

# Levy County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)  
2025-2026, 2026-2027, 2027-2028

**Levy County BOCC Adopted- June 17, 2025**

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A. Administrative Budget for each fiscal year covered in the Plan B. Timeline for Estimated Encumbrance and Expenditure C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan D. Signed LHAP Certification E. Signed, dated, witnessed or attested adopting resolution F. Ordinance: (If changed from the original creating ordinance) G. Subordination Policy	

I. Program Details:

A. LG(s)

Name of Local Government	Levy 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: 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. Special Needs Households
  - a. Very low
  - b. Low
  - c. Moderate
2. Essential Services Personnel (ESP)
  - a. Very low
  - b. Low
  - c. Moderate
3. After Special Needs Set-asides and ESP goals are met
  - a. Very Low
  - b. Low
  - c. Moderate

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

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

- N. Welfare Transition Program: Should an eligible sponsor be used, a qualification system and selection criteria

for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

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

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	All phases of the Administration of the LHAP	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: The County will charge a reasonable project delivery cost to cover inspections performed by non-county employees for Rehabilitation and Demolition/Reconstruction projects. This includes but is not limited to an initial inspection, creation of work write up, cost estimates, construction oversight and lead based paint test. The fee will not exceed 2% of the contracted SHIP award and will be included in the amount of the recorded mortgage and note.
- T.** Essential Service Personnel Definition (ESP): For purposes of SHIP funding, the County considers the following groups as Essential Services to our County: First Responders, Educators in K-12, Health Care Personnel, Active and Reservist Military, skilled building trades personnel, and National Guard stationed in the County.
- U.** Describe efforts to incorporate Green Building and Energy Saving products and processes: Levy County will, when economically feasible, employ the following Green Building requirements on Owner Occupied Rehabilitation, Demolition/Reconstruction and emergency repairs:
1. Paint and primers that meet the Green Seal G-11 Environmental Standard.
  2. Low flow water fixtures in bathrooms
  3. Eligible energy star appliances.
- V.** Describe efforts to meet the 20% Special Needs set-aside: Levy County will advertise about the availability of funds for this special group as well as maintain continuous dialogue with the various civic groups and organizations such as LEVY ARC that have a direct relationship with individuals falling within this classification. The strategies such as Owner-Occupied Rehabilitation and Demolition/Reconstruction will the more targeted strategies to meet this set-aside.
- W.** Describe efforts to reduce homelessness: Levy County's efforts to reduce homelessness include but are not limited to:
- Working with other local partners with rehabilitation of derelict homes throughout the County.
  - Working with our Continuum of Care Council (CoC).
  - Providing the much needed down payment and closing cost individuals now entering the labor force.
  - Having flexible lot sizes as an incentive for developer of affordable housing.

