

CLAY COUNTY SHIP PROGRAM

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

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I. Program Details:

A. LG(s)

Name of Local Government	Clay County Board of County Commissioners
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:

Priority will be given to (1) Special Needs; (2) Essential Personnel and (3) Income Category.

- 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
Housing Finance Authority of Clay County	Administration of the Program	100%
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:** Project Delivery Costs will be paid to a third party who is not a county employee for inspection services provided under the Owner Occupied Rehabilitation Strategy, and any other strategy that requires construction and inspection services, such as the Demolition and Reconstruction- Home Replacement Strategy as well as the Homes for Wounded Veterans Strategy. Those inspection services under the Owner Occupied Rehabilitation Strategy include the initial inspection of the property in order to prepare Bid Specifications for each rehabilitation project; attendance at the mandatory contractor walk through to discuss the rehabilitation work to be done; continuous monitoring of the



construction process; and the final inspection of the work completed on each project. No more than 5% of the award shall be paid for inspection services.

- 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.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Clay County through implementation of the various SHIP housing strategies shall encourage and support green, storm resistant and low maintenance construction, including energy efficient features that are economically sound with respect to the goals and benefits of each strategy. Green building and energy savings shall be encouraged in all appropriate SHIP housing strategies as well as energy star appliances, ceiling fans and light fixtures when appropriate.
- V. Describe efforts to meet the 20% Special Needs set-aside:** Clay County SHIP Coordinator meets on a regular basis with the not-for-profit entities that serve the special needs population to discuss their housing need. The goals will be met through Owner Occupied Housing Rehabilitation and Rental Assistance Strategies.
- W. Describe efforts to reduce homelessness:** Efforts to reduce homelessness have been carried out through the Eviction Prevention and Rent Subsidies/Rapid Rehousing strategy whereby the SHIP Program has been able to provide funds to a local not-for-profit entity whose mission is to end homelessness and promote self-sufficiency.

Section II. LHAP Strategies (Please read LHAP Strategy Quick Guide before developing strategies):

A. Owner Occupied Housing Rehabilitation	Code 3
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- a. Summary: SHIP funds will be used for qualified applicants whose homes are in need of repair. Repairs may include roofing, electrical, plumbing, heating/air conditioning, accessibility modifications, health/safety/sanitary problems, safety code violations, and/or interior/exterior damage and deteriorations to the structure. Under this strategy failing septic systems and old wells can be replaced by paying for connection fees, abandoning private wells and abandoning septic tanks, as well as other related plumbing costs may be funded under this strategy.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely Low, Very Low and Low
- d. Maximum award: \$49,999.99
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded Note and Mortgage.
 - 2. Interest Rate: 0 %



3. Years in loan term: 30
4. Forgiveness: None
5. Repayment: None due as long as loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer or conveyance of property, conversion to a rental property, loss of homestead exemption status, or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. 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. At the end of the 30 year term, the loan will need to be repaid to the SHIP Program.

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on first-qualified, first-served basis with priorities (in order) for Special Needs, Essential Services Personnel and Income Category. A waiting list will be maintained in the event funding is not available. Applications are taken all year long. Recipients must, at a minimum, meet the following criteria:

- The applicant has legally owned and resided in the home continuously for a minimum of one (1) year prior to applying for assistance and must be able to provide proof of ownership; is free from any Lis Pendens filed against the property;
- The applicant(s) mortgage payment is not more than 30 days delinquent at the time of application;
- The applicant(s) property taxes are not delinquent;
- The applicant may not be delinquent on any debt owed to Clay County;
- The applicant(s) must provide proof of filing Federal Income Tax return for the previous year or provide proof of exemption;
- The applicant(s) has been discharged from any bankruptcy filed;
- The applicant(s) has not received SHIP rehabilitation assistance during the previous five (5) years;
- The assessed value of the home may not exceed the maximum amount allowed under the US Treasury Limit;
- The applicant(s) may not have assets (excluding retirement or IRA accounts) exceeding \$15,000.00 in value;
- The applicant(s) may not have any unresolved property code violations/citations, excluding primary residence, issued either by the county or by any city or town if the property is located within an incorporated area other than the item being addressed by SHIP.

