ST. JOHNS COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029

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I. Program Details:

A. LG(s)

Name of Local Government	St. Johns County
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2026-2027, 2027-2028, 2028-2029

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 a 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, 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 for applicants who submit completed applications and appear likely to meet eligibility requirements based on the information provided. Applicants will be placed in order of receipt and separated by the strategy for which they applied. Applications are accepted year-round for most strategies. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted, as well as any established funding priorities as described in this plan.

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

1. Persons with Special Needs as defined in Section 420.0004(13), FS:- set-aside requirement a. Very low income – 50% b. Low income – 80% c. Moderate income – 120% 2. Very low and low-income level set-aside requirement 3. Construction set-aside requirement 4. Once all set-asides are met, the following priorities will apply: a. Essential Service Personnel as defined in **Section I, T** of this plan b. first-qualified, first-served basis
After all set-aside requirements have been accomplished and Essential Service Personnel have been served, applicants will be served on a first-qualified, first-served basis

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

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

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

The methodology used is:

U.S. Treasury Department	x
Local HFA Numbers	

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

"Affordable" means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household

devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

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

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

P. Administrative Budget: A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government		10%
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 not owned a home 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): ESP includes** teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, skilled building trades and tourism/hospitality personnel.

U. **Describe efforts to incorporate Green Building and Energy Saving products and processes:** Green initiatives may be utilized in repairs funded through SHIP to include low-E windows, energy-efficient appliances, water heaters, HVAC, and metal roofs.

V. **Describe efforts to meet the 20% Special Needs set aside:** A minimum of 20% of each year's allocation will be expended for assistance to special needs persons. To meet this requirement, targeted marketing of SHIP strategies, with an emphasis on the rehabilitation program, will be done through:

- Banners, brochures, and flyers
- Public awareness campaigns through agencies serving this population and various forms of social media
- Public information releases
- County Housing website

W. **Describe efforts to reduce homelessness:** St. Johns County Housing and Community Development staff work with the County's Social Services staff, as well as a number of different agencies that serve the Homeless population, including the local Continuum of Care. St. Johns County Social Services provides funding for rental and utility assistance. The Housing Department utilizes a local Affordable Housing grant to assist agencies that provide not only affordable housing but also housing for individuals suffering from homelessness. The Housing Department also seeks to fund projects that assist individuals in alleviating and preventing homelessness through the use of the Land Acquisition-Rental strategy outlined in this plan.

Section II. LHAP Strategies:

A. Purchase Assistance with or without Rehabilitation	Code 1, 2

a. Summary: Assists first-time homebuyers with the purchase of a new or existing single-family home, condominium, townhome, duplex, or mobile/manufactured home. Funding shall be used for down payment, gap financing, closing costs, principal reduction, and any remaining funding may be used for repairs, as needed, to support affordable homeownership.

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

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

d. Maximum award: $100,000

e. Terms:
   1. Repayment loan/deferred loan/grant: A deferred loan will be executed from the date of closing, secured by a mortgage and note.
   2. Interest Rate: 0 %
   3. Years in loan term: 15
   4. Forgiveness: Forgiveness on a prorated basis of 10% per year, beginning in year six (6). There will be no forgiveness period between years one (1) through five (5).
   5. Repayment: None is required as long as the loan is in good standing.
   6. Default: Repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:
      a. Sale: If proceeds are not sufficient to pay off the first mortgage note, then the client may petition the St. Johns County SHIP Program for an optional payment plan or the County may consider accepting an amount less than the outstanding balance as part of a short sale upon a finding of hardship.
      b. Title Transfer: Either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure. In the event of sale or transfer, the loan is due and payable. The County reserves the right to foreclose if payment is not received as noted above. In the event the owner should die, the strategy allows assumption of the original lien by income eligible heirs who will reside in the home as their primary residence. Eligible heirs will be responsible for first and subordinate mortgage payments. Property taxes and/or assessments must be current, with no judgments, liens, or third mortgages against the property; and first or subordinate mortgage payments must be current.
      c. Loss of homestead exemption or homeowner no longer resides in the home: The County reserves the right to foreclose if payment is not received as noted above.