## Section II. LHAP Strategies:

A. Strategy Name: Purchase Assistance with and or without Rehabilitation	Code: 1, 2
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a. Summary: This strategy is to assist first time homebuyers with down payment and closing cost to purchase a new or existing single-family site-built homes (not mobile homes). Funds can also be used to assist eligible applicants with repairs to the existing home being purchased in addition to the down payment and closing cost. Applicants must be able to secure a first mortgage through with a State Certified Lending Institution.
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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: \$30,000
- e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Payment Loan Agreement (DPL Agreement) secured by a recorded subordinate Mortgage and Note.
  2. Interest Rate: 0%
  3. Years in loan term: 10 years
  4. Forgiveness: Loan will be forgiven prorated at 20% at beginning at the end of the sixth year of the loan.
  5. Repayment: None required as long as the loan is in good standing.
  6. Default: Default of the loan occurs, and the outstanding principal amount of the DPL will be due and payable, if the borrower no longer resides in the home as the principal residence or if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if borrower is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the Property, or if the First Mortgage on the Property (as defined in the Mortgage) is satisfied or refinanced, or upon failing to meet any condition of the Mortgage securing the Note or the DPL Agreement, or if the Property is leased or rented. Default also occurs, and the entire principal amount of the DPL will be due and payable immediately, if the borrower is found to have given materially false or inaccurate information or statements to the County (or failed to provide the County with any material information) in connection with the DPL or the DPL application. Loan is transferred to an eligible heir residing in the home as a primary residence for the remainder of the term or forgiven in cases where no such household member exist.
- f. Recipient/Tenant Selection Criteria: Applicants meeting the requirements below will be served on a first qualified, first served basis. However, should more applications be received than funding allows, names will be placed on a waiting list based on time and date received. Applicants will be ranked for assistance with the priorities for Special Needs, Essential Services Personnel and income groups as described in this plan.
1. Have successfully completed a Levy County SHIP Program and/or HUD approved homebuyer's education class.
  2. Be extremely low, very low, low or moderate income under applicable U.S. Department of Housing and Urban Development income guidelines, as dated and distributed annually by the Florida Housing Finance Corporation.
  3. Be pre-approved for a first mortgage through a lending institution, as evidenced by a complete lender's approval form (Exhibit 1 and Exhibit L included in the Lenders' Pre-Approval Package to the SHIP Application or Lenders Preapproval Letter), which allows participant to submit SHIP application.
  4. Contribute a minimum of \$1,000 towards any prepaid cost.
  5. Applicants may only use this type of assistance once in their lifetime. Applicants may however reapply for other SHIP assistance 10 years after the first time receiving this type of SHIP assistance. SHIP funds may only use twice within a lifetime. This excludes any assistance received under the Disaster Assistance or Foreclosure Prevention strategy.
  6. Mobile or manufactured homes are ineligible for this strategy.
  7. Applicant agrees to maintain homeowner insurance on the Property for the full replacement value of the purchased or rehabilitated unit. Said property insurance shall be maintained during the duration of the DPL and shall list Levy County, a political subdivision of the State of Florida, as a mortgage holder in the loss-payable provision thereof as its interest may appear.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A

B. Strategy Name: Owner Occupied Rehabilitation

Code: 3

a. Summary: SHIP funds will be awarded for rehabilitation defined as repairs or improvements that are needed for decent, safe or sanitary habitation, correction of code violations, and the creation of additional living space to meet HQS standards. Other items may be included on rehabilitation projects if funds are available after completing all required repairs listed above. Should project bids exceed maximum allowance, the scope of the project will be reassessed and narrowed where possible or the project will be rejected.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: \$30,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Payment Loan Agreement (DPL Agreement) secured by a recorded subordinate Mortgage and Note.
2. Interest Rate: 0%
3. Years in loan term: 10 years
4. Forgiveness: Loan will be forgiven prorated at 20% at beginning at the end of the sixth year of the loan.
5. Repayment: None required as long as the loan is in good standing.
6. Default: Default of the loan occurs, and the outstanding principal amount of the DPL will be due and payable, if the borrower no longer resides in the home as the principal residence or if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if borrower is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the Property, or if the First Mortgage on the Property (as defined in the Mortgage) is satisfied or refinanced, or upon failing to meet any condition of the Mortgage securing the Note or the DPL Agreement, or if the Property is leased or rented. Default also occurs, and the entire principal amount of the DPL will be due and payable immediately, if the borrower is found to have given materially false or inaccurate information or statements to the County (or failed to provide the County with any material information) in connection with the DPL or the DPL application. Loan is transferrable to an eligible heir residing in the home for the remainder of the term or forgiven in cases where no such household member exist.

f. Recipient/Tenant Selection Criteria: Applicants meeting the requirements below will be served on a first qualified, first served basis. However, should more applications be received than funding allows, names will be placed on a waiting list based on time and date received. Applicants will be ranked for assistance with the priorities for Special Needs, Essential Services Personnel and income groups as described in this plan.

1. Have successfully completed a Levy County SHIP Program and/or HUD approved homebuyer's education class.
2. Be extremely low, very low, low or moderate income under applicable U.S. Department of Housing and Urban Development income guidelines, as dated and distributed annually by the Florida Housing Finance Corporation.
3. Be pre-approved for a first mortgage through a lending institution, as evidenced by a complete lender's approval form (Exhibit 1 and Exhibit L included in the Lenders' Pre-Approval Package to the SHIP Application or Lenders Preapproval Letter), which allows participant to submit SHIP application.



