



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028



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Section I. Program Details

A. LG(s)

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

B. Purpose of the Program:

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

C. Fiscal Years Covered by the Plan: 2025-2026, 2026-2027, 2027-2028

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

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

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: The City of Tallahassee recognizes the importance of a robust, comprehensive, and effective citizen participation and stakeholder consultation process. The community insights and ideals gained from this outreach are invaluable resources to the development of an appropriate, comprehensive, and meaningful strategy set forth in this plan. During the LHAP planning process, the City of Tallahassee reached out to various stakeholders to collect substantive feedback and input.

The City solicited public feedback through newspapers and the City’s webpage. This outreach was conducted to ensure inclusion of all residents of the region, target areas, beneficiaries of federal and state resources awarded through the public awards process, and public and private agencies operating in the region. The City held 2 public meetings and on March 26, 2025, a public hearing seeking input on the development of the LHAP. The City’s AHAC approved the draft plan at their meeting on March 24, 2025. After conditional submission and tentative approval by Florida Housing Finance Corporation, the City held a final public hearing after a 30-day public comment period on the final LHAP on June 11, 2025, at which the City Commission adopted the Plan. Notices of public comment were posted on the City’s home website and social media pages.



- H. Advertising and Outreach:** The City will advertise the availability of SHIP funding at least 30 days before the beginning of the application period. Advertising shall be through a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, and on the City’s webpage at www.talgov.com. If no funding is available due to a waiting list, no notice of funding availability is required and will not be posted.
- I. Waiting List/Priorities:** A waiting list will be established when there are eligible applicants for strategies that no longer have funding available, or where number of applications received exceed the funding amount 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:

Applicants will be ranked for assistance based on a first-qualified, first-served basis with priorities for Special Needs meeting the definition in 420.0004(13) and then income groups.

- 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. The City strictly forbids and will not tolerate discrimination or harassment against any employee, vendor, volunteer, independent contractor, or recipient of or participant in City services, on the basis of an individual’s race, color, gender, religion, national origin, age, disability, marital status, pregnancy, sexual orientation, gender identity or expression, genetic information, or any other characteristic protected by law.
- 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 finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	All administrative duties.	9.5%
Third Party Entity/Sub-recipient	Income qualification, consultation, and case file management.	0.5%



- 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:** N/A
- T. Essential Service Personnel Definition (ESP):** The City of Tallahassee defines essential services personnel as: any individual employed in the city or county government, childcare and education system, medical and health services, public safety, or skilled building trades.
- U. Describe Efforts to Incorporate Green Building and Energy Saving Products and Processes:** The City is committed to the production of energy efficient housing for long term affordability and will monitor compliance with Chapter 11 of the 2007 Florida Building Code for Residential development regarding Energy Efficiency. The City and all contracted agencies shall adhere to all energy requirements of HUD and the State of Florida Energy Efficiency Code for Building Construction. To the maximum extent possible, the City and all contracted agencies shall require the incorporation of energy efficiency features, such as building layout and Energy Star rated appliances into rehabilitation or construction projects. When possible, activities will attempt to take advantage of the Tallahassee Utility rebates for natural gas water heaters, ovens, and clothes dryers; ceiling insulation; Energy Star rated appliances; and solar water heaters. The City will encourage Deconstruction and Recycling (D & R) as an alternative technique to new construction. In addition, the City will encourage green landscaping design features such as native plant landscaping to conserve water; pervious parking surfaces; use of natural gas where available; orientation of buildings to reduce energy demand; and bicycle, pedestrian, and bus amenities to encourage alternatives to automobile transportation. The City will also encourage housing developers to reduce on-site impact on natural resources and preserve patriarch trees (36" diameter).
- V. Describe Efforts to Meet the 20% Special Needs Set-Aside:** The goals will be met through the owner-occupied rehabilitation and essential repair strategies. Those with documented special needs meeting the statutory definition will be prioritized until the total amount of the special needs set-aside for all programs has been met.
- W. Describe Efforts to Reduce Homelessness:** The City partners with the Big Bend Continuum of Care and supporting agencies serving the homeless populations primarily through prevention, street outreach, coordinated entry/exit, emergency shelter operations, and rental assistance to place eligible individuals or families in stable housing. The City contributes to addressing needs to prevent and end homelessness through setting priorities for funding and braiding federal funding with local dollars to conduct activities to prevent and end homelessness in Tallahassee. The Big Bend CoC measures success of their interventions in the housing crisis response system through HUD-identified performance measures and overarching objectives