f. Recipient/Tenant Selection Criteria: Applicants must submit a completed SHIP application to St. Johns County Homeownership Program for determination of income eligibility. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination.
   1. The household assisted must be approved for a first mortgage by a participating lender, and the pre-approval commitment must be for $100,000 or more.
   2. Applicants must live and/or work in St. Johns County for at least 12 months prior to application.
   3. Applicants must contractually agree to all SHIP Program guidelines, repayment provisions, and certify that the unit assisted will be their primary residence.
   4. Applicants who meet income and eligibility guidelines will be required to complete a HUD-certified Homebuyer Education class provided/approved by St. Johns County prior to submitting an application for the down-payment assistance program.
   5. Funds will be awarded on a first-qualified, first-served basis.
   6. The applications will be processed as established by Section I of this plan as funds become available.
   7. Applicants must meet the definition of a first-time homebuyer, as defined in Section I, R of this plan.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Applicants are not eligible to apply for any additional SHIP Assistance programs, except Disaster Assistance, for a period of five (5) years from the date of closing on the home.
2. First mortgage must be a fixed rate; no ARMs, prepayment penalty, negative amortization, balloon loans, or owner financing are allowed.
3. The Principal, Interest, Taxes, and Insurance should meet the affordability target criteria of 30 percent of Area Median Income (AMI) adjusted for family size, unless the lender approves a higher percentage.
4. Other funding sources may include lending institutions down payment assistance mortgage loan products, State or Federal Programs such as Rural Development, HAP, or HOP, etc.
5. SHIP Lien cannot be lower than third position.
6. Refinance to access equity is prohibited. However, refinancing of the first mortgage is permitted if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and refinanced closing costs do not increase the loan balance beyond the original loan amount.
7. A Subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by the St. Johns County SHIP Program.
8. Mobile/manufactured housing that are 20 years old or newer are eligible for assistance. Mobile/manufactured homes must be a home/land package.
9. Applicant must contribute a minimum of $1,000 towards the purchase price. All out-of-pocket expenses, such as earnest money, home inspection costs, appraisal costs, credit report fees, and origination/application fees, etc., are considered buyer contributions.
10. Applicant must purchase a home in St. Johns County.
11. The total amount of SHIP assistance cannot exceed the first mortgage amount.
12. Applicants cannot receive cash out at closing. If cash back is created at closing, a principal reduction of the SHIP mortgage must be made.
13. The Maximum Sales Price of the home cannot exceed 70% of the current SHIP Purchase Price Limit for St. Johns County.
14. Total household assets cannot exceed $50,000.
15. In order to meet SHIP set-aside requirements, existing homes require repairs or rehabilitation to qualify. The repairs must address health, safety, security, and/or well-being issues, including but not limited to roofing, electrical, plumbing, HVAC systems, weatherization, and accessibility/barrier removal. Properties that have received repairs or rehabilitation within 12 months prior to the property's closing would meet this requirement. Rehabilitation/repair work must be performed by a State-certified licensed contractor, or a contractor licensed to do business in St. Johns County.
16. Repairs or rehabilitation on Townhomes, duplexes, and condominiums are limited. Newly constructed homes are not eligible for rehabilitation assistance.
17. House inspections completed by a certified inspector are required when purchasing an existing home. Applicants must apply for a Homestead Exemption within the first tax year from the date of closing.

B. Owner-Occupied Rehabilitation	Code 3

a. Summary: Assist eligible homeowners with needed repairs, alterations, mitigation, and/or additions to improve the health, safety, and well-being, or contribute to the structural integrity, long-term affordability, and preservation of their single-family owner-occupied home.