4. Contribute a minimum of \$1,000 towards any prepaid cost.
5. Applicants may reapply for this type of assistance 10 years after the first time it but may only use SHIP funds twice within a lifetime. This excludes any assistance received under the Disaster Assistance or Foreclosure Prevention strategy.
6. Mobile or manufactured homes are ineligible for this strategy.
7. Applicant agrees to maintain homeowner insurance on the Property for the full replacement value of the purchased or rehabilitated unit. Said property insurance shall be maintained during the duration of the DPL and shall list Levy County, a political subdivision of the State of Florida, as a mortgage holder in the loss-payable provision thereof as its interest may appear.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Eligible applicants must have homestead exemption for this property.

C. Strategy Name: Demolition/Reconstruction	Code: 4
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a. Summary: SHIP funds will provide for the demolition of uninhabitable or dilapidated houses or mobile homes and the construction of a replacement house (site built only) where the cost of rehabilitation of the home is fifty one percent (51%) or more that the existing market value of the home as listing on the County's Property Appraiser's website. The home must be owner occupied with a clear title. Assistance will be tailored to the individual affordability and financing needs of the recipient family. However, each family shall only receive the minimum level of assistance required to enable the construction of a new home.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: \$200,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Payment Loan (DPL) secured by a recorded Mortgage and Note.
2. Interest Rate: 0%
3. Years in loan term: 15 years
4. Forgiveness: Loan will be forgiven prorated at 10% at beginning at the end of the sixth year of the loan.
5. Repayment: None required as long as loan is in good standing.
6. Default: Default of the loan occurs, and the entire principal amount of the DPL will be due and payable, if the borrower no longer resides in the home as the principal residence or if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if borrower is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the Property, or if the First Mortgage on the Property (as defined in the Mortgage) is satisfied or refinanced, or upon failing to meet any condition of the Mortgage securing the Note or the DPL Agreement, or if the Property is leased or rented. Default also occurs, and the entire principal amount of the DPL will be due and payable immediately, if the borrower is found to have given materially false or inaccurate information or statements to the County (or failed to provide the County with any material information) in connection

with the DPL or the DPL application. Loan is transferred to an eligible household member for the remainder of the term or forgiven in cases where no such household member exist.

- f. Recipient/Tenant Selection Criteria:
  - 1. Applicants meeting the following threshold requirements will be served on a first qualified, first served basis. However, should more applications be received than funding allows, names will be placed on a waiting list based on time and date received. Applicants will be ranked for assistance with the priorities for Special Needs, Essential Services Personnel and income groups as described in this plan.
  - 2. Applicants must own and occupy the assisted property as a principal residence.
  - 3. Applicants may only apply for this type of assistance once within a lifetime.
  - 4. Applicant shall maintain homeowner insurance on the Property for the full replacement value of the new unit. Said property insurance shall be maintained during the duration of the DPL and shall list Levy County, a political subdivision of the State of Florida, as a mortgage holder in the loss-payable provision thereof as its interest may appear.
  - 5. All property taxes/assessments must be current, there may not be any judgments or liens, and any first mortgage must be current on said property.
  - 6. Maximum property values shall not exceed maximum purchase price for new or existing single-family housing as established by the Housing Delivery Goals chart.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Eligible applicants must have homestead exemption for this property.

