

**Seminole County
Community Services Department
Community Development Division**

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

Prepared for the Seminole County Board of County Commissioners:

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

I. Program Details:

A. LG(s)

Name of Local Government	Seminole 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.

Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

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

All strategies will serve households meeting the definition of Special Needs first. After Special Needs, applications will be assisted for each strategy to meet the very low, and low-income set-asides. The applicants will be assisted on a first qualified, first served basis.

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

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

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

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

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



- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel earning 140% area median income (AMI) or less.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Seminole County incorporates green building by using energy efficient equipment. The County's housing and rehabilitation standards required the following energy efficient items in assisted homes: All HVAC units must have a minimum 15 seer energy star rating or better. Water heaters are required to have a minimum energy star rating of 88% efficiency. Toilets must have a minimum flow level of 1.28 GPF (gallons per flush). The rehabilitation standards require air ducts to have R-6 minimum and use new flexible air duct material that is properly sealed and supported. Electrical fixtures, appliances, are required to meet energy start ratings. In addition, Seminole County seeks to offer program participants information on energy efficiency. Seminole County also encourages participants and rental housing developers to have energy audits conducted on their units. The energy audits are performed by the utility companies.
- V. Describe efforts to meet the 20% Special Needs set-aside:** Community Services also provides program materials to community organizations serving populations with special housing needs. Additionally, Seminole County includes questions on the assistance application asking if the applicant falls into one of the special housing needs categories. The Seminole County SHIP program prioritizes households with special needs on its waiting lists for assistance for strategies A, B, C, G, & H . This is how special needs households receive priority consideration.
- W. Describe efforts to reduce homelessness:** Seminole County is committed to reducing homeless within the County and the larger Central Florida region. The County works in collaboration with homeless stakeholders within Seminole County. The strategies that will be used in this are D, E, & H.

A rapid-rehousing strategy was developed in 2015. The strategy provides rental subsidies to homeless individuals and households to provide access to permanent housing. SHIP funds are also used to help provide security and utility deposit assistance to help low-income renters obtain affordable rental housing. Security deposits often are the greatest hurdle to getting a rental unit. A SHIP prevention strategy (rental assistance, Tenant Based) will be included in the 2019-2022 Action Plan to help low-income renters keep their existing housing.

Seminole county also uses Federal HOME dollars to provide tenant based rental assistance. Some HOME funds are earmarked to assist elderly and disabled clients, helping to prevent homelessness ESG funding is also awarded to community agencies to provide re-housing assistance to homeless households. Emergency Solutions Grant funding is also used to provide funding to area emergency shelter.

Section II. LHAP Strategies:**A. Strategy Name – Purchase Assistance**

Code 1, 2

- a. **Summary:** SHIP funds will be awarded for 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. Existing homes must be in need of repairs or rehabilitation to qualify. Up to \$20,000 of the total amount of SHIP funding may be held in escrow for repairs for purchase of an existing home. The rehab associated with the Purchase Assistance strategy is restricted to repairs identified in the buyer's home inspection report. Purchase Assistance repairs cannot exceed \$20,000, which mirrors the Emergency Repair strategy. These repairs must address health, safety, and well-being issues, that includes roofing, electrical, plumbing, HVAC systems, weatherization, and accessibility/barrier removal. If the existing single-family home is found to pass inspection without repairs, the family will be notified that the home does not meet the strategy's requirements.

- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** extremely low, very low, low and moderate
- d. **Maximum Award:**
Existing Home:
 \$145,000 – Very Low Income
 \$130,000 - Low Income
 \$120,000 – Moderate Income

Newly Constructed Home:
 \$90,000 - Very Low Income
 \$80,000 - Low Income
 \$70,000 - Moderate Income
- e. **Terms:**
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage
 2. Interest Rate: 0%
 3. Years in loan term:

6 Years	Up to \$15,000
12 Years	\$15,001 - \$30,000
20 Years	\$30,001 - \$55,000
30 Years	\$55,001 & Up

4. **Forgiveness:** Forgiveness is prorated, and loan amount is reduced in equal amounts annually based on the length of the term. Loan is forgiven fully at the end of the term.
5. **Repayment:** None as long as the loan remains in good standing
6. **Default:** The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as a primary residence; the property is no longer occupied by the program beneficiary; or the property is refinanced. If any of these occur, the loan will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an heir who will occupy the home as a primary residence. The SHIP eligible heir must be the legal owner of the property. To become the legal owner, in the absence of a will, the property will require complete processing through probate. Additionally, the eligible heir/legal owner must sign an assumption of the mortgage.