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

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

d. Maximum award: $70,000

e. Terms:
1. Repayment loan/deferred loan/grant: A deferred loan will be executed and secured by a mortgage and not.
2. Interest Rate: 0%
3. Years in loan term: 10
4. Forgiveness: This deferred loan will be forgiven in full once the 10-year term has been completed.
5. Repayment: None required as long as loan is in good standing.
6. Default: Repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:
   a. Sale: If proceeds are not sufficient to pay off the first mortgage note, then the client may petition to St. Johns County SHIP Program for an optional payment plan, or the County may consider accepting an amount less than the outstanding balance as part of a short sale upon a finding of hardship.
   b. Title Transfer: Either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure. In the event of sale or transfer the loan is due and payable. The County reserves the right to foreclose if payment is not received as noted above. In the event the owner should die, the strategy allows assumption of the original lien by income-eligible heirs who will reside in the home as their primary residence. Eligible heirs will be responsible for first and subordinate mortgage payments, property taxes and/or assessments must be current, with no judgments, liens, or third mortgages against the property; and first or subordinate mortgage payments must be current.
   c. Loss of homestead exemption or homeowner no longer resides in the home: The County reserves the right to foreclose if payment is not received as noted above.

f. Recipient/Tenant Selection Criteria:
1. Assistance is awarded on a first-qualified, first-served basis as described in Section 1, I of this plan.
2. The home must be owner-occupied and homesteaded as the primary residence.
3. Property taxes and/or assessments must be current, with no judgments, liens, reverse mortgages, or third mortgages against the property; and first or subordinate mortgage payments must be current.
4. Applicants who have received prior SHIP assistance under the strategy are not eligible to apply.
5. The total household assets cannot exceed $50,000.
6. The property must be located in St. Johns County.

g. Sponsor Selection Criteria: N/A

h. Additional Information:
1. The home must be inspected before, during, and after construction.
2. Rentals, condominiums, duplexes, and townhomes are not eligible for assistance.
3. Mobile/manufactured housing 20 years or newer are eligible for assistance. Mobile/manufactured homes must be a home/land package.
4. Other funding sources may include lending institutions, State or Federal Programs such as: Rural development, HAP, or HOP.
5. A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by the St. Johns County SHIP Program.
6. Loans for assistance may include costs related to all eligible repairs, such as testing, inspections, engineering, permit fees, and abatement and pest control.

C. Disaster Assistance	Code 5,16

a. Summary: Assists households following a disaster as declared by Executive Order by the President of the United States or the Governor of the State of Florida.
SHIP disaster funds may be used for items, such as, but not limited to:
1. Purchase of emergency supplies for eligible households to weatherproof damaged homes
2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable
3. Construction of wells or repair to existing wells where public water is not available
4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies
5. Security deposit for eligible recipients that have been displaced from their homes due to a disaster
6. Rental assistance, both during and up to twelve months after the Florida Office of the Governor Executive Order, for eligible recipients that have been displaced from their homes due to a disaster
7. Other activities as proposed by the counties and eligible municipalities approved by Florida Housing
8. Rent and utility payments for eligible applicants
9. Housing assistance for eligible applicants who have no other option than to live in hotels due to the shortage of rental housing
10. 1st mortgage and utility payment assistance for eligible applicants

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

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

d. Maximum award: $15,000

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

f. Recipient/Tenant Selection Criteria: Applicants will be served on a first-qualified, first-served basis as described in Section 1, I of this plan. Applications from affected households will be processed promptly.
1. Applicants are required to provide all documentation requested for income and eligibility determination.
2. The unit assisted must be owner-occupied and homesteaded as the primary residence; or
3. A rental unit, which was affected by a disaster, is the applicant's primary residence.
4. Applicants must provide evidence that they have applied for FEMA individual assistance.

g. Sponsor Selection Criteria: N/A

h. Additional Information:
1. This strategy will only be implemented in the event of an Executive Order using any funds that have not yet been encumbered or with additional funds disbursed by Florida Housing Finance Corporation.

D. Multifamily Rehabilitation, Land Acquisition, New Construction	Code14, 20, 21

a. Summary: To promote the production of affordable multi-family rental housing in the county and will directly fund or leverage funds for rental developments, agreeing to reserve a certain percentage of units as affordable housing.