D. Strategy Name: Disaster Assistance	Code: 5, 16
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<p>a. Summary: The Disaster Assistance strategy provides funds to households following a disaster or emergency declared by the President of the United States or Governor of the State of Florida. SHIP disaster funds may be used for items such as, but not limited to:</p> <ul style="list-style-type: none"> <li>I. purchase of emergency supplies for eligible households to weatherproof damaged homes</li> <li>II. interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable</li> <li>III. construction of wells or repair of existing wells where public water is not available</li> <li>IV. payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies</li> <li>V. security deposit for eligible recipients that have been displaced from their homes due to disaster</li> <li>VI. rental and utility assistance for eligible applicants</li> <li>VII. mortgage and utility payment assistance for eligible applicants</li> <li>VIII. Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order</li> <li>IX. Other eligible activities as proposed to and approved by Florida Housing</li> <li>X. Payment of one year of flood insurance</li> <li>XI. Payment of one year of homeowners insurance</li> </ul>
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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: \$15,000
- 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:
  - 1. Applicants meeting the following threshold requirements will be served on a first qualified, first served, however, should more applications be received than funding allows, names will be placed on a waiting list based on time and date received. Applicants will be ranked for assistance with the priorities for Special Needs, Essential Services Personnel and income groups as described in this plan.
  - 2. Applicants must own and occupy the assisted property as a principal residence.
  - 3. Mobile or manufactured homes constructed after June 30, 1994, are eligible for this strategy.
  - 4. All property taxes/assessments must be current, there may not be any judgments or liens, and any first mortgage must be current on said property.
  - 5. Maximum property values shall not exceed maximum purchase price for new or existing single-family housing as established by the Housing Delivery Goal chart.
  - 6. If home is uninhabitable or dilapidated and homeowner does not have alternative housing or financial resources to alleviate the situation, the homeowner may apply for the assistance under another strategy.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
  - 1. Homeowner must provide proof of homeowner's insurance.
  - 2. Very Low and Low income households with uninsured homes may be exempted from having insurance at the time of assistance.
  - 3. Homeowner must file for and use proceeds from insurance as first option.

E. Strategy Name: Foreclosure Prevention	Code: 7
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a. Summary: This strategy is to assist income eligible applicants to prevent foreclosure. This is a one-time assistance only. Applicants requesting assistance must be able to prove that their financial situation is temporary and is due to a change in the family status including but not limited to serious medical illness, divorce or separation, death in the family, unforeseen home bill repairs, a reduction in the number of scheduled work hours, or a job loss that was not a fault of the recipient.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low and low

- d. Maximum award: \$2,500
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Deferred Loan secured by a note and mortgage.
  - 2. Interest Rate: 0%
  - 3. Years in loan term: 2 years
  - 4. Forgiveness: The entire loan is forgiven at the end of the term.
  - 5. Repayment: None required as long as the loan is in good standing.
  - 6. Default
- f. Recipient/Tenant Selection Criteria: Applicants meeting the following threshold requirements will be served on a first qualified, first served; however, should more applications be received than funding allows, names will be placed on a waiting list based on time and date received. Applicants will be ranked for assistance with the priorities for Special Needs, Essential Services Personnel and income groups as described in this plan.
  - 1. Applicants must own and occupy the assisted property as a principal residence.
  - 2. Mobile or manufactured homes constructed after June 30, 1994, are eligible for this strategy.
  - 3. Maximum property values shall not exceed maximum purchase price for new or existing single-family housing as established by the Housing Delivery Goal chart.
  - 4. If home is uninhabitable or dilapidated and homeowner does not have alternative housing or financial resources to alleviate the situation, the homeowner may apply for the assistance under another strategy.
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information:
  - 1. Eligible applicants must have homestead exemption for this property.
  - 2. Up to three months' worth of assistance.
  - 3. No assistance if Lis Pendens is already filed.

### 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.
- 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.  
  
To determine if a locally proposed policy, procedure, ordinance, regulation or plan provision (proposal) increases the cost of housing, a copy of the proposal must be submitted to the SHIP Administrator by the County department processing or making the proposal. This policy allows the SHIP Administrator to provide comments and raise concerns prior to the passage or implementation of the policy, procedure, ordinance,

regulation or plan provision by the Board of County Commissioners.

C. Name of the Strategy: Flexible lots for affordable housing

As a means of reducing land and infrastructure costs for affordable housing projects, the following shall apply:

1. The minimum lot size is reduced to 3,000 square feet for construction in a single-family residential districts, with a commensurate reduction in lot width to 30 feet and lot depth of 70 feet, provided the property is located within a Municipal Service District and that both central water and sewer is available; and
2. There is no minimum lot size for affordable housing constructed in single-family residential districts.