g. Sponsor Selection Criteria: N/A

h. Additional Information: A loan will be awarded in the amount necessary to make repairs on the home, including change orders, recording and inspection fees. Repairs are prioritized to provide safe and sanitary living conditions. The maximum loan amount will not be awarded in all cases. The recipient may re-apply for additional assistance after a five year period of time has elapsed. There is a maximum



lifetime assistance award of \$50,000 for each recipient of Housing Rehabilitation funds. Repairs to mobile homes are not eligible under this strategy, but are eligible under the Repairs to Mobile Homes strategy. The County's Purchasing Policy shall be used to determine the bid process, dependent upon the dollar amount of rehabilitation work required. Assistance is based upon funding availability.

B. Purchase Assistance/Down Payment Assistance	Code 1,2
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a. Summary: Funds will be used for qualified persons in need of down payment and/or closing cost assistance to purchase a new or existing home. This strategy will be partnered with the Housing Finance Authority of Clay County's First Time Homebuyer Program, Home Sweet Home.

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

c. Income Categories to be served: Very Low, Low and Moderate up to 140% of AMI

d. Maximum award: \$30,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loans secured by a recorded Note and Mortgage
2. Interest Rate: 0%
3. Years in loan term: 30
4. Forgiveness: None
5. Repayment: No payments are required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as the primary residence. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. 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 repayment.

f. Recipient/Tenant Selection Criteria:

- The applicant must be a first-time homebuyer;
- The appraised value of the home may not exceed the maximum sales price allowed under the limits of the US Treasury Department;
- The property being purchased must be in Clay County;
- Applicants must qualify through the Home Sweet Home First Time Homebuyer Program/Housing Finance Authority of Clay County First Time Homebuyer Program and must have completed all necessary



requirements of that program.

- g. **Sponsor Selection Criteria:** The County has an ongoing contract with the Housing Finance Authority of Clay County.
- h. **Additional Information:** This strategy will be used in conjunction with the Housing Finance Authority of Clay County's First Time Homebuyer Program, also known as the Home Sweet Home Program. Clay County will provide SHIP Program income funds to the Housing Finance Authority of Clay County, on a reimbursement basis for said down payment assistance. The Housing Finance Authority of Clay County will retain and service the down payment assistance loans. When the loans are paid in full, the Housing Finance Authority of Clay County will designate these funds to be used only for down payment assistance to qualified individuals or will return said sums to the SHIP Program. Household income will be verified according to an IRS process rather than the HUD Section 8 income definition used for other SHIP strategies. This acceptable alternative method is required because the SHIP assistance provided under this strategy is combined with tax exempt bond mortgages and/or with Mortgage Credit Certificates, when available, which mandates an IRS based income verification process. Mobile Homes are not eligible. Assistance is based upon funding availability.

C. Disaster Assistance	Code 5
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a. **Summary:** Funds may be used in this strategy to provide emergency repairs to households following a disaster as declared by State or Federal Executive Order. Funds may be used for such items as, but not limited to, purchase of emergency supplies for eligible households to weatherproof damaged homes; interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable; repair of existing wells where public water is not available; post disaster assistance with non-insured repairs. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered. Funds will not be allocated to this strategy except in the case of a State or Federal disaster declaration for the county. Property must be owner occupied.

- 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:** \$10,000.00
- e. **Terms:**
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: 0%
 - 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 priorities to Special Needs as defined in F.S. 420.004(13), Homeless, Elderly and migrant farm workers.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: If the homeowner is insured, proceeds from the insurance must be used first before SHIP funds. Mobile homes will be considered under this strategy. Assistance is based upon funding availability.