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

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

d. Maximum award: $ 650,000 per project

e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be secured by a mortgage and a note and will conform to the compliance terms of the other loan program used, including but not limited to HOME, SAIL, or the Low-Income Housing Tax Credit Program.
2. Interest Rate: 0%
3. Years in loan term: 20 years
4. Forgiveness: This deferred loan will be forgiven in full once the 20-year term has been completed.
5. Repayment: The sale of properties assisted with SHIP funds shall require approval of the Board of

County Commissioners and shall be acceptable (without repayment) only if the subsequent owner(s) agrees to meet any remaining rental, occupancy, and affordability obligations established in the development agreement, mortgage, and note.

6. Default: Repayment of the original amount of the SHIP assistance, less the amount forgiven, is due in full upon sale or title transfer. Eligible sponsors that offer rental housing for sale before 20 years, or that have remaining mortgages funded under this program, must give first right of refusal to eligible non-profit organizations for purchase at the current market value for continued occupancy by eligible persons.

f. Recipient/Tenant Selection Criteria: N/A

g. Sponsor Selection Criteria: Assistance is awarded on a competitive basis to sponsors who meet the following criteria:

1. The recipients are for-profit developers, non-profit housing providers, Community Housing Development Organizations (CHDOs), or local governments, Redevelopment Organizations.
2. Numbers or percentages of units reserved for specific area median incomes, populations, or geographic areas shall be specified.
3. Preference will be given to eligible sponsors that employ personnel from the Welfare Transition Program as required by rule 67-37.005(6) (b) (7) Florida Administrative Code.
4. Funds must be expended, and the development must be located in St. Johns County.
5. Sponsors/Developers have successfully completed projects similar to those being proposed and in a timely manner, thus demonstrating the capacity to develop affordable housing.
6. Sponsors/Developers' financial accountability standards permit the County Finance Department and the SHIP staff to account for and audit the SHIP funds utilized, in order to meet the state statutory requirements of the SHIP program relating to beneficiaries and units assisted.
7. Sponsors/Developers must demonstrate administrative capacity to provide income and demographic documentation by May 30 of the year monies are expended, in order to meet the statutory requirements of the SHIP program relating to beneficiaries, units assisted, and state statutory deadline for expending program funds.
8. Sponsors/Developers to demonstrate or document items are in place: zoning, infrastructure, site control, other financing, cost per unit, and support services.
9. There is one contact person named, preferably having prior grant experience.

h. Additional Information:

1. Developers receiving assistance from SHIP and the Low-Income Housing Tax Credit Program, SAIL, or HOME shall be required to comply with the income, affordability, and other Housing tax Credit, SAIL, and HOME requirements.
2. Developers shall have projects completely developed and occupied by individuals eligible to receive SHIP assistance.
3. Projects must be encumbered and completed within a three-year time frame.
4. Units receiving assistance from other federal, state, or local programs shall be required to meet the more restrictive of the requirements from the programs.

E. **Impact Fees**	Code 8

a. Summary: Depending on availability, SHIP funds may be used to offset all or a portion of certain impact fees incurred for new construction of eligible single-family affordable housing units that are sold at or below 70% of the current SHIP Purchase Price Limit for St. Johns County to qualified income-eligible households.