D. Name of the Strategy: The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

The printed inventory of locally owned public lands suitable for affordable housing is kept by the County's Board Administration Office and is created and regularly reviewed and updated in consultation with the relevant County departments responsible for planning, zoning, building and development.

E. Name of the Strategy: The allowance of affordable accessory residential (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.

**Levy County**

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 359,000.00
Salaries and Benefits	\$ 35,900.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 35,900.00
Admin %	10.00%
	<b>OK</b>
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 359,000.00
Salaries and Benefits	\$ 35,900.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 35,900.00
Admin %	10.00%
	<b>OK</b>
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 359,000.00
Salaries and Benefits	\$ 35,900.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 35,900.00
Admin %	10.00%
	<b>OK</b>
<p>*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.</p> <p>Details:</p>	

Exhibit B  
Timeline for SHIP Expenditures

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

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](mailto:robert.dearduff@floridahousing.org) and include:

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

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

*Other Key Deadlines:*

AHAC reports are 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:		Levy County										
Estimated Funds (Anticipated allocation only):			\$ 359,000									
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, 2	Purchase Assistance with or without Rehab	Yes		\$30,000	1	\$30,000	2	\$30,000	\$90,000.00	\$0.00	\$90,000.00	3
3	Owner Occupied Rehabilitation	Yes	3	\$30,000	3	\$30,000	2	\$30,000	\$240,000.00	\$0.00	\$240,000.00	8
4	Demolition/Reconstruction	Yes		\$200,000		\$200,000		\$200,000	\$0.00	\$0.00	\$0.00	0
5, 16	Disaster Assistance	Yes		\$15,000		\$15,000		\$15,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No		\$2,500	2	\$2,500		\$2,500	\$0.00	\$5,000.00	\$5,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		3		6		4		\$330,000.00	\$5,000.00	\$335,000.00	13
Purchase Price Limits:			New	\$ 340,000	Existing	\$ 340,000						

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		\$ 35,900		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 370,900		This total is over the allocation and will require less than the maximum amount be awarded per applicant							

## Set-Asides

Percentage Construction/Rehab (75% requirement)		91.9%	OK
Homeownership % (65% requirement)		93.3%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 90,000	25.1%	OK
Low Income (30% requirement)	\$ 125,000	34.8%	OK
Moderate Income	\$ 120,000	33.4%	



FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:												
Estimated Funds (Anticipated allocation only):			\$ 359,000									
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, 2	Purchase Assistance with or without Rehab	Yes		\$30,000	1	\$30,000	2	\$30,000	\$90,000.00	\$0.00	\$90,000.00	3
3	Owner Occupied Rehabilitation	Yes	3	\$30,000	3	\$30,000	2	\$30,000	\$240,000.00	\$0.00	\$240,000.00	8
4	Demolition/Reconstruction	Yes		\$200,000		\$200,000		\$200,000	\$0.00	\$0.00	\$0.00	0
5, 16	Disaster Assistance	Yes		\$15,000		\$15,000		\$15,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No		\$2,500	2	\$2,500		\$2,500	\$0.00	\$5,000.00	\$5,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		3		6		4		\$330,000.00	\$5,000.00	\$335,000.00	13
Purchase Price Limits:			New	\$ 340,000	Existing	\$ 340,000						

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		\$ 35,900		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 370,900		This total is over the allocation and will require less than the maximum amount be awarded per applicant							

## Set-Asides

Percentage Construction/Rehab (75% requirement)		91.9%	OK
Homeownership % (65% requirement)		93.3%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 90,000	25.1%	OK
Low Income (30% requirement)	\$ 125,000	34.8%	OK
Moderate Income	\$ 120,000	33.4%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
Name of Local Government			Levy County									
Estimated Funds (Anticipated allocation only):			\$ 359,000									
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, 2	Purchase Assistance with or without Rehab	Yes		\$30,000	1	\$30,000	2	\$30,000	\$90,000.00	\$0.00	\$90,000.00	3
3	Owner Occupied Rehabilitation	Yes	3	\$30,000	3	\$30,000	2	\$30,000	\$240,000.00	\$0.00	\$240,000.00	8
4	Demolition/Reconstruction	Yes		\$200,000		\$200,000		\$200,000	\$0.00	\$0.00	\$0.00	0
5, 16	Disaster Assistance	Yes		\$15,000		\$15,000		\$15,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No		\$2,500	2	\$2,500		\$2,500	\$0.00	\$5,000.00	\$5,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		3		6		4		\$330,000.00	\$5,000.00	\$335,000.00	13
Purchase Price Limits:			New	\$ 340,000	Existing	\$ 340,000						