that are actions to reduce homelessness. However, the City's contribution to the increase of housing units, funding for services, and prevention efforts improves the community's ability to address homelessness among all populations and those with special needs appropriately.



Section II. Housing Strategies

A. Purchase Assistance	Code 2
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a. Summary: This strategy provides funds for down payment and closing costs to qualified households to purchase new or existing homes. All homes purchased must be the primary residence of the recipient.

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

c. Income Categories to Be Served: Very Low, Low and Moderate

d. Maximum Award: \$50,000

e. Terms:

1. Repayment Loan/Deferred Loan/Grant: Funds will be awarded as a deferred subordinate loan secured by a recorded second mortgage and note.
2. Interest Rate: 0%
3. Years in Loan Term: 15
4. Forgiveness: The loan is fully forgiven at the end of 15th year.
5. Repayment: No repayment 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; failure to occupy the home as a primary residence; the property is no longer occupied by the program beneficiary; or the property is refinanced for other purposes except lowering of interest rate or term. If any of these occur during the affordability period, the loan will be due and payable in full. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an heir and 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 City 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:

1. Applications will be ranked for assistance based on a first-qualified, first-ready-to-close basis.
2. A recipient must secure a first mortgage by an approved lender.
3. A recipient must be able to contribute a minimum of five hundred dollars (\$500.00) towards the transaction and their total liquid assets (liquid assets include all assets that can be accessed without penalty) may not exceed Twenty Thousand Dollars (\$20,000). However, the asset limitation will be suspended during recovery from a disaster that is declared by an Executive Order of the President of the



United States or the Florida Governor and to expend SHIP Disaster Recovery funds.

4. Homebuyer Education

- i. Fee Simple homebuyers must complete an approved homebuyer education class from a HUD certified agency and obtain a certificate of completion.
- ii. Community Land Trust (CLT) homebuyers must complete a homebuyer education class from a HUD certified agency that contains a community land trust component and/or session with the CLT in addition to a homebuyer education class that requires CLT buyers to demonstrate and attest to a clear understanding of the terms of community land trust homeownership and obtain a certificate of completion.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Funds will be made available to assist first-time homebuyers.
2. The maximum will not be awarded in all cases.
3. Mobile homes are not eligible for purchase under this program.
4. In addition to the Down payment assistance, the City provides homeownership counseling through a subrecipient.
5. See the Housing Division Policy and Procedures Manual for more specific information for this strategy.

B. Owner Occupied Rehabilitation	Code 3
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a. Summary: This strategy provides funds for owner-occupied eligible households with substantial rehabilitation, alterations, and/or additions to improve the health, safety, and well-being of the household, contribute to the structural integrity and preservation of the unit, or aging in place modifications for accessibility.

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

c. Income Categories to Be Served: Extremely Low, Very Low, Low

d. Maximum Award: \$75,000

e. Terms:

1. Repayment Loan/Deferred Loan/Grant: Funds will be awarded as a deferred subordinate loan secured by a recorded lien.
2. Interest Rate: 0%
3. Years in Loan Term: 10-year forgivable loan
4. Forgiveness: forgivable over 10 years at 1/120th monthly
5. Repayment: No repayment 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; failure to occupy the home as a primary residence; the property is no longer occupied by the program beneficiary; or the property is refinanced for other purposes except lowering of interest rate or term. If any of these occur during the affordability period, the loan will be due and payable in full. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an heir and 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 City 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 may apply at any time through the City's Neighborly Software portal (except at those times when an application is closed due to funding availability). Applicants will be ranked for assistance based on a first-qualified, first-served basis with priorities for Special Needs meeting the definition in 420.0004(13) and then income groups. Criteria for a waiting list 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. See the Housing Division Policy and Procedures manual for more specific information on this strategy.
 - 2. Mobile homes are not eligible for this strategy.