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

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

d. Maximum award: $15,000

e. Terms:
1. Repayment loan/deferred loan/grant: A deferred loan will be executed from the date of closing secured by a recorded mortgage and note.
2. Interest Rate: 0 %
3. Years in loan term: 10 years from the date of sale.
4. Forgiveness: The deferred loan will be forgiven at the end of the 10-year term, if all conditions have been met.
5. Repayment: None required as long as the loan is in good standing.
6. Default: Monthly payments are not required. Repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:
    a. Sale: If proceeds are not sufficient to pay off the first mortgage note, the client may petition the St. Johns County SHIP Office to consider accepting an amount less than the outstanding balance as part of a short sale.
    b. Title Transfer: Either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure. In the event of foreclosure, St. Johns Housing and Community Development Department has the right of refusal.
    c. Refinance to access equity: Prohibited. However, a refinance of the first mortgage may be approved, and the County will subordinate its mortgage if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and refinanced closing costs do not increase the loan balance beyond the original loan amount.
    d. Homeowner no longer resides in the home and/or loss of homestead exemption status: The County reserves the right to foreclose if payment is not received as noted above.
    e. Death of the homeowner: In a case where the assisted homeowner dies during the loan term, the loan may be assumed by an income-eligible heir or applicant who will occupy the home as their primary residence. If the home is not occupied by an eligible heir or applicant, the outstanding balance of the loan will be due and payable.

f. Recipient/Tenant Selection Criteria:
1. Applicants will be assisted on a first-qualified, first-served basis, and as detailed in Section 1, I of this plan.

2. A non-profit developer will provide County staff with the name of a household that will purchase the home constructed.
3. Non-profit developer will determine income eligibility for applicants, based on current SHIP requirements, complete the Resident Income Certification (RIC), and submit the documentation to County staff for review/approval before assistance will be provided.
4. Applicants must currently live and/or work in St. Johns County for at least 12 months.
5. Applicants must contractually agree to all SHIP guidelines, repayment provisions, and certify that the unit assisted will be their primary residence.
6. The household assisted must be approved for a first mortgage.
7. Applicants must meet the definition of a first-time homebuyer, as defined in Section I, R of this plan.
8. Total household assets cannot exceed $50,000.

g. Sponsor/Sub-recipient Selection Criteria: N/A

h. Additional Information:

1. This incentive goes to the homeowner as a principal reduction to the mortgage after the house is sold to a very-low, low, or moderate-income household and documents are verified.
2. Eligible properties include single-family homes and must be located in St. Johns County.
3. SHIP Lien cannot be lower than third position.
4. A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by the St. Johns County SHIP program.
5. Applicants cannot receive cash out at closing.
6. Maximum Sales Price of the home cannot exceed 70% of the current SHIP Purchase Price Limit for St. Johns County.
7. This SHIP Impact Fee Assistance program cannot be leveraged with any other St. Johns County SHIP programs.
8. Applicants are not eligible to apply for any additional SHIP Assistance programs, except Disaster Relief, for a period of five (5) years from date of closing on the home.

F. Emergency Repair	Code 6

a. Summary: SHIP funds will be awarded to owner-occupied households in need of rehabilitation or repair of their home related to a dire situation that needs to be mitigated immediately. Repairs may include, but are not limited to, the structure of the home, roof, electrical, plumbing, HVAC, and modifications for handicap accessibility or if there is an immediate health hazard to the occupants.

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

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

d. Maximum award: $20,000

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

f. Recipient/Tenant Selection Criteria:
1. Assistance is awarded on a first-qualified, first-served basis as detailed in Section 1, I of this plan. The home must be owner-occupied and homesteaded as the primary residence.
2. The total household assets cannot exceed $50,000.
3. The property must be located in St. Johns County.
4. Applicants who have received prior SHIP assistance under this strategy are ineligible to apply.

g. Sponsor Selection Criteria: N/A

h. Additional Information:
1. The home must be inspected before and after construction.
2. Homeowner's insurance is not required to be eligible for assistance.
3. Rentals, Condominiums, are not eligible for assistance.
4. Repairs on Townhomes and Duplexes are limited to repairs that do not affect other units. (Ineligible repairs include, but are not limited to, roof, shared walls, etc.)
5. Mobile/Manufactured homes that are 20 years old or newer are eligible for assistance. Mobile/manufactured homes must be a home/land package.
6. Emergency funding is a last resort funding source; payments from insurance and other sources would be used first.
7. Homeowners who receive emergency repair assistance are eligible to receive owner-occupied rehabilitation assistance as long as they have not received funds from this source in the past.