D. Special Needs Housing (Non-Profit)	Code 12
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a. Summary: This program will provide funding for the purchase of new construction housing, the purchase of existing housing and/or the rehabilitation of or additions to existing housing used for special needs housing groups. Special Needs as defined in F.S. 420.004(13) and Homeless as defined in F.S. 420.621 as well as non-profits serving the veteran population.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely Low, Very Low, and Low
- d. Maximum award: \$300,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded Note and Mortgage.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10
 - 4. Forgiveness: Forgiven after 10 years provided Sponsor/Developer/Group Home/Non-Profit actively and exclusively uses the property for its intended purpose.
 - 5. Repayment: No repayment is required provided a default does not occur within the 10 year loan period.
 - 6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, foreclosure or conveyance of property, failure to occupy the property as intended and further outlined in the County's SHIP Funding Agreement or failure to comply with the County's Funding Agreement.
- f. Recipient/Tenant Selection Criteria: Potential residents will be assisted based on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria: Assistance is awarded on a first-qualified, first served basis to applicant-sponsors meeting the following criteria:
 - Funds must be expended in Clay County;
 - They must provide shelters or group homes for residents meeting the definition under



420.004(13); to domestic violence victims, persons with developmental disabilities, the homeless, the elderly, disabled adults, migrant farm workers, veterans or similar populations;

- They have successfully completed projects similar to those being developed and in a timely manner, thus demonstrating capability to develop affordable housing;
- Their financial accountability standards permit the Clay County SHIP Coordinator to account for and audit the SHIP funds utilized, in order to meet the state statutory requirements of the SHIP Program relating to the beneficiaries and units assisted;
- They have administrative capability to provide all necessary income and demographic documentation in order to meet the state statutory requirements of the SHIP Program relating to beneficiaries, units assisted and state statutory deadline for expanding SHIP Program Funds;
- They demonstrate or document items that are in place: zoning, infrastructure, site control;
- There is a contact person named, preferably having prior grant experience.

h. Additional Information: Assistance is based upon funding availability.

E. Eviction Prevention	Code 13
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a. Summary: Funds will be awarded to renter households in need of assistance for eviction prevention. Funds are available to pay past due rent, late fees, and additional future rents for a period not to exceed six months total. Rental payments will not exceed the Rent Limit Chart published by HUD annually.

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

c. Income Categories to be served: Extremely Low, Very Low and Low

d. Maximum award: \$10,000.00

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

f. Recipient/Tenant Selection Criteria: Recipient/Tenant Selection Criteria: Applicants must be participating in a program sponsored by an agency or not-for-profit group who has been selected to participate in this Strategy and whose mission is to prevent eviction and homelessness, to promote housing stabilization and self-sufficiency.

- To receive eviction prevention funds, the recipient must be at least two months behind in rent payments;
- The recipient must income qualify as Extremely Low, Very Low or Low;
- The recipient must be a resident of Clay County for the past six (6) months;
- The recipient must have documentation of a hardship (i.e. proof of past due rent notice or



eviction prevention);

- There must be a reasonable expectation that the applicant will be able to resume full rental payments after receiving SHIP assistance;
- The recipient must meet with the Housing Stability Counselor/Coach for the time that is required to obtain and/or stabilize housing. Housing Stability Counseling/Coaching will be a part of the Program Sponsor's Self-Sufficiency program;
- The recipient will be assisted on a first-qualified, first-served basis.

g. Sponsor/Sub-recipient Selection Criteria: Sponsor Selection Criteria: Funds will be disbursed through a Sponsor for an eligible applicant who is participating in the Sponsor's Self-Sufficiency Program. Criteria for selection of a Sponsor will include:

- The length of time the organization has been operating in Clay County or the Northeast Florida Regional Area (minimum of five (5) years);
- Experience in the development of plans to assist the homeless and those in danger of becoming homeless;
- Experience in providing self-sufficiency programs that include supportive housing industry-recognized best practices and quality standards of care;
- Financial and human resource capacity to administer the program;
- Sponsor must have successfully completed projects similar in nature to those being developed and in a timely manner, thus demonstrating capacity to develop a plan to assist the homeless and those in danger of becoming homeless;
- Sponsor must demonstrate financial accountability standards that permit the Clay County SHIP Program Administrator to account for and audit the SHIP funds utilized in order to meet the state statutory requirement of the SHIP Program relating to beneficiaries and units assisted;
- Must have administrative capacity to provide all necessary income and demographic documentation by May 30 of the year the monies are expended, in order to meet the state statutory deadline for expending SHIP Program funds;
- Sponsor should have prior applicable grant experience and should have prior experience in identifying safe, decent and affordable permanent housing;
- Sponsor should have prior experience providing individualized short-term financial assistance and short-term case management.

h. Additional Information: Assistance is based upon funding availability.