C. Owner Occupied Demolition/Reconstruction	Code 4
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a. Summary: This strategy provides construction of a new, safe structure for homeowners whose homes are more than fifty-one (51%) structurally unsound as determined by a certified Housing Rehabilitation Inspector or Building Inspector. Funds under this strategy are utilized when the Owner-Occupied Housing Rehabilitation strategy is not economically sufficient to correct code violations and meet local Building Department requirements.

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

c. Income Categories to Be Served: Extremely Low, Very Low, Low

d. Maximum Award: \$225,000

e. Terms:

1. Repayment Loan/Deferred Loan/Grant: Funds will be awarded as a deferred subordinate loan secured by a recorded lien.
2. Interest Rate: 0%
3. Years in Loan Term: 15
4. Forgiveness: The loan will be forgiven on a prorated basis so that 6.5% of the principal is forgiven annually or 1/180th monthly.
5. Repayment: No repayment 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; failure to occupy the home as a primary residence; the property is no longer occupied by the program beneficiary; or the property is refinanced for other purposes except lowering of interest rate or term. If any of these occur during the affordability period, the loan will be due and payable in full. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an heir and 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 City 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 may apply at any time through the City's Neighborly Software portal (except at those times when an application is closed due to funding availability). Applicants will be ranked for assistance based on a first-qualified, first-served basis with priorities for Special Needs meeting the definition in 420.0004(13) and then income groups. Criteria for a waiting list 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. See the Housing Division Policy and Procedures manual for more specific information on this strategy.
 - 2. Mobile homes may be eligible for this strategy if the following conditions exist:
 - a. The eligible homeowner owns the land and the mobile home, and
 - b. The mobile home will be removed and replaced with a site built or manufactured unit subject to the terms and conditions of this strategy.

D. Disaster Assistance	Code 5, 16
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a. Summary: This strategy assists 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:

1. Purchase of emergency supplies for eligible households to mitigate health and safety hazards;
2. Emergency repair for eligible households impacted by the disaster;
3. Security deposit for eligible recipients impacted by the disaster;
4. Temporary rent and utility payments for tenants impacted by a declared disaster; and
5. Temporary mortgage and utility payments for homeowners impacted by a declared disaster.

Rehab/Repair/Replacement assistance is for homeowners only and is defined as:

1. Post-disaster interim repairs to avoid further damage and to make the individual housing unit habitable, such as roof repair and tree and debris removal;
2. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
3. Elevation and/or rehabilitation or waterproofing of the structure or critical components to comply with local housing code and with Chapter 553, F.S.; and
4. Post-disaster repair, rehabilitation, demolition and/or replacement for structural and non-structural damages.

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: 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 may apply through the City's Neighborly Software portal upon posted notice that this strategy is



available and will be ranked for assistance based on a first-qualified, first-served basis, with priority given to extremely low, very low, and/or Special Needs households. Criteria for waiting lists and priorities are described in Section I of this plan. If applying for Disaster Repair or Rehabilitation, applicants must be owner-occupants of the home for which assistance is sought. If additional funds are needed to fully repair the structure, the applicant may be moved to the City's Owner-Occupied Rehabilitation Strategy.

g. Sponsor Selection Criteria:

When needed for administering the program, applications from potential sponsors will be reviewed. Sponsors may assist in screening applicants, determining what disaster-resilient measures are necessary, and assisting applicants with the installation and construction of disaster-resilient measures. Eligible sponsors may employ the assistance of subcontractors for the installation and/or construction of disaster-resilient measures. The City shall announce the availability of funding for this strategy on its website and/or in the local newspaper. Sponsors used to implement this program must have received a tax-exempt ruling as a non-profit agency from the IRS under Section 501(c) of the Internal Revenue Code. The non-profit agency must have in its mission statement, Articles of Incorporation, or bylaws that it is dedicated to provision of these services. In reviewing proposals from potential sponsor, the City shall consider the following criteria:

1. The financial strength of the sponsor;
2. The ability of the sponsor to complete the repairs by the deadlines established by the SHIP rule or statute;
3. The capacity of the sponsor;
4. The level of experience;
5. Willingness to contractually commit to SHIP and other City requirements;
6. Agreement to select recipients based on compliance with all eligibility requirements imposed by the program; and

h. Additional Information:

1. Mobile homes are not eligible under this strategy.
2. SHIP disaster awards must be directly related to assisting persons affected by a declared disaster.
3. Additional retrofitting activities that are eligible include, but are not limited to: waterproofing, elevating structures, elevating water heaters and heating/cooling units in flood prone areas; demolition; replacement; removal of trees and limbs which represent a hazard during high wind events; and other approved improvements.
4. All mitigation and rehabilitation activities will meet the requirements of the National Flood Insurance Program.
5. See the Housing Division Policy and Procedures manual for more specific information on this strategy.

E. Owner Occupied Essential Repair	Code 6
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- a. Summary: This strategy assists eligible households with essential repairs to owner-occupied housing necessary to correct code violations, health and safety concerns, and address the four major systems of a unit. Essential repairs include but are not limited to repair or replacement of roof, HVAC, septic/sewer, plumbing, and electrical systems.
- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to Be Served: Extremely Low, Very Low, Low
- d. Maximum Award: \$25,000
- e. Terms:
1. Repayment Loan/Deferred Loan/Grant: Funds will be awarded as a deferred subordinate loan secured by a recorded lien.
 2. Interest Rate: 0%
 3. Years in Loan Term: 5
 4. Forgiveness: The loan will be forgiven on a prorated basis so that 20% of the principal is forgiven annually or 1/60th monthly.
 5. Repayment: No repayment 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; failure to occupy the home as a primary residence; the property is no longer occupied by the program beneficiary; or the property is refinanced for other purposes except lowering of interest rate or term. If any of these occur during the affordability period, the loan will be due and payable in full. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an heir and 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 City 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 may apply at any time through the City's Neighborly Software portal (except at those times when an application is closed due to funding availability). Applicants will be ranked for assistance based on a first-qualified, first-served basis with priorities for Special Needs meeting the definition in 420.0004(13) and then income groups. Criteria for a waiting list are described in Section I of this plan. Applicants must be owner-occupants of the home for which assistance is sought.
- g. Sponsor/Sub-recipient Selection Criteria: N/A



- h. Additional Information:
1. See the Housing Division Policy and Procedures manual for more specific information on this strategy.
 2. Mobile homes are not eligible for this strategy.

F. Single Family Acquisition/ Rehabilitation/ New Construction	Code 9, 10
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- a. Summary: Funds will be awarded to non-profit and for-profit developers/sponsors for acquisition, rehabilitation, or new construction of single-family housing units for resale to income eligible buyers or rental to income eligible tenants. The program is designed to preserve the City's housing stock, reduce the number of vacant, boarded-up, and blighted properties, and provide an additional resource for the provision of infill affordable housing. Funds will benefit eligible recipients in the form of Down Payment Assistance.
- 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 (Sponsor), \$50,000 (Homebuyer/Recipient)
- e. Terms:
1. Repayment Loan/Deferred Loan/Grant:
 - i. Developer/Sponsor: Deferred subordinate loan secured by a recorded second mortgage and note.
 - ii. Homebuyer/Recipient: Deferred subordinate loan secured by a recorded second mortgage and note.
 2. Interest Rate:
 - i. Developer/Sponsor: half (1/2) prime rate
 - ii. Homebuyer/Recipient: 0%
 3. Years in Loan Term:
 - i. Developer/Sponsor: Eighteen (18) months from loan origination date or six (6) months following the issuance of Certificate of Occupancy, whichever comes first.
 - ii. Homebuyer/Recipient: 15 years
 4. Forgiveness:
 - i. Developer/Sponsor: N/A
 - ii. Homebuyer/Recipient: Forgivable after fifteen (15) years.
 5. Repayment:
 - i. Developer/Sponsor: Loan amount plus interest, if any, due upon sale of the unit to an income eligible buyer, or eighteen (18) months from loan origination date, or six (6) months following the issuance of Certificate of Occupancy, whichever comes first.
 - ii. Homebuyer/Recipient: No repayment required as long as the loan is in good standing.
 6. Default:
 - i. Developer/Sponsor: If a unit is not sold to an eligible household within eighteen (18) months, the borrowing agency shall be required to pay back the amount of the loan in full. In the event the