III. LHAP Incentive Strategies

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

A. Name of the Strategy: **Expedited Permitting**
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy: In September 1993, the County instituted the Development Review Committee (DRC) to establish uniform requirements and procedures for submittal and reviewing applications for development plan approval, to implement the goals and policies of the Comprehensive Plan, and to ensure compliance with all applicable land development regulations. The eighteen-member committee representing planning, zoning, growth management, transportation, utilities, environmental health, fire service, 911 addressing, building, codes, survey, environmental planning, and landscaping, reviews all proposed developments (such as subdivisions or multi-family) within 20 working days, then meets with the developer to discuss their independent findings at a joint DRC meeting. February 24, 1998, adopted by Resolution 98-48, developers planning affordable housing projects will be directed to the Housing Office by any staff member receiving questions. Housing staff can work with the developer to determine, quantitatively, if the project is truly affordable (i.e., the anticipated payments do not exceed 30% of the very low to moderate income categories, or if rents do not exceed standard limits adjusted for the bedroom size). Upon issuance of an "Affordable Housing Development" (AHD) designation, a sheet to be attached to all copies submitted for developmental review, the requests may be facilitated in agenda placement for committee and Board of County Commissioners' review. St. Johns County's permitting process has been centralized and expedited with the location of all applicable permitting departments in one facility. It has cut down on developer's time expended on obtaining permits. The Comprehensive Plan adopted by Ord. 90-53, Policy E.1.1.4 (a), adopted in December 1990, and amended by Policy C.1.1.4, adopted by Ordinance 2000-34, recommended this change. Permits may be applied for in advance of lot purchase closing so delays can be avoided by careful planning.

B. Name of the Strategy: **Ongoing Review Process**

An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy The SHIP-required Affordable Housing Advisory Committee (AHAC) was transformed to the Housing Revitalization Agency (HRA) and thence to the Housing Advisory Committee (HAC) with policy-reviewing responsibilities. This incentive was adopted by the original ordinance establishing the SHIP Program on April 23, 1993 (93-21) and the "glitch" ordinance required by the State to amend Resolution 93-21 on July 27, 1993 (93-36). It was also covered by the Local Affordable Housing Incentive Plan (LAHIP), which was adopted on April 1, 1994. The HRA became the Housing Advisory Committee (HAC) by Resolutions 99-61 and 99-112, and the HAC responsibilities were added to the Housing Finance Authority on March 13, 2001, by Resolution 2001-41. The board was increased from 5 to 7 members and serves as a "clearing house" for affordable housing issues. In addition, the Planning and Zoning and Board of County Commissioners (BCC) review policies, ordinances, regulations, and plan provisions affecting affordable housing.

C. Other Incentive Strategies Adopted: **Affordable Housing Economic Incentive Program**

Provide a description of the procedures to implement this strategy: Ordinance No. 2005-101 provides for an Affordable Housing Economic Incentive in order to 1) Preserve and promote affordable housing within the County, and 2) to lessen the potential negative effect of Residential Impact Fee increases in certain situations. **Affordable Housing Impact Fee Waiver In the Fall of 2025 The St. Johns County Board of County Commissioners directed staff to implement a 50% waiver of non-school impact fees for the development or construction of housing that is affordable, as defined in section 420.9071, Florida Statutes when such housing is provided to income qualified persons or households whose total annual household income is over 50% but does not exceed 80% of the area median income (AMI) for St. Johns County, adjusted for family size, and a 30 year deed restriction is recorded over the property, restricting the housing to the affordability requirements stated herein. Subject to the same deed restriction, the County will provide a 100% waiver of such fees when such housing is provided to income qualified persons or households whose total annual household income is 50% of the AMI for St. Johns County, adjusted for family size or below.**

IV. EXHIBITS:

Required

A. Administrative Budget for each fiscal year covered in the Plan.

B. Timeline for Estimated Encumbrance and Expenditure.

C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.