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		\$ 35,900		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 370,900		This total is over the allocation and will require less than the maximum amount be awarded per applicant							

## Set-Asides

Percentage Construction/Rehab (75% requirement)		91.9%	OK
Homeownership % (65% requirement)		93.3%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 90,000	25.1%	OK
Low Income (30% requirement)	\$ 125,000	34.8%	OK
Moderate Income	\$ 120,000	33.4%	

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: **Levy County**

Certifies that:

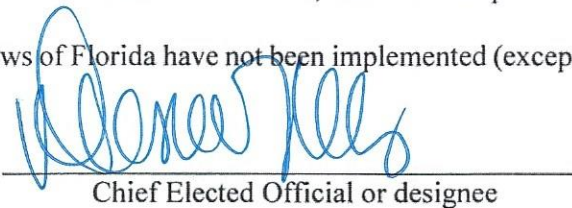
- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial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

  
\_\_\_\_\_  
Witness

Mary-Ellen Harper, County Manager  
Witness

  
\_\_\_\_\_  
Chief Elected Official or designee

**Desiree Mills, Chairman**  
Type Name and Title

**June 17, 2025**  
Date

**OR**

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

(Seal)

Deputy Clerk Katie

**RESOLUTION  
NUMBER 2025-32**

**A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF LEVY COUNTY, FLORIDA, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN FOR FISCAL YEARS 2025-2026, 2026-2027 AND 2027-2028 AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) ACT; DIRECTING THE SUBMISSION OF THE PLAN TO THE FLORIDA HOUSING FINANCE CORPORATION; AUTHORIZING AND DIRECTING THE CHAIR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS REQUIRED BY THE STATE; AND PROVIDING AN EFFECTIVE DATE.**

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

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

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

**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 SHIP Act with the methodology and purchase prices used defined in the LHAP;

**WHEREAS**, as allowed by Section 420.9075(7), Florida Statutes, the Board hereby finds that 5% of the local housing distribution, plus 5% of program income, is insufficient to adequately pay the necessary costs of administering the LHAP. The Board acknowledges that the cost of administering the LHAP may not exceed 10% of the local housing distribution, plus 10% of program income deposited into the trust fund (since Levy County meets the definition of a "small county" set forth in Section 120.52(19), Florida Statutes);

**WHEREAS**, the Levy County Housing Department has prepared a three-year LHAP for Fiscal Years 2025-2026, 2026-2027 and 2027-2028; and



**WHEREAS**, the County Commission finds that it is in the best interest of the public for Levy County to submit the three-year LHAP to the Florida Housing Finance Corporation for review and approval so as to qualify for documentary stamp tax funds to be used for development and maintenance of affordable housing in the County.

**NOW, THEREFORE, BE IT RESOLVED** by the Board of County Commissioners of Levy County, Florida (the "Board") that:

**Section 1:** The Levy County Local Housing Assistance Plan for Fiscal Years 2025-2026, 2026-2027 and 2027-2028, attached and incorporated herein, is approved (the "approved LHAP") and the County Manager, or designee, is directed to submit the approved LHAP to the Florida Housing Finance Corporation as required by State law.

**Section 2:** The Chair of the Board is designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the approved LHAP, and to do all things necessary and proper to carry out the terms and conditions of said program.