sponsor ceases to use the property for housing eligible households, or if the sponsor offers the property for sale prior to the end of the term of the loan, the agency must give a right of first refusal for purchase at the current market value to the City or an eligible nonprofit for continued occupancy by eligible persons. If the unit is foreclosed on by a superior mortgage holder, the City 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 mortgages.

- ii. Homebuyer/Recipient: 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 for other purposes except lowering of interest rate or term. If any of these occur during the affordability period, the loan will be due and payable in full. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an heir and 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 City 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:

Applications for assistance under this program will be reviewed and approved on a first-qualified, first-served basis. The Recipient must be able to obtain first mortgage financing and meet all eligibility criteria.

g. Sponsor Selection Criteria:

Applications from potential sponsors will be reviewed on an ongoing basis. Non-profit sponsors used to implement this program must have received a tax-exempt ruling as a non-profit agency from the IRS under Section 501(c) of the Internal Revenue Code. For-profit sponsors administering the program must have experience performing housing activities. The criteria to select for-profit or non-profit agencies may include, but is not limited to, the following:

1. The financial strength of the sponsor;
2. The ability of the sponsor to complete the project by the deadlines established by the SHIP rule and statute;
3. The experience of the Board or Staff with matters related to low income persons;
4. Willingness to contractually commit to SHIP and other City requirements;
5. Agreement to select recipients of funding on the basis of compliance with all eligibility requirements imposed by the program;
6. Preference for Community Housing Development Organizations (CHDOs) who acquire land and rehabilitate housing units located in the City's targeted neighborhoods; and

h. Additional Information:

1. To the maximum extent possible, the City and all contracted entities shall require the incorporation of energy efficiency features and green building and design techniques into rehabilitation or construction projects for sustainability and affordability.



2. The half-prime interest rate is determined by calculating half of the prime rate as published by the Wall Street Journal at <https://www.bankrate.com/rates/interest-rates/wall-street-prime-rate/> on the date the loan application is approved.
3. See the Housing Division Policy and Procedures manual for more specific information on this strategy.
4. Mobile homes are not eligible for this program.

G. Rental-Tenant Assistance	Code 13, 26
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- a. Summary: This strategy provides funding for rapid rehousing/housing first initiatives for: security and utility deposit assistance; rent subsidies for up to six months, rental application fees, utility payments, last month's rent, and moving costs. To be eligible for rent subsidies, the household receiving assistance must live within the City of Tallahassee, be extremely low or very low income, and include at least one adult who is a person with special needs as defined in S. 420.0004 (13) or homeless as defined in S. 420.621. Eligible utility deposits include only provider-mandated deposits for water, sewer, solid waste, electricity and/or gas.
- 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: \$5,000
- 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 may apply at any time through the City's Neighborly Software platform upon notice that funding is available for this strategy. Eligible applicants will be assisted on a first qualified, first served basis. Funding of qualified applicants is limited to and contingent upon SHIP funds available, with priority ranking for extremely low households (50% AMI or below) with at least one adult which is a person with special needs as defined in F.S. 420.0004 or homeless as defined in F. S. 420.621.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A