D. Signed LHAP Certification.

E. Signed, dated, witnessed, or attested adopting resolution.

Optional

F. Ordinance: (If changed from the original creating ordinance).

G. Interlocal Agreement (Required if applicable).

H. Other Documents Incorporated by Reference.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

(Local Government name)

Fiscal Year: 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	2,313,011.00
Salaries and Benefits	$	225,351.10
Office Supplies and Equipment	$	1,000.00
Travel Per diem Workshops, etc.	$	2,000.00
Advertising	$	750.00
Other*	$	2,200.00
Total	$	231,301.10
Admin %		10.00%
		OK
Fiscal Year 2027-2028		
Estimated SHIP Funds for Fiscal Year:	$	2,313,011.00
Salaries and Benefits	$	225,351.10
Office Supplies and Equipment	$	1,000.00
Travel Per diem Workshops, etc.	$	2,000.00
Advertising	$	750.00
Other*	$	2,200.00
Total	$	231,301.10
Admin %		10.00%
		OK
Fiscal Year 2028-2029		
Estimated SHIP Funds for Fiscal Year:	$	2,313,011.00
Salaries and Benefits	$	225,351.10
Office Supplies and Equipment	$	1,000.00
Travel Per diem Workshops, etc.	$	2,000.00
Advertising	$	750.00
Other*	$	2,200.00
Total	$	231,301.10
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: The "other" costs include Contractual Services, Postage, and Dues and Memberships

Exhibit B
Timeline for SHIP Expenditures

___
St. Johns County affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030
2028-2029	6/30/2030	6/30/2031	9/15/2031

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
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030
2028-2029	3/30/2031	6/15/2031

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to kathy.cutler@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 due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2026-2027

Name of Local Government: St. Johns County

Estimated Funds (Anticipated allocation only): $ 2,313,011

Code	Strategies: Homeownership	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
1,2	Purchase Assistance with or without Rehabilitation	Yes	2	$100,000	7	$100,000	1	$100,000	$1,000,000.00	$0.00	$1,000,000.00	10
3	Owner-Occupied Rehabilitation	Yes	6	$70,000	5	$70,000			$770,000.00	$0.00	$770,000.00	11
5	Disaster Assistance	Yes		$15,000		$15,000		$15,000	$0.00	$0.00	$0.00	0
8	Impact Fees	Yes		$15,000		$15,000		$15,000	$0.00	$0.00	$0.00	0
6	Emergency Repair	Yes	4	$20,000	3	$20,000			$140,000.00	$0.00	$140,000.00	7
									$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		12		15		1		$1,910,000.00	$0.00	$1,910,000.00	28
	Purchase Price Limits:		New	$ 602,915	Existing	$ 602,915						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,20,21	Rehabilitation, Land Acquisition, New Construction	Yes		$650,000		$650,000			$0.00	$0.00	$0.00	0
16	Disaster Assistance	No		$15,000		$15,000		15000	$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		$ 231,301		10%		OK					
	Home Ownership Counseling		$ 150,000									
	Total All Funds		$ 2,291,301		OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)	82.6%		OK
Homeownership % (65% requirement)	82.6%		OK
Rental Restriction (25%)	0.0%		OK
Very-Low Income (30% requirement)	$ 700,000	30.3%	OK
Low Income (30% requirement)	$ 1,110,000	48.0%	OK
Moderate Income	$ 100,000	4.3%	