If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.:

- f. **Recipient/Tenant Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis by income level, including priorities for special needs, and Essential Services Personnel.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:**
 1. Applicants must secure a first mortgage by an approved lender. The maximum will not be awarded in all cases.
 2. Mobile homes that do not meet DEO standards (June 1994), Department of Highway Safety and Motor Vehicles installation standards, zoning and other local code requirements, or are not classified as real property (ownership of unit and land) are not eligible for purchase assistance.
 3. In addition to the Down payment assistance, the County requires homeownership counseling provided by a HUD-approved Housing Counseling Agency.
 4. Program participants are required to provide \$1,000 toward the purchase of the property.
 5. Under this strategy, as a recipient of Newly Constructed Home Purchase Assistance funding, the household may apply for Minor Home Repair (Emergency Repair) or rehabilitation after the satisfaction of any SHIP mortgage/note.

B. Strategy Name – Emergency Repair

Code 6

a. **Summary:** Funds will be awarded to owner-occupied eligible households to be used to make necessary emergency repairs that threaten the health, safety, and well-being of the household, or that contribute to the structural integrity and preservation of the unit. Applicants will be able to receive assistance from trades including but not limited to roofing, electrical, plumbing, HVAC (heating and cooling systems), weatherization, and accessibility/barrier removal. This strategy will give priority to households with special housing needs until the set aside is reached. Once the set aside is reached, projects will be processed on a first come, first-qualified basis.

- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** Extremely Low, Very Low, Low, and Moderate
- d. **Maximum Award:** \$20,000
- 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 will be ranked for assistance based on a first-qualified, first-served basis, with priority given to Special Needs households. Criteria for waiting lists and priorities are described in Section I of this plan. For life threatening health or safety hazards, application review will be prioritized. Applicants must be owner-occupants of the home for which assistance is sought.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:**
1. The maximum will not be awarded in all cases.
 2. Mobile homes that do not meet DEO standards, Department of Highway Safety and Motor Vehicles installation standards, zoning and other local code requirements, or are not classified as real property (ownership of unit and land) are not eligible for assistance. Special Needs or other cases with extenuating circumstances will be evaluated on a case, by case basis.
 3. Applicants who receive grant can be placed on waiting list for rehabilitation/reconstruction

assistance.

4. Applicants will be denied the grant if their home has received Rehabilitation/Reconstruction in the past.
5. Applicant may receive Emergency (Minor Home Repairs) assistance once the original Rehabilitation/Reconstruction mortgage has matured. Rehabilitation/Reconstruction recipients are responsible for regular maintenance of the home and must maintain homeowners' insurance throughout the affordability period. However, they may be eligible to receive Disaster Assistance should their home receive damage during a disaster as declared by the President of the United States or Governor of the State of Florida.

C. Strategy Name – Owner Occupied Rehabilitation/Reconstruction	Code 3, 4
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- a. **Summary:** Funds will be awarded to assist owner-occupied eligible households with repairs, relocation during construction (if needed), to improve the health, safety, and well-being of the household; or to contribute to the structural integrity and preservation of the unit, repairs to make the home less susceptible to major storm damage, and/or substantially rehabilitate the home. The strategy includes demolition and reconstruction of a home if it is beyond financial feasibility to repair.

Demolition and reconstruction of a home will be conducted if the estimated construction costs, which include contingencies, such as household property storage and/or household relocation, as determined by the County, exceeds \$150,000 can be considered for demolition and reconstruction.

- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** extremely low, very low, low and moderate
- d. **Maximum award (includes construction work, relocation, and/or storage):**
\$150,000 - Rehabilitation
\$250,000 – Reconstruction
- e. **Terms:**
 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage
 2. Interest Rate: 0%
 3. Years in loan term:

20 Years	\$30,001 - \$50,000
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30 Years	\$50,001 & up
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4. **Forgiveness:** Forgiveness is prorated, and loan amount is reduced in equal amounts annually based on the length of the term. Loan is forgiven fully at the end of the term.
5. **Repayment:** None if the loan remains in good standing
6. **Default:** The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as a primary residence; the property is no longer occupied by the program beneficiary; or the property is refinanced. If any of these occur, the loan will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an heir will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. **Recipient/Tenant Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis, with priority given to Special Needs individuals and households. Criteria for waiting lists and priorities are described in Section I of this plan. Applicants must be owner-occupants of the home for which assistance is sought.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:**
 1. Applicants must demonstrate they have lived in their residence for at least one year from the date of application and the unit will be their primary residence.
 2. Applicants can only receive Reconstruction assistance once in a lifetime.
 3. Housing construction and rehabilitation activities funded under this strategy shall meet the County's Housing Rehabilitation Standards.
 4. Applicants may apply for Minor Home Repair grant no less than 5 years after completion of a Rehabilitation project. Applicants may apply for Minor Home Repair after the satisfaction of a SHIP Reconstruction mortgage. Applicants may apply for Rehabilitation after the satisfaction of any SHIP mortgage.
5. **Rehabilitation:**
The applicant can have a first mortgage, but the value of the home, as per assessed value on the property card, must be greater than amount of the first mortgage. First mortgage, property taxes or assessment must be current. If the home is mortgage free at the time of



closing, the eligible homeowner must obtain insurance and remain insured with coverage equal to or greater than the current value of the home plus the estimated amount of assistance received. If insurance cannot be purchased prior to repairs, a letter from insurance company must be provided. If the home has an existing second mortgage, the home will not qualify.

6. **Reconstruction:**

If the home has an existing second mortgage, the home will not qualify. Homeowner will be required to show proof of insurance at time of Reconstruction completion.

D. Strategy Name - Acquisition/Rehabilitation or New Construction	Code 9, 10
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- a. **Summary:** The County will select a sponsor that may construct new or acquire existing housing to rehabilitate for the purpose of increasing or improving the affordable housing stock. If acquisition funds are not needed, the selected Sponsor may construct new or rehabilitate existing housing on sponsor-owned land or existing housing that they have acquired. After the new construction or rehabilitation, the housing unit(s) must be made available for eligible households to purchase.

The County will select Sponsor(s) through a Request For Proposals process; to acquire vacant land for construction or to acquire existing housing and rehabilitate the home(s) for the purpose of increasing or improving the affordable housing stock. If the sponsor does not need acquisition funds, the Sponsor may use the funds to newly construct or rehabilitate existing Sponsor-owned housing. After construction and/or rehabilitation, the Sponsor must make the housing unit(s) available for eligible households to purchase.

- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** Extremely Low, Very low, low and moderate
- d. **Maximum Award:** \$225,000
- e. **Developer Terms:**
1. Interest Rate: 0%
 2. Years in loan term: Two (2)
 3. Forgiveness: Loan is not forgiven
 4. Repayment: Loan is repaid upon sale to eligible buyer minus developer fee.

5. Default: The loan will be in default if the home is not sold to an eligible buyer within 2 years from when the loan is closed.

Homebuyer Terms:

Maximum Amount to Passthrough to Homebuyer as Purchase Assistance:

\$90,000 - Very Low Income

\$80,000 - Low Income

\$70,000 - Moderate Income

1. Repayment loan/deferred loan/grant: A deferred payment loan secured by a mortgage and note.
2. Interest Rate: 0%
3. Years in Loan Term: 30
4. Forgiveness: Forgiveness is prorated, and loan amount is reduced in equal amounts annually based on the length of the term. Loan is forgiven fully at the end of the term.
5. Repayment: None if the loan remains in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as a primary residence; the property is no longer occupied by the program beneficiary; or the property is refinanced. If any of these occur, the loan will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an heir who will occupy the home as a primary residence. The SHIP eligible heir must be the legal owner of the property. To become the legal owner, in the absence of a will, the property will require complete processing through probate. Additionally, the eligible heir/legal owner must sign an assumption of the mortgage.

If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. **Recipient/Tenant Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis by income level, including priorities for special needs, and Essential Services Personnel.

g. **Sponsor Selection Criteria:** N/A.

h. **Additional Information:**

1. All mortgages, taxes, and special assessments must be current and paid;
2. Housing construction and rehabilitation activities funded under this strategy shall meet the County's Housing Rehabilitation Standards.

E. Strategy Name – Disaster Assistance	Code 5, 16
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- a. **Summary:** The Disaster Strategy provides assistance to households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:
- a) Interim repairs to avoid further damage, tree and debris removal required to make the individual housing unit habitable;
 - b) Relocation expenses (up to six (6) months);
 - c) Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
 - d) Elevation of the structure and rehabilitation to comply with local housing code and with Chapter 553, F.S.;
 - e) Repairing structural and non-structural damages, roof repair/replacement, structure demolition/replacement, and retrofitting activities such as waterproofing or elevating a structure.
 - f) Housing assistance for eligible applicants who have no other option than to live in hotels due to the shortage of rental housing.
 - g) Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order, such as the Rehabilitation/Reconstruction Strategy. All terms, conditions, maximum awards, and additional information will be incorporated into the Disaster Assistance Strategy.
 - h) Other eligible activities as proposed to and approved by Florida Housing.