H. Rental Development	Code 14, 21
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- a. Summary: Funds will be awarded to developers of new or rehabilitated affordable rental units that are awarded construction financing through other local, state, federal, or private housing programs to construct or rehabilitate affordable rental units. Conversion of non-residential units to affordable is also eligible. This funding may be used as gap financing required for the project or to bring a unit up to code. Non-profit and for-profit developers are eligible to apply.
- 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: \$125,000 per unit new construction; \$75,000 per unit rehabilitation/conversion
- e. Terms:
1. Repayment Loan/Deferred Loan/Grant: Deferred subordinate loan secured by a recorded second mortgage and note.
 2. Interest Rate: 0.01%
 3. Years in Loan Term: 30
 4. Forgiveness: Forgivable after 30 years if all terms and conditions met.
 5. Repayment: No repayment required as long as the loan is in good standing.
 6. Default: The loan becomes due and payable if one of the following occurs within the affordability period:
 - i. The property is sold and no longer used by an eligible program beneficiary, or
 - ii. The property is no longer occupied by an eligible program beneficiary.
- f. Recipient/Tenant Selection Criteria:
Applications from potential tenants will be reviewed for eligibility by the program sponsors and will be approved on a first-qualified basis.
- g. Sponsor Selection Criteria:
Applications from potential sponsors will be accepted via the City's Neighborly Software platform on an ongoing basis providing for funding availability. Non-profit sponsors used to implement this program must have received a tax-exempt ruling as a non-profit agency from the IRS under Section 501(c) of the Internal Revenue Code. For-profit sponsors administering the program must have experience performing housing activities. The criteria to select for-profit or non-profit agencies may include, but is not limited to, the following:
1. Consistency of the project with basic goals and objectives of the City;
 2. The financial strength of the sponsor;
 3. The ability of the sponsor to complete the project by the deadlines established by the City;
 4. The capacity of the sponsor;



5. The level of experience in housing development;
6. Proof of site control;
7. Willingness of the sponsor to contractually commit to SHIP and other City requirements;
8. Agreement to select tenants on the basis of compliance with all eligibility requirements imposed by the program; and

h. Additional Information:

1. The City shall conduct annual monitoring visits or rely on the monitoring reports resulting from monitoring visits conducted as a requirement for other federal, state, or local funding sources to verify that the development complies with SHIP affordable housing rules and requirements.
2. To the maximum extent possible, the City and all contracted agencies shall encourage the incorporation of energy efficiency features, and green building and design techniques into rehabilitation or construction projects for sustainability and affordability.
3. See the Housing Division Policy and Procedures manual for more specific information on this strategy.

Section III. 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.

The City Commission has directed that certified affordable housing projects will be given priority status in the land use/growth management process (City Commission Policy 710.03). The Growth Management Department will give priority to certified affordable housing projects in the processing of applications for Limited Partition subdivisions; Type A site plans; and all certificates, permits and approvals issued by Growth Management.

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.

Housing Policies 2.1.5 and 2.1.6 in the Housing Element of the City's Comprehensive Plan requires local government to perform a fiscal impact analysis of any proposed policies, programs, ordinances, regulations, or plan provisions that might have an impact on affordable housing development costs or housing preservation. The analyses must be completed prior to submission to the City Commission for review and subsequent action. A statement showing the potential fiscal impact each proposed item may have on future development or preservation of affordable housing shall also be submitted to the Commission for consideration.

C. Name of the Strategy: **Technical Assistance**

Staff members from various city departments are available to consult, on an informal basis, on project feasibility at the outset of project planning.

An interdepartmental team of City staff will be available to certify a project as affordable and/or to consult on an informal basis with applicants for potential affordable housing projects regarding the feasibility of the project and issues of land use approvals, permitting and utility service (City Commission Policy 710.03).

D. Name of Strategy: **Growth Management Fee Waivers**

Application fees shall be waived for various reviews and planning purposes.

Affordable housing projects will have the application fees waived for the following: (1) Subdivision; (2) Site plan; (3) Natural features inventory; (4) Environmental impact analysis; (5) Environmental management permit; and (6) Parking standards review. Affordable housing developments shall also be exempt from Transportation Concurrency requirements. For projects with a mix of uses or that include market rate residential units, the site plan or subdivision fee waiver shall be for the portion of the fee

attributed to the affordable units within the project.