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

**DULY ADOPTED** on June 17, 2025.

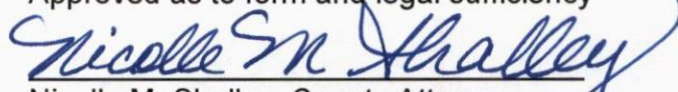
ATTEST  
Clerk of the Circuit Court and  
Ex-Officio to the Board

  
Matt Brooks, Clerk

BOARD OF COUNTY COMMISSIONERS  
LEVY COUNTY, FLORIDA

  
Desiree Mills, Chair

Approved as to form and legal sufficiency

  
Nicolle M. Shalley, County Attorney

## Subordination Policy for Levy County SHIP Program

Pursuant to the requirements of the Levy County Housing Assistance Plan (LHAP), Levy County may provide a Deferred Payment Loan secured by a mortgage (Second Mortgage) for a qualified applicant for assistance who is either purchasing an existing or newly constructed home through the Purchase Assistance Strategy in the LHAP, receiving repairs to an existing owner occupied home through the Rehabilitation or Demolition/ Reconstruction Strategy in the LHAP, or receiving repairs or improvements to an existing home following a disaster through the Disaster Mitigation Strategy in the LHAP.

1. It is the policy of the County not to subordinate unless a subordination request meets all the requirements for granting of a subordination request contained herein. The Board of County Commissioners has the sole authority to grant or deny a subordination request. An applicant's request for subordination must be in writing and provided to the County Housing Department and must contain all of the following documentation and information:

- Proof of licensure to do business in the State of Florida from financial institution being proposed as the priority mortgagee for the new loan;
- Authorization for Release of Information form signed by homeowner (signature(s) must be verified);
- Reason for subordination request;
- Documentation supporting the validity of the reason for the subordination request;
- Information on the original first mortgage loan (prior to the refinancing with the new loan) including original loan amount, number of years for repayment, interest rate, and current monthly mortgage payment;
- Current appraised value of subject property;
- A lender's good faith estimate of closing/settlement costs related to the new loan being proposed as the priority mortgage;
- Complete terms and conditions of the new loan being proposed as the priority mortgage;
- Whether the taxes and insurance payments are included in the new loan or whether homeowner will be responsible for them;
- Whether or not any of the homeowner's equity from the new loan will be used to pay bills or to consolidate debts, with names of payees of any debts proposed to be paid from such equity;
- Proposed subordination agreement; and
- Any additional information that may be required or requested by County.

2. Requests for subordination will be reviewed by the County Housing Department prior to final determination by the Board of County Commissioners. A request will not be forwarded to the Board of County Commissioners unless it is based on one of the following:

- Emergency needs arising out of natural or man-made disasters;
- Emergency repairs that eliminate a threat to the health or safety of the occupants or that eliminate an immediate or imminent danger to the dwelling itself;
- Refinancing to lower the interest rate on the applicant's existing first mortgage if the closing costs and/or fees can be recovered within 4 years; or
- Unforeseen emergency for which one cannot ordinarily budget and which results in severe financial hardship for the applicant, including but not limited to, serious illness or injury to the applicant or a dependent which creates severe financial hardship, or major personal property losses requiring funds over and above what may be covered by insurance.

3. A request for subordination will not be forwarded to the Board of County Commissioners for consideration or granted under any of the following conditions:

- The loan to value ratio exceeds 100%;
- The housing debt to income ratio exceeds 33%;
- The total debt to income ratio exceeds 40%;
- The new loan is other than a fixed rate loan;
- The new loan that is proposed to be the priority mortgage will result in a cash amount to the applicant at closing;
- The purpose of the request includes payment of credit card debt or other loans, payment of school tuition, funding the purchase of a car or other vehicle, payment for minor emergencies that do not result in extreme financial hardship, including but not limited to car repair, minor home repair, appliance replacement, or routine home maintenance; or
- The mortgage lender and applicant fail to provide all required documentation.

4. In the event a subordination request is forwarded to the Board of County Commissioners for consideration, the request may not be placed on a Board of County Commissioners agenda for up to four (4) weeks after all of the following have occurred: submittal of all required documentation and information; completion of the County Housing Department's review of such documentation and information; approval of the form and terms of the proposed subordination agreement by the county attorney. If the Board of County Commissioners grants the request for subordination and approves the final subordination agreement, the subordination agreement will be returned to the applicant for recording in the Official Records of Levy County, Florida. The applicant will provide a copy of the recorded subordination agreement to the County Housing Department.