Repairs will be prioritized as follows:

1. Immediate threats to health life and safety (sewage, damaged windows, roofing) in cases where the house is still habitable
2. Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the house is still habitable
3. Repairs necessary to make the home habitable
4. Repairs to mitigate dangerous situations (exposed wires)

- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** Extremely Low, Very Low, Low and Moderate
- d. **Maximum Award:** up to \$20,000 as a Grant. Rehabilitation or Reconstruction under this strategy will be completed under the Rehab/Reconstruction Strategy.
- 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
 - 7. If repairs exceed the grant amount, terms will default to Rehab/Reconstruct Strategy
- f. **Recipient/Tenant Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis, with priority given to Special Needs individuals and households. Priority will also be given to essential personnel Criteria for waiting lists and priorities are described in Section I of this plan. For life threatening health or safety hazards, application review will be prioritized. Applicants must be owner- occupants of the home for which assistance is sought.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:**
 - 1. The maximum term for receiving rental and relocation assistance is six (6) months.
 - 2. The maximum will not be awarded in all cases.
 - 3. Mobile homes that do not meet DEO standards, Department of Highway Safety and Motor Vehicles installation standards, zoning and other local code requirements, or are not classified as real property (ownership of unit and land) are not eligible for assistance.

F. Strategy Name – Rental Construction/Rehabilitation	Code 14, 21
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| a. Summary: Funding is provided for the new construction or acquisition and rehabilitation of existing rental properties; acquisition and rehabilitation of residential structures for rental properties; or for the acquisition and conversion of commercial or other property to rental residential property. Funds can be provided to a for- profit or a non-profit developer for the purpose of creating or preserving a long-term resource of rental housing opportunities for lower income residents. This strategy may provide the local government contribution to eligible projects applying for FHFC funding. |
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- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** Extremely Low, Very Low, Low and Moderate
- d. **Maximum Award:**
\$70,000 per unit for apartment dwellings
\$150,000 per unit for single-family dwelling units

Under this strategy, the County awards funds to fill the financing gap for the total project. The maximum award is based on the number of units to be developed, the amount of funds allocated to fund shovel-ready projects under the Request for Applications, along with the financing gap presented in the applications develop budget.

- e. **Terms:**
 1. Repayment loan/deferred loan/grant: 1% Non-Amortizing 15-year balloon mortgage
 2. Interest Rate: 1% non-amortizing contingent upon cashflow accrual.
 3. Years in loan term:

15 Years	Minimum Restricted Use Covenant regardless of activity
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4. Forgiveness: N/A
5. Repayment (For Tax Credit Projects ONLY): If a tax credit development's financing structure requires a minimum 51% deferred developer fee, with principle or interest payments being made on the Developer Fee Note, it will be required that a minimum 51% Deferred Developer Fee with any principal or interest payments on Developer Fee Note be paid in equal dollar amounts on the County Loan.
6. **Default:** The loan will be due and payable within its term if the property is sold or is no longer used to house eligible households. If the property is foreclosed on by a superior mortgage holder, the County will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available after satisfaction of all superior liens.

In the event the Developer ceases to use the property to house eligible households or if the Developer offers the property for sale prior to the end of the term of the loan, the County must give a right of first refusal to an eligible nonprofit for purchase at the current market value for continued occupancy by eligible persons.

- f. **Recipient/Tenant Selection Criteria:** Units will be leased to extremely low, very low, and low income tenants. All eligible tenants must be eligible under the appropriate income and rent levels in

accordance with SHIP program guidelines.

- g. **Developer Selection Criteria:** The County will advertise and seek organizations through a request for proposal process. Seminole County will adhere to all advertising and notification requirements as required by the SHIP program and follow the policies and procedures outlined by the Seminole County Purchasing and Contracts office. Agencies will be evaluated based on a variety of factors including previous experience and successful completion of projects, organizational capacity, and feasibility of the project, willingness to agree contractually to SHIP and County requirements and financial strength of the organization.

