)
 - d. Maximum award:\$ 200,000.
 - e. Terms:



1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 30-year DPL
 4. Forgiveness: 50% of the award will be forgiven over 5 years
 5. Repayment: 50% of award will be non-forgivable due in full at the end of the 30-year DPL term, and eligible for extension.
 6. Default: The loan will be determined to be in default if any of the following occurs; sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; failure to occupy the home as a primary residence; or foreclosure. If any of these occur, the outstanding balance will be due and payable. If the homeowner dies, or if a married couple, the survivor dies the loan will be in default. However, the loan may be assumed by a SHIP-eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. Eligible for mortgage extension as long as applicant continues to income qualify.
- f. Recipient/Tenant Selection Criteria: Applicants will be selected based on a first-qualified, first-served basis with the priorities as outlined in section 1 (I).
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicant must be current on any real property taxes owed to DeSoto County, and recipients may only receive this assistance strategy once in a lifetime from the same funding source. Homeowners must have a homestead of the address for at least 12 months prior to the approval of the rehabilitation. There can be no liens or judgments on or against the property with the exception of a first mortgage.
- Self-Help - This is a sub-strategy of Owner-Occupied Rehabilitation. Funds may be used for the acquisition of building materials for home repair and construction. This allows a homeowner to pull the permit for an **established volunteer organization that specializes in Disaster repair and rebuilding of homes for disaster recovery**. The funds would be paid directly to the vendor for building materials. **All building inspections and code requirements are required as in any other project.** The homeowner will be required to sign an affidavit acknowledging that there is no warranty for the work that a volunteer organization would be completing and that this sub-strategy is only at the request of the homeowner. The Self-Help sub-strategy is a grant and may not exceed \$20,000 and available only during and immediately after a State declared emergency.

C. Homeless Rental Housing Development Strategy

↓ Code 14, 21

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| <p>a. Summary: This strategy is designed to expand affordable rental housing opportunities for the homeless. Funds will be made available, through a competitive process, to non-profits for the development or acquisition, and rehabilitation of rental housing for the homeless. All acquisition, construction, and rehabilitation-related hard and soft costs are eligible.</p> |
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- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low and low (up to 80% AMI)



- d. Maximum award: \$ 45,000 per unit.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred loan
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: The loan is forgiven on a prorated basis beginning in year six so that 10% of the loan is forgiven annually from years six through fifteen.
 - 5. Repayment: None is required as long as the loan is in good standing.
 - 6. Default: Transfer of ownership before the end of the term of affordability shall constitute default. Failure to maintain affordable rents shall constitute default. If the sponsor is found in default, the outstanding balance of the loan shall be due and payable.
- f. Recipient/Tenant Selection Criteria: Recipients must be income-eligible families and deemed homeless as defined by HUD and published by the Florida Housing Finance Corporation. Rents will not exceed the limits as adjusted by the number of bedrooms.
- g. Sponsor/Sub-recipient Selection Criteria: Available to IRS-approved non-profit developers of affordable rental housing.
- h. Additional Information: All funding awards will be subject to closing on other funding sources. Developers will be required to meet compliance reporting on the development necessary to meet the statutory requirements.

D. Rapid Re-Housing	Code 26
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a. Summary: Funds will be awarded to homeless residents in DeSoto County to obtain quality, safe, decent, and affordable rental housing. Funds will assist in the first and last month's rent and security deposits.
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- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, and, low
- d. Maximum award: \$ 2,000.
- 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/Tenant Selection Criteria: Applicants must meet the definition of homeless as defined by F.S. 420.621. Applicants will be referred by a CoC lead or Social Services agency and will be assisted on a first-qualified,



first-served basis.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Applicants must show the ability to make monthly rental payments and the lease must be for twelve months. The rental unit must pass a home inspection from the County Building Department for health and safety. Rent must not exceed 30% of the applicant's monthly income before taxes (gross income).

E. Emergency/Disaster	Code 5
Summary: In times of disaster declaration by Executive Order of the President or the Governor, and for recovery of such disaster, unencumbered funds may be diverted to address emergency housing needs. All applicants whose health and safety have been affected by the declared disaster will take priority in all LHAP strategies, and funds may be used to pay homeowner's insurance deductibles to enable insured home repairs to be completed. All disaster funds are subject to the prohibition of any duplication of benefits.	

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

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

d. Maximum award: \$ 18,000 (VLI max \$18,000, LI \$15,000, and Mod \$6,500.)

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: In full if found in default
6. Default: Failure to use funds for the purposes they were allocated for.