E. Name of Strategy: **Water and Sewer Connection Fee Exemption**

Affordable housing units receive water and sewer connection fee exemptions.

City Code of Ordinances Chapter 21, Article V. Section 21-152 exempts developers from water and sewer systems charges, and residential tap fees for certified affordable housing developments.

F. Name of Strategy: **Density Bonus**

Housing developers that commit to sell or rent homes to households earning less than 80% AMI or participate in the City's Inclusionary Housing program are eligible to construct the units at densities greater than those provided in the respective classifications of land use contained within the Land Use Element of the City's Comprehensive Plan.

Developers who agree to build affordable housing units may receive an increase to the density of the development up to 25% provided that there are no negative environmental impacts or other negative consequences (Land Use Element 2.1.14, Tallahassee-Leon County Comprehensive Plan).

G. Name of Strategy: **Regulation Reduction**

As an incentive to build affordable housing developments to maximum allowable density, regulation reductions are provided for any affordable or inclusionary housing units constructed.

Housing developers that commit to sell or rent homes to households earning less than 80% AMI or participate in the City's Inclusionary Housing program may receive reductions in urban forest and landscape requirements (Land Use Element 2.1.14, Tallahassee-Leon County Comprehensive Plan).

H. Name of Strategy: **Site Design Flexibility**

Site design flexibility shall be offered to developers of affordable housing units.

Affordable housing projects will be offered certain site design flexibility to maximize development design such as reduction of required setbacks, reduction of lot dimensions and size, and alternative buffers.

I. Name of Strategy: **Allowance of Accessory Dwelling Units (ADU) in Residential Districts**

The City allows attached and detached accessory dwelling units in residential zoning districts.

Attached accessory dwelling units and detached garage dwelling unit conversions are allowed on all single-family residential parcels based on Land Development Regulation Chapter 10 Zoning, Article VII Supplementary Regulations, Section 10-412.

Section IV. Exhibits

Required

- A. Administrative Budget for Each Fiscal Year Covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, Dated, Witnessed or Attested Adopting Resolution.

Optional

- F. Ordinance – N/A
- G. Interlocal Agreement – N/A
- H. Other Documents Incorporated by Reference – N/A

City of Tallahassee

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 1,500,000.00
Salaries and Benefits	\$ 135,000.00
Office Supplies and Equipment	\$ 5,000.00
Travel Per diem Workshops, etc.	\$ 10,000.00
Advertising	\$
Other*	\$
Total	\$ 150,000.00
Admin %	10.00%
	OK

Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 1,500,000.00
Salaries and Benefits	\$ 135,000.00
Office Supplies and Equipment	\$ 5,000.00
Travel Per diem Workshops, etc.	\$ 10,000.00
Advertising	\$
Other*	\$
Total	\$ 150,000.00
Admin %	10.00%
	OK

Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 1,500,000.00
Salaries and Benefits	\$ 135,000.00
Office Supplies and Equipment	\$ 5,000.00
Travel Per diem Workshops, etc.	\$ 10,000.00
Advertising	\$
Other*	\$
Total	\$ 150,000.00
Admin %	10.00%
	OK

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

**Exhibit B
Timeline for SHIP Expenditures**

City of Tallahassee affirms that funds allocated for these fiscal years will
(local government)
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.