Additionally, developers must provide a 15-year operating proforma, illustrating positive cash flow throughout the project's affordability period, prior to recommending the project for funding. Final approval is contingent upon the project completing credit underwriting showing proof of the project's ability to cash flow with a DSR exceeding 1.10. The compliance team monitors the project's financials throughout the affordability period and will work with the developer to address any cash flow issues, should they arise.

h. **Additional Information:**

1. Rehabilitated units must meet Seminole County Rehabilitation Standards.
2. Units will be monitored for compliance in accordance with SHIP statutes.

G. Strategy Name – Rental Assistance	Code 13, 23, 26
---	-----------------

- a. **Summary:** Funds will be awarded to renter households that are in need of assistance for: **1)** security and utility deposit assistance plus one month of contract rent; and/or **2)** rent subsidies for up to 12 months to rehouse homeless under the rapid re-housing program, or **3)** up to 6 months of rent and utilities to prevent homelessness or prevention rental assistance (tenant based). This assistance allows applicants to bring current past due rent and utilities, that have addressed the financial hardship which caused the delinquency. **This is not ongoing assistance.**

This includes the following programs:

Rental and Security Deposits
Rapid Rehousing
Prevention Rental Assistance (Tenant Based)

- b. **Fiscal Years Covered:** 2022-2023, 2023-2024, 2024-2025
- c. **Income Categories to be served:** extremely low, very low, low and moderate
- d. **Maximum Award:**
\$5,000 – Prevention Rental Assistance (Tenant Based)
\$7,500 – Security/Utility Deposit Assistance plus one month contract rent

\$20,000 – Rapid Re-Housing Assistance

e. **Terms:**

1. Repayment loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. **Recipient/Tenant Selection Criteria:** Applicants will be assisted on a first-qualified, first served basis.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:** N/A

III. **LHAP Incentive Strategies**

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

A. Name of the Strategy: **Expedited Permitting**

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy: Currently the Planning and Development Division expedites, at no cost, site plans and certain subdivision applications for affordable housing. This is part of the Fee Resolution. Only applications which do not go to any Board or Commission for approval may be expedited. Applicants for affordable housing are advised of this during a pre-application meeting.

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: Each Department that presents an ordinance for approval from the Board of County Commissioners will complete and Economic Impact Statement.

- C. Other Incentive Strategies Adopted: **Impact Fees**
Update and fully define Seminole County Government's existing Attainable Housing Strategic Plan, including identify a funding source. This program allows developers of affordable housing to be reimbursed for some of the costs of impact fees. Develop a formal education/communication plan, including integrating the program into existing client contact processes.

IV. EXHIBITS:

- 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).

Seminole County

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 3,688,898.00
Salaries and Benefits	\$ 290,316.00
Office Supplies and Equipment	\$ 78,573.00
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 368,889.00
Admin %	10.00%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 3,688,898.00
Salaries and Benefits	\$ 290,316.00
Office Supplies and Equipment	\$ 78,573.00
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 368,889.00
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 3,688,898.00
Salaries and Benefits	\$ 290,316.00
Office Supplies and Equipment	\$ 78,573.00
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 368,889.00
Admin %	10.00%
	OK
*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.	
Details:	

Exhibit B
Timeline for SHIP Expenditures

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

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

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

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

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

1. A statement that “(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:			SEMINOLE COUNTY									
Estimated Funds (Anticipated allocation only):			\$ 3,688,898									
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 W/ REHAB	Yes	1	\$145,000	3	\$135,000	3	\$120,000	\$910,000.00	\$0.00	\$910,000.00	7
2	PURCHASE ASSISTANCE W/O REHAB	No	0	\$90,000	3	\$80,000	0	\$70,000	\$0.00	\$240,000.00	\$240,000.00	3
3	EMERGENCY REPAIRS	Yes	9	\$20,000	10	\$20,000			\$380,000.00	\$0.00	\$380,000.00	19
3	OWNER OCCUPIED REHABILITATION	Yes	2	\$150,000	2	\$150,000			\$600,000.00	\$0.00	\$600,000.00	4
3	DEMOLITION/RECONSTRUCTION	Yes	2	\$250,000	1	\$250,000			\$750,000.00	\$0.00	\$750,000.00	3
9,10,14	ACQUISITION NEW CONSTRUCTION/REHAB	Yes	0	\$250,000	0	\$250,000			\$0.00	\$0.00	\$0.00	0
5, 16	DISASTER RELIEF	Yes	0	\$20,000	0			\$20,000	\$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		14		19		3		\$2,640,000.00	\$240,000.00	\$2,880,000.00	36
Purchase Price Limits:			New	\$ 510,939	Existing	\$ 510,939						

