CHARLOTTE COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029

Florida Housing

Table of Contents

I. Program Details:

A. LG(s)

Name of Local Government	Charlotte County
Does this LHAP contain an interlocal agreement?	Yes
If yes, name of other local government(s)	City of Punta Gorda

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 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 local match to obtain federal housing grants or programs. In addition, the Charlotte County Board of County Commissioners (BOCC) offer the Charlotte HOME program, an incentive, subsidy, and funding program for affordable housing developments.

G. Public Input: Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

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

Special Needs Households; Extremely Low/Very Low/Low-Income Households

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

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

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

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

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

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

P. Administrative Budget: A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan. Sub-recipient organizations are eligible for administrative funds not to exceed 10% of the award, subject to eligible expenses. The total, combined administrative budget (County administrative funds + sub-recipient administrative funds) will not exceed 10% of the annual allocation.

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	Administer and maintain all strategies	10%
Third Party Entity/Sub-recipient	Administer and maintain 1 or more strategies	10%

R. First-time Homebuyer Definition: For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a 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: up to 4% of award amount for Purchase Assistance; up to 5% of award amount for Owner Occupied Rehab.

T. Essential Service Personnel Definition (ESP): ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: In May 2009, Charlotte County adopted a Green Building Ordinance to become a more sustainable community by reducing the environmental impact of buildings and promoting economic and environmental health in the County. The program encourages, advocates and educates green building and development, and offers incentives to participants. Involvement in the program is voluntary to private residential and commercial projects. However, it is a mandatory policy in the design and construction of all buildings owned and constructed by or on behalf of Charlotte County.

The establishment of this Ordinance requires that the County, in all construction projects, abide by County adopted building codes that result in innovative, energy efficient and wind resistant construction practices. This Ordinance was adopted as a direct result of the 2004 Hurricane season that resulted in widespread damage to County structures. The adoption of this Ordinance strongly encourages non-governmental construction projects follow the same requirements on a voluntary basis. These requirements are reviewed as part of the permitting process and have/will continue to result in these changes in construction industry of the County.

V. Describe efforts to meet the 20% Special Needs set-aside: The Charlotte County SHIP Program markets through its partners, the County Web Page and public outreach, that funds are available for Special Needs clients. Applicants are screened to determine basic qualifications as well as a determination of any Special Needs. The Charlotte County Human Services Department receives referrals of special needs clients from Human Services Intake, Veteran Services, Aging & Adult Services, Family Stability Services, and Neighborhood Services, as well as the Continuum of Care, COAD (Community Organizations Active in Disaster), and from the integrated partners at the Family Services Center.

W. Describe efforts to reduce homelessness: The Charlotte County LHAP includes a strategy for Rental Assistance, Utility Deposits and Rapid Re-Housing. This strategy helps homeless families and those at risk of homelessness to acquire and/or maintain rental housing. Funds are awarded to renter households in need of utility deposit assistance, rent assistance or rent subsidy. Those experiencing homelessness are referred to the Continuum of Care (CoC) for Rapid Re-housing via Sub-recipient Agreement. Charlotte County's Housing and Financial Stability Program (HFSP) also provides funding to prevent homelessness via rent/mortgage/utility assistance and minor home repairs, when available. The United Way's Season of Sharing program, Charlotte County's CSBG & TANF funds also provide housing assistance as funding allows.

X. Additional provisions:

a. Residency - Applicants must have lived in Charlotte County for a minimum 6 months or worked full time in Charlotte County for a minimum 12 months to qualify for assistance (with the exception of Rapid Re-Housing and Disaster assistance).

b. Fraud – (s. 420.518 of the Florida Statutes) An applicant or affiliate of an applicant may be precluded from participation in any corporation program if the applicant or affiliate of the applicant has: 1) Made a

material misrepresentation or engaged in fraudulent actions in connection with any corporation program.
2) Been convicted or found guilty of, or entered a plea of guilty or nolo contendere to, regardless of adjudication, a crime in any jurisdiction which directly relates to the financing, construction, or management of affordable housing or the fraudulent procurement of state or federal funds. The record of a conviction certified or authenticated in such form as to be admissible in evidence under the laws of the state shall be admissible as prima facie evidence of such guilt.

Section II. LHAP Strategies:

A. **PURCHASE ASSISTANCE**	Code 1, 2

a. Summary: Purchase Assistance provides assistance for down payment, closing costs, and gap funding to qualified households to purchase new or existing single family or condominium homes. This includes homes purchased from a community land trust (CLT).

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

c. Income Categories to be served: Extremely low, very low and low income. Moderate income households will be served, but on a limited basis – not to exceed 4% of allocation per funding year.

d. Maximum award: $78,000 ($75,000 + $3.000 Project Delivery Costs)

e. Terms (See "Additional Information" for special terms for CLT home purchases):
1. Deferred Loan: Assistance is provided in the form of a deferred loan secured by a note and recorded mortgage.
2. Interest Rate: 0%
3. Years in loan term:

Loan Range:		
	$0 to $10,000.00	Five-Year Term
	$10,000.01 to $20,000.00	Ten-Year Term
	$20,000.01 to $30,000.00	Fifteen-Year Term
	$30,000.01 to $50,000.00	Twenty-Year Term
	$50,000.01 to $75,000.00	Thirty-Year Term

4. Forgiveness:
   a. Loans with a five-year term are forgiven at the end of the fifth year.
   b. Loans with a ten-year term are reduced by 25% beginning at the end of year seven and continues for years eight, nine and ten with no repayment required at the end of year ten.
   c. Loans with a fifteen-year term are reduced by 25% per year beginning at the end of year twelve and continues for years thirteen, fourteen and fifteen with no repayment required at the end of year fifteen.
   d. Loans with a twenty-year term are reduced by 25% per year beginning at the end of year seventeen and continues for years eighteen, nineteen and twenty with no repayment required at the end of year twenty.
   e. Loans with thirty- year term are reduced by 25% per year beginning at the end of year twenty-

seven and continues for years twenty-eight, twenty-nine and thirty with no repayment required at the end of year thirty.

5. Repayment: Repayment is not required as long as the loan is not in default.
6. Default:
   a. Outstanding loan balance becomes due and payable if the home is no longer used as the primary residence of the recipient, is used as rental housing, is sold, or if ownership is transferred.
   b. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
   c. If the home is foreclosed on by a superior mortgage holder, all efforts will be made to recapture funds if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Recipient selection will be on a first qualified, first served basis. Recipients must provide SHIP office with a purchase contract for a home within six months of the application date. Recipients must also attend and complete a HUD approved homebuyer education class prior to signing contract for home purchase. CLT homebuyers must complete a HUD