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Tallahassee

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

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2025-2026												
Name of Local Government:			City of Tallahassee									
Estimated Funds (Anticipated allocation only):			\$ 1,500,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
2	Purchase Assistance	No			1	\$50,000			\$0.00	\$50,000.00	\$50,000.00	1
3	Owner Occupied Rehabilitation	Yes	3	\$75,000	2	\$75,000			\$375,000.00	\$0.00	\$375,000.00	5
4	Owner Occupied Demolition/Reconstruction	Yes	1	\$225,000					\$225,000.00	\$0.00	\$225,000.00	1
6	Owner Occupied Essential Repair	Yes	9	\$25,000	3	\$25,000			\$300,000.00	\$0.00	\$300,000.00	12
9, 10	Single Family Acquisition/Rehab/new Construction	Yes	1	\$125,000	1	\$125,000			\$250,000.00	\$0.00	\$250,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		14		7		0		\$1,150,000.00	\$50,000.00	\$1,200,000.00	21
Purchase Price Limits:			New	\$ 285,000	Existing	\$ 238,000						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees			\$ 150,000		10%		OK				
	Home Ownership Counseling			\$ 150,000								
Total All Funds				\$ 1,500,000	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		76.7%	OK
Homeownership % (65% requirement)		80.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 800,000	53.3%	OK
Low Income (30% requirement)	\$ 400,000	26.7%	OK
Moderate Income	\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			City of Tallahassee									
Estimated Funds (Anticipated allocation only):			\$ 1,500,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
2	Purchase Assistance	No			1	\$50,000			\$0.00	\$50,000.00	\$50,000.00	1
3	Owner Occupied Rehabilitation	Yes	3	\$75,000	2	\$75,000			\$375,000.00	\$0.00	\$375,000.00	5
4	Owner Occupied Demolition/Reconstruction	Yes	1	\$225,000					\$225,000.00	\$0.00	\$225,000.00	1
6	Owner Occupied Essential Repair	Yes	9	\$25,000	3	\$25,000			\$300,000.00	\$0.00	\$300,000.00	12
9, 10	Single Family Acquisition/Rehab/new Construction	Yes	1	\$125,000	1	\$125,000			\$250,000.00	\$0.00	\$250,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		14		7		0		\$1,150,000.00	\$50,000.00	\$1,200,000.00	21
Purchase Price Limits:			New	\$ 285,000	Existing	\$ 238,000						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees			\$ 150,000		10%		OK				
	Home Ownership Counseling			\$ 150,000								
Total All Funds				\$ 1,500,000	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		76.7%	OK
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Low Income (30% requirement)	\$ 400,000	26.7%	OK
Moderate Income	\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
Name of Local Government:			City of Tallahassee									
Estimated Funds (Anticipated allocation only):			\$ 1,500,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
2	Purchase Assistance	No			1	\$50,000			\$0.00	\$50,000.00	\$50,000.00	1
3	Owner Occupied Rehabilitation	Yes	3	\$75,000	2	\$75,000			\$375,000.00	\$0.00	\$375,000.00	5
4	Owner Occupied Demolition/Reconstruction	Yes	1	\$225,000					\$225,000.00	\$0.00	\$225,000.00	1
6	Owner Occupied Essential Repair	Yes	9	\$25,000	3	\$25,000			\$300,000.00	\$0.00	\$300,000.00	12
9, 10	Single Family Acquisition/Rehab/new Construction	Yes	1	\$125,000	1	\$125,000			\$250,000.00	\$0.00	\$250,000.00	2
									\$0.00	\$0.00	\$0.00	0
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									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
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Purchase Price Limits:			New	\$ 285,000	Existing	\$ 238,000						

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									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees			\$ 150,000		10%		OK				
	Home Ownership Counseling			\$ 150,000								
Total All Funds				\$ 1,500,000		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		76.7%	OK
Homeownership % (65% requirement)		80.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 800,000	53.3%	OK
Low Income (30% requirement)	\$ 400,000	26.7%	OK
Moderate Income	\$ -	0.0%	

- 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

Witness

Type Name and Title

Date

OR

Attest:

(Seal)

RESOLUTION #: 25-O-_____

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF TALLAHASSEE, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

* * * * *

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

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

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

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

WHEREAS, as required by *section 420.9075, F.S.* It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

WHEREAS, the Housing and Community Resilience Department has prepared a three-year Local

Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Commission finds that it is in the best interest of the public for the City of Tallahassee to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

NOW THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF TALLAHASSEE, FLORIDA that:

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

Section 2: The City Manager, is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

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

PASSED AND ADOPTED THIS _____ DAY OF _____, _____.

Chairman or Mayor or designee

(SEAL)

ATTEST:

City or County Clerk