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
14	RENTAL REHABILITATION - DEVELOPER	Yes		\$150,000	1	\$150,000			\$150,000.00	\$0.00	\$150,000.00	1
21	NEW CONSTRUCTION - DEVELOPER	Yes		\$150,000		\$150,000			\$0.00	\$0.00	\$0.00	0
23	SECURITY AND/OR UTILITY DEPOSITS	No	6	\$5,000	8	\$5,000			\$0.00	\$70,000.00	\$70,000.00	14
13	RENTAL ASSISTANCE (TENANT)	No	3	\$25,000	2	\$25,000			\$0.00	\$125,000.00	\$125,000.00	5
		No							\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		9		11		0		\$150,000.00	\$195,000.00	\$345,000.00	20
	Administration Fees		\$ 368,889		10%		OK					
	Home Ownership Counseling		\$ 75,000									
Total All Funds			\$ 3,668,889 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		75.6%	OK
Homeownership % (65% requirement)		78.1%	OK
Rental Restriction (25%)		9.4%	OK
Very-Low Income (30% requirement)	\$ 1,230,000	33.3%	OK
Low Income (30% requirement)	\$ 1,485,000	40.3%	OK
Moderate Income	\$ 360,000	9.8%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			Seminole									
Estimated Funds (Anticipated allocation only):			\$ 3,688,898									
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											
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2	PURCHASE ASSISTANCE W/O REHAB	No	0	\$90,000	3	\$80,000	0	\$70,000	\$0.00	\$240,000.00	\$240,000.00	3
3	EMERGENCY REPAIRS	Yes	9	\$20,000	10	\$20,000			\$380,000.00	\$0.00	\$380,000.00	19
3	OWNER OCCUPIED REHABILITATION	Yes	2	\$150,000	2	\$150,000			\$600,000.00	\$0.00	\$600,000.00	4
3	DEMOLITION/RECONSTRUCTION	Yes	2	\$250,000	1	\$250,000			\$750,000.00	\$0.00	\$750,000.00	3
9,10,14	ACQUISITION NEW CONSTRUCTION/REHAB	Yes	0	\$250,000	0	\$250,000			\$0.00	\$0.00	\$0.00	0
5, 16	DISASTER RELIEF	Yes	0	\$20,000	0			\$20,000	\$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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	Total Homeownership		14		19		3		\$2,640,000.00	\$240,000.00	\$2,880,000.00	36
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Total All Funds			\$ 3,668,889 OK									

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5, 16	DISASTER RELIEF	Yes	0	\$20,000	0			\$20,000	\$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
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OK

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Total All Funds			\$ 3,668,889 OK									

Set-Asides

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Low Income (30% requirement)	\$ 1,485,000	40.3%	OK
Moderate Income	\$ 360,000	9.8%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

SEMINOLE 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

Chief Elected Official or designee

Jay Zembower, Chairman

Type Name and Title

Witness

Date

OR

Kyla Farrell For:

Attest

Grant Maloy
Clerk to the Board of
County Commissioners of
Seminole County, Florida

(Seal)

RESOLUTION #: 2025-R-41

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF SEMINOLE COUNTY, FLORIDA APPROVING THE 2025-2028 LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND 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 Laws of Florida, allocating a portion of documentary stamp taxes on deeds to local governments to fund the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (2024), and Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

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

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act. The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, the Community Services Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board of County Commissioners of Seminole County finds that it is in the best interest of the public for Seminole County to submit the Local Housing Assistance Plan for review and approval to qualify for funding for affordable housing.

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


Exhibit E
67-37.005(1), F.A.C.
2025

Section 1: The Board of County Commissioners of Seminole County hereby approves the Local Housing Assistance Plan, attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2025-2026, 2026-2027, 2027-2028.

Section 2: The Chairman of the Board of County Commissioners of Seminole County is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as it relates to the Local Housing Assistance Plan implementation, and to do all things necessary and proper to carry out the terms and conditions of said plan.

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

PASSED AND ADOPTED THIS 13 DAY OF May, 2025


Jay Zembower, Chairman

(SEAL)

ATTEST:



Grant Maloy

Clerk of the Board of County Commissioners of Seminole County, Florida

Attachment:

Local Housing Assistance Plan