F. Rent Subsidies/Rapid Rehousing	Code 23,26
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a. Summary: Funds will be awarded for (1) first and last month's rent, security and utility deposit assistance; and (2) rent subsidies that can be paid for up to twelve (12) months. To be eligible for rent subsidies, the household receiving assistance must have at least one adult who is a person with special needs as defined in s.420.0004, F.S. or be homeless as defined in s 420.621 F.S. Rental assistance will not exceed twelve (12) months.

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

- c. Income Categories to be served: Extremely Low and Very Low
- d. Maximum award: \$10,000.00
- e. Terms :
1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants must be participating in a program sponsored by an agency or not-for-profit group who has been selected to participate in this Strategy and whose mission is to prevent homelessness, to promote housing stabilization and self-sufficiency.
- To receive rental assistance/rapid rehousing funds, the household must be homeless as defined above;
 - The recipient must income qualify as Extremely Low or Very Low;
 - The recipient must be a resident of Clay County for the past six (6) months;
 - The recipient must have documentation of a hardship;
 - There must be a reasonable expectation that the applicant will be able to resume full rental payments after receiving SHIP assistance;
 - The recipient must meet with the Housing Stability Counselor/Coach for the time that is required to obtain and/or stabilize housing. Housing Stability Counseling/Coaching will be a part of the Program Sponsor's Self-Sufficiency program;
 - The recipient will be assisted on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria: Funds will be disbursed through a Sponsor for an eligible applicant who is participating in the Sponsor's Self-Sufficiency Program. Criteria for selection of a Sponsor will include:
- The length of time the organization has been operating in Clay County or the Northeast Florida Regional Area (minimum of five (5) years);
 - Experience in the development of plans to assist the homeless and those in danger of becoming homeless;
 - Experience in providing self-sufficiency programs that include supportive housing industry-recognized best practices and quality standards of care;
 - Financial and human resource capacity to administer the program;
 - Sponsor must have successfully completed projects similar in nature to those being developed and in a timely manner, thus demonstrating capacity to develop a plan to assist the homeless and those in danger of becoming homeless;
 - Sponsor must demonstrate financial accountability standards that permit the Clay County SHIP Program Administrator to account for and audit the SHIP funds utilized in order to meet the state statutory requirement of the SHIP Program relating to beneficiaries and units assisted;
 - Must have administrative capacity to provide all necessary income and demographic



documentation by May 30 of the year the monies are expended, in order to meet the state statutory deadline for expending SHIP Program funds;

- Sponsor should have prior applicable grant experience and should have prior experience in identifying safe, decent and affordable permanent housing;
- Sponsor should have prior experience providing individualized short-term financial assistance and short-term case management.

h. Additional Information: Assistance is based upon funding availability. The applicant's lease must be at least twelve (12) months in duration.

G. Strategy Name Demolition and Reconstruction – Home Replacement	Code 4
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a. Summary: This strategy provides funding for the replacement of an existing single family dwelling that has been determined to be beyond the allowable cost to rehabilitate and more than 50% of the structure is deemed unlivable and not economically feasible to rehabilitate. This strategy will also provide for the replacement of mobile homes that are over 10 years in age with a single family dwelling. Replacement with a modular home may be considered as the replacement home should that be economically feasible. **Applicants will be considered provided they have current estate planning documents in place, such as a will, trust or ladybird deed.**

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

c. Income Categories to be served: Extremely Low, Very Low and Low

d. Maximum award: \$300,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a record Note and Mortgage
2. Interest Rate: 0%
3. Years in loan term: 30 Years
4. Forgiveness: None
5. Repayment: None due as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable. In cases where the qualified homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the property as his 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.

f. Recipient/Tenant Selection Criteria:

Applicants will be ranked for assistance on a first-qualified, first-served basis with priorities for Special Needs. In addition, the applicant must meet the following qualifications:



- The applicant has legally owned and resided in the home continuously for a minimum of one year prior to applying for assistance and must be able to provide proof of ownership;
- The applicant(s) property taxes are not delinquent;
- The applicant(s) may not be delinquent on any debt owed to Clay County;
- The applicant(s) must provide proof of filing a Federal Income Tax return for the previous year or provide proof of exemption;
- The applicant(s) has been discharged from any bankruptcy filed;
- The applicant has never received SHIP assistance;
- The appraised value of the home may not exceed the maximum sales price allowed in the Clay County SHIP Program;
- The applicant may not have assets (excluding retirement or IRA accounts) exceeding \$15,000.00 in value;
- The applicant(s) may not have any unresolved property code violations/citations, excluding principal residence, issued either by the county or by any city/town, if the property is located within an unincorporated area other than the item being addressed by SHIP;
- Applicant must have the ability to secure homeowners insurance on the new dwelling as well as have the ability to pay the property taxes.

g. Sponsor Selection Criteria: N/A

h. Additional Information: The homeowner must have a valid Last Will and Testament before being considered for the program. Assistance is based upon funding availability.

H. Homes for Disabled Veterans	Code 11
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a. Summary: This strategy will provide funds for new construction, rehabilitation and/or retrofitting of an existing home for a veteran with a disability threshold of at least 60%. Disability status will be determined in accordance with the VA regulations.

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: \$300,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: All assistance under this strategy will be secured with a recorded Note and Mortgage
2. Interest Rate: 0%
3. Years in loan term: Ten Years
4. Forgiveness: This loan will be forgiven at the rate of 10% per year on the anniversary date of the mortgage.
5. Repayment: No payment is required as long as the loan is in good standing and not in default.



6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer or conveyance of property, conversion to a rental property, loss of homestead exemption eligibility, failure to occupy the home as a primary residence or in the event of a foreclosure. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during their loan term, the loan may be assumed by a SHIP eligible heir who will occupy the property as their 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.

f. Recipient/Tenant Selection Criteria:

- The recipient must be an honorably discharged, retired or separated veteran from the United States military with a disability threshold of at least 60% as defined by the Veterans Administration;
- The recipient may be referred by an entity that provides services to disabled veterans;
- The recipient may not be delinquent on any debt owed to Clay County;
- The recipient must provide proof of filing Federal Income Tax return for the previous year or provide proof of exemptions;
- The recipient has been discharged from any bankruptcy filed;
- The appraised value of the home may not exceed the maximum sales price allowed in the Clay County SHIP Program;
- Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and Income Category;
- Clay County Purchasing Policy will be used to determine the bid process to be used.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Assistance is based upon funding availability.

I. Housing Construction by a Non-Profit Builder	Code 10
a. Summary: This strategy will provide funds to a non-profit organization/builder to be used to develop affordable housing for resale to eligible buyers/households in Clay County.	

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

c. Income Categories to be served: Extremely Low, Very Low and Low

d. Maximum award: Developer: \$75,000.00; Homebuyer: \$75,000.00 **An additional \$35,000.00 can be added to the Homebuyers Award if a new well and septic system are required.**



e. Terms for the Developer:

1. Repayment loan/deferred loan/grant: All assistance under this strategy will be secured with a recorded Note and Mortgage on the homesite.
2. Interest Rate: 0%
3. Years in loan term: Two Years
4. Forgiveness: This loan will be forgiven when the home is sold to an income eligible buyer. The funds will be provided to the income eligible buyer at closing as a subordinate mortgage to make the home affordable.
5. Repayment: Not required if the loan is in good standing.
6. Default: Failure on the part of the developer to complete construction and transfer ownership to an income eligible buyer within two (2) years of receiving the award will constitute a default. The County may grant exceptions in the case of a national, state or locally declared emergency.