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2027-2028

Name of Local Government: St. Johns County

Estimated Funds (Anticipated allocation only): $ 2,313,011

Code	Strategies: Homeownership	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
1,2	Purchase Assistance with or without Rehabilitation	Yes	2	$100,000	7	$100,000	1	$100,000	$1,000,000.00	$0.00	$1,000,000.00	10
3	Owner-Occupied Rehabilitation	Yes	6	$70,000	5	$70,000			$770,000.00	$0.00	$770,000.00	11
5	Disaster Assistance	Yes		$15,000		$15,000		$15,000	$0.00	$0.00	$0.00	0
8	Impact Fees	Yes		$15,000		$15,000		$15,000	$0.00	$0.00	$0.00	0
6	Emergency Repair	Yes	4	$20,000	3	$20,000			$140,000.00	$0.00	$140,000.00	7
									$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		12		15		1		$1,910,000.00	$0.00	$1,910,000.00	28
	Purchase Price Limits:		New	$ 602,915	Existing	$ 602,915						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,20,21	Rehabilitation, Land Acquisition, New Construction	Yes		$650,000		$650,000			$0.00	$0.00	$0.00	0
16	Disaster Assistance	No		$15,000		$15,000		15000	$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		$ 231,301		10%		OK					
	Home Ownership Counseling		$ 150,000									
	Total All Funds		$ 2,291,301		OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		82.6%		OK
Homeownership % (65% requirement)		82.6%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		$ 700,000	30.3%	OK
Low Income (30% requirement)		$ 1,110,000	48.0%	OK
Moderate Income		$ 100,000	4.3%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2028-2029

Name of Local Government: St. Johns County

Estimated Funds (Anticipated allocation only): $ 2,313,011

Code	Strategies: Homeownership	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
1,2	Purchase Assistance with or without Rehabilitation	Yes	2	$100,000	7	$100,000	1	$100,000	$1,000,000.00	$0.00	$1,000,000.00	10
3	Owner-Occupied Rehabilitation	Yes	6	$70,000	5	$70,000			$770,000.00	$0.00	$770,000.00	11
5	Disaster Assistance	Yes		$15,000		$15,000		$15,000	$0.00	$0.00	$0.00	0
8	Impact Fees	Yes		$15,000		$15,000		$15,000	$0.00	$0.00	$0.00	0
6	Emergency Repair	Yes	4	$20,000	3	$20,000			$140,000.00	$0.00	$140,000.00	7
									$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		12		15		1		$1,910,000.00	$0.00	$1,910,000.00	28
	Purchase Price Limits:		New	$ 602,915	Existing	$ 602,915						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,20,21	Rehabilitation, Land Acquisition, New Construction	Yes		$650,000		$650,000			$0.00	$0.00	$0.00	0
16	Disaster Assistance	No		$15,000		$15,000		15000	$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		$ 231,301		10%		OK					
	Home Ownership Counseling		$ 150,000									
	Total All Funds		$ 2,291,301		OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)	82.6%		OK
Homeownership % (65% requirement)	82.6%		OK
Rental Restriction (25%)	0.0%		OK
Very-Low Income (30% requirement)	$ 700,000	30.3%	OK
Low Income (30% requirement)	$ 1,110,000	48.0%	OK
Moderate Income	$ 100,000	4.3%	

Resolution No. 2026-132

Exhibit D
67-37.005(1), F.A.C.
2026

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: St. Johns County

Certifies that:

(1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.

(2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.

(3) A process to determine eligibility and for selection of recipients for funds has been developed.

(4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.

(5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).

(6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.

(7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.

(8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.

(9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.

(10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

(11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.

(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.

(13) SHIP funds will not be pledged for debt service on bonds.

(14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

(15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.

(16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.

(17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Robin L. Ploof
Witness

Witness

Chief Elected Official or designee

Clay Murphy, BCC Chairman
Type Name and Title

4/21/2026
Date

OR

Attest:

ST. JOHNS COUNTY
(Seal)
FLORIDA

Exhibit E
67-37.005(1), F.A.C.
2026

RESOLUTION NO. 2026- 132

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF THE ST. JOHNS COUNTY FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES;AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE 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 those 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 Development Department has prepared a three-year Local

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

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public for St. Johns County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISIONERS OF ST. JOHNS COUNTY, FLORIDA that:

Section 1: The Board of County Commissioners of St. Johns County 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 2026-2027, 2027-2028, 2028-2029.

Section 2: The Board of County Commissioners Chair , 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 21st DAY OF APRIL 2026.

Rendition Date APR 21 2026

Clay Murphy
Clay Murphy, Chair

(SEAL)

ATTEST: Brandon J. Patty, Clerk of the Circuit Court and Comptroller

By: ______________________
Deputy Clerk

ST. JOHNS COUNTY FLORIDA