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis. Funds will be paid directly to the insurance company, vendor, landlord, or Mortgage Company. Repairs are subject to all applicable permits, inspections, and other local, state, or federal codes, including flood plain regulations. All recipients must need assistance due to the declared disaster for disaster strategy. Disaster applications will be developed based on specific needs and shall detail the specific required documentation and/or certifications for each of the disaster strategy categories of assistance. An *emergency repair* is for any homeowner health and safety issue of the homesteaded home.

g. Sponsor Selection Criteria: N/A

h. Additional Information: All repairs must be done by a licensed contractor or established volunteer



organization that specializes in Disaster repair and rebuilding of homes for disaster recovery. Must be a DeSoto County resident. Emergency repair funds can be used for but are not limited to critical health and safety issues in the home such as septic, hot water heater, well pump, etc.

1. Insurance Deductible: Must provide insurance policy documents and claim information to determine the gap to perform insured repairs. Funds will be provided to the insurance company or contractor. Applicants must show proof that if they received insurance or FEMA funds those funds were expended before SHIP funds. The applicant may need to provide a release to enable the office to confirm details from the insured's policyholder when there is a question. Funds may only be used to make insured home repairs. Repairs must be done by a licensed contractor and the permit pulled. Income categories VLI, LI, and Moderate (up to 120% AMI)

2. Temporary Relocation Assistance: Applicant must provide proof of income and a copy of the lease agreement. Funds can be used for 1st month, last month, and/or security deposit. Must provide proof of income and a copy of the lease agreement. Funds can be used for 1st, last, or security. Must provide proof of current disaster-displaced DeSoto County residency. Income categories VLI and LI (up to 80% AMI)

3. Emergency Repairs: Life safety and code-related repairs to provide stable shelter and protect a home from further damage. The intent is not to rehabilitate or update a home but to make it safe and free from immediate hazards. Eligible repairs may include but are not limited to, roofing, electrical, mold remediation, well and/or septic system, and other repairs deemed necessary to provide safe and sanitary conditions. All repairs must be permitted and completed by a licensed contractor. Mobile homes built in 2015 or after are eligible for this strategy as long as the homeowner qualifies. A copy of the contract and permit may be required. Income categories VLI, LI and Mod (up to 120% AMI)

4. Demolition of Uninhabitable Homesteaded Residence: Applicant must show proof of home being deemed uninhabitable due to declared disaster. Must show proof of Homestead. Income categories VLI, LI, and Moderate (up to 120%AMI)

Temporary relocation assistance (VLI and LI Max award \$10,000) Demolition of uninhabitable homesteaded residence due to declared disaster (VLI, LI and Moderate Max award up to \$6,500.)

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 ins. 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: DeSoto County grants first priority in plan review and processing to expedite the issuance of permits to applicants for an affordable housing project. The application must be submitted complete along with the required fees. The applications are color coded for staff to quickly identify the application as an affordable housing application. The County Social Services department staff continually monitors the progress of the application for the continued expedited process.



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: County staff continually monitors and reviews potential affordable housing impacts prior to passing policies, procedures, regulations, or ordinances that might contribute to increased costs for residential housing. The Planning Commission shall also review the established policies and procedures, ordinances, and development regulations and plan provisions to identify and eliminate any unnecessary impediments to affordable housing and make recommendations to the Board of County Commissioners.

C. Other Incentive Strategies Adopted: **Increased Densities** adopted on December 14, 2010. The allowance of flexibility in densities for affordable housing: Comprehensive Plan Future Land Use Element Policy 1.1.4 lists affordable housing as an item to give consideration for bonus density. A person would be able to review the County's Comprehensive Plan Future Land Use Element Policy at the County Planning and Zoning office located in the Administration Building. The land development regulations have been amended to reflect this process.

Zero Lot Line Development allowance of flexible lot configurations, including zero lot line developments for affordable housing. The land development regulation Section 3500; permits zero lot line developments for affordable housing.

Accessory Residential Units allowance of affordable accessory residential units in residential zoning districts. Land Development Regulation Section 8101 Accessory Dwelling Unity; permits these dwelling units as accessory uses if within single-family homes and provided they meet limited requirements, such as being designed to not interfere with the design and appearance of the principal structure as a single-family unit. Garage apartments are also allowed as permitted accessory dwelling units.

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.

(Local Government name)

Fiscal Year: 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 409,546.00
Salaries and Benefits	\$ 38,650.00
Office Supplies and Equipment	\$ 160.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 500.00
Other*	\$ 144.00
Total	\$ 40,954.00
Admin %	10.00%
	OK
Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 26,000.00
Office Supplies and Equipment	\$ -
Travel Per diem Workshops, etc.	\$ 1,300.00
Advertising	\$ 100.00
Other*	\$ 100.00
Total	\$ 27,500.00
Admin %	7.86%
	OK
Fiscal Year 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 26,000.00
Office Supplies and Equipment	\$ -
Travel Per diem Workshops, etc.	\$ 1,300.00
Advertising	\$ 100.00
Other*	\$ 100.00
Total	\$ 27,500.00
Admin %	7.86%
	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: Year 2 and 3 Admin could change depending on allocation amount.	