Terms for the Homebuyer:

1. Repayment loan/deferred loan/grant: All assistance under this strategy will be secured with a recorded Note and Mortgage on the homesite.
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness: This loan will be forgiven at the end of the 30 year term.
5. Repayment: Not required if the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: Sale, Transfer or Conveyance of Property, Conversion to a Rental Property, Loss of Homestead Exemption Status, or failure of the eligible applicant/homeowner to occupy the home as a primary residence, or in the event of foreclosure. If any of these occur, the outstanding balance on the mortgage will be due and payable. In cases where the qualifying homeowner dies during the loan term, the loan may be assumed by a SHIP Program eligible heir who will occupy the property as his/her primary residence. If the legal heir is not SHIP Program eligible or chooses not to occupy the home, the outstanding balance of the mortgage will be due and payable.

f. Recipient/Tenant Selection Criteria: Assistance will be based on a first-qualified, first served basis with the following criteria:

- The recipient must have legally resided in Clay County for a minimum of one year prior to applying for assistance;
- The recipient must meet the income guidelines for the SHIP Program under this strategy;
- The recipient(s) must provide proof of filing Federal income Tax return for the previous year or provide proof of exemptions;
- The recipient must be discharged from any bankruptcy proceeding filed;
- The recipient may not have assets (excluding retirement or IRA accounts) exceeding \$15,000.00 in value.

g. Sponsor Selection Criteria:

- Priority will be given to a local Habitat for Humanity organization;
- Must be a not-for-profit organization;
- The Sponsor must provide affordable housing as stated in the organization's Mission Statement or



- Bylaws;
 - The Sponsor must have been engaged in affordable housing and housing efforts in Clay County or the Northeast Florida Regional area for at least five (5) years;
 - The Sponsor must have completed or participated in similar projects in nature to those being developed and in a timely manner;
 - The Sponsor must have administrative capacity to provide all necessary income and demographic documentation by May 30th of the year monies are expended, in order to meet the state statutory deadline for expending SHIP Program funds;
 - The Sponsor should have prior experience providing individual short-term and long-term financial assistance.
- h. Additional Information: Funding is based upon funding availability

J. Repairs to Mobile Homes	Code 3
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a. Summary: This strategy provides funding for repairs to mobile homes owned by qualified applicants. Mobile homes must not be older than ten years in age. Repairs are limited to Roofing; HVAC Systems; Replacement of the Water Heater; Replacement of failing septic system, including well; Payment of Connection Fees to public service hookup; Abandoning private wells and closing of the septic tank; Installation or replacement of skirting around base of mobile home. It should be noted that only 20% of an allocation can be spent on mobile/manufactured homes.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely Low, Very Low and Low
- d. Maximum award: \$49,999.99
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded Note and Mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 30 years
 4. Forgiveness: None
 5. Repayment: None due as long as the loan is in good standing.
 6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer or conveyance of property, conversion to a rental property, loss of homestead exemption status, or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP Program eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP program 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 first-qualified, first served basis with priorities for Special Needs, Essential Personnel and Income Categories. A waiting list will be maintained in the event funding is not available and applications are taken all year long. Applicants must, at a minimum meet the following criteria:

- The applicant has legally owned and resided in the home continuously for a minimum of one (1) year prior to applying for assistance and must be able to provide proof of ownership with no Lis Pendens filed against the property;
- The applicant's mortgage payments are not more than 30 days delinquent at the time of application;
- The applicant's property taxes are not delinquent;
- The applicant may not be delinquent on any debt owed to Clay County;
- The applicant must provide proof of filing Federal Income Tax return for the previous year or provide proof of exemption
- The applicants have been discharged from any bankruptcy filed;
- The applicant has not received SHIP rehab assistance during the previous five (5) years;
- The assessed value of the home may not exceed the maximum sales price allowed by the Clay County SHIP Program;
- The applicant may not have assets (excluding retirement or IRA accounts) exceeding \$15,000.00 in value;
- The applicant may not have any unresolved property code violations/citations, excluding primary residence, issued either by the county or by any city or town if the property is located within an incorporated area other than the item being addressed by SHIP.

g. Sponsor Selection Criteria: N/A

h. Additional Information: A loan will be awarded in the amount of money to make necessary repairs on the mobile home, including change orders and inspection fees. Repairs are prioritized to provide safe and sanitary living conditions. The maximum loan amount will not be awarded in all cases. The applicant may re-apply for additional assistance after a five year time has elapsed. There is a maximum lifetime assistance award of \$50,000.00. Assistance is based upon funding availability.

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.
- C. Other Incentive Strategies Adopted:

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. Interlocal Agreement (Required if applicable).
- G. Other Documents Incorporated by Reference.