2023

Exhibit B
Timeline for SHIP Expenditures

DeSoto County affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2023-2024	6/30/2025	6/30/2026	9/15/2025	9/15/2026
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

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
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027
2025-2026	3/30/2028	6/15/2028

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													
2023-2024													
Name of Local Government:													
Estimated Funds (Anticipated allocation only):				\$ 409,546									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Construction	Without Construction	Total	Units		
	Homeownership												
3	Owner Occupied Rehabilitation	Yes	1	\$65,000	1	\$65,000		\$130,000.00	\$0.00	\$130,000.00	2		
1	Purchase Assistance with Rehab	Yes		\$49,000	1	\$49,000		\$49,000.00	\$0.00	\$49,000.00	1		
2	Purchase Assistance without Rehab	No					1	\$0.00	\$25,000.00	\$25,000.00	1		
4	Demolition/Reconstruction	Yes		\$82,050	1	\$82,050		\$82,050.00	\$0.00	\$82,050.00	1		
								\$0.00	\$0.00	\$0.00	0		
								\$0.00	\$0.00	\$0.00	0		
5	Disaster Assistance	Yes		\$6,542	1	\$6,542		\$6,542.00	\$0.00	\$6,542.00	1		
								\$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			1	New	\$ 230,000	Existing	\$ 174,000					6	
Purchase Price Limits:													
				New	\$ 230,000	Existing	\$ 174,000						
OK OK													
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Construction	Without Construction	Total	Units		
26	Rapid Re-Housing							\$0.00	\$0.00	\$0.00	0		
21	New Construction	Yes	2	\$30,000	1	\$15,000		\$75,000.00	\$0.00	\$75,000.00	3		
								\$0.00	\$0.00	\$0.00	0		
								\$0.00	\$0.00	\$0.00	0		
								\$0.00	\$0.00	\$0.00	0		
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								\$0.00	\$0.00	\$0.00	0		
								\$0.00	\$0.00	\$0.00	0		
								\$0.00	\$0.00				

Set-Asides			
Percentage Construction/Rehab (75% requirement)		83.7%	OK
Homeownership % (65% requirement)		71.4%	OK
Rental Restriction (25%)		18.3%	OK
Very-Low Income (30% requirement)		\$ 125,000	30.5%
Low Income (30% requirement)		\$ 202,592	49.5%
Moderate Income		\$ 25,000	6.1%

[illegible]

Set-Asides			
Percentage Construction/Rehab (75% requirement)		92.1%	OK
Homeownership % (65% requirement)		70.7%	OK
Rental Restriction (25%)		21.4%	OK
Very-Low Income (30% requirement)		\$ 125,000	OK
Low Income (30% requirement)		\$ 182,500	OK
Moderate Income		\$ -	0.0%

[illegible][illegible]

Set-Asides			
Percentage Construction/Rehab (75% requirement)		92.1%	OK
Homeownership % (65% requirement)		70.7%	OK
Rental Restriction (25%)		21.4%	OK
Very-Low Income (30% requirement)		\$ 125,000	OK
Low Income (30% requirement)		\$ 182,500	OK
Moderate Income		\$ -	0.0%

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

DeSoto Board of County Commissioners

Certifies that:

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

- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (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).

Sylvia Altman
Witness

Sauri Benson
Witness

6/27/2023
Date

Judy Schaefer
Chief Elected Official or designee

Judy Schaefer, Chairman
Type Name and Title

DESOTO COUNTY RESOLUTION
NUMBER 2023-⁸⁴

A RESOLUTION OF THE COUNTY COMMISSION OF DESOTO 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 (*SHW*) 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 *SHW* Act requires local governments to establish the maximum *SHW* funds allowable for each strategy; and

WHEREAS, the *SHW* 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 price 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 ins. 120.52(17), and are 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 Social Services Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the County Commission finds that it is in the best interest of the public for the DeSoto County Board of County Commissioners 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 DESOTO COUNTY, FLORIDA that:

Section 1: The County Commissioners of DeSoto County Florida 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 2023/2024, 2024/2025, 2025/2026.

Section 2: The Chairman, or County Administrator in his/her absence, 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 27th DAY OF JUNE 2023.

DESOTO COUNTY BOARD OF
COUNTY COMMISSIONERS


Judy Schaefer, Chairman


Mandy Hines
County Administrator

Approved as to form and legal sufficiency:


Donald D. Conn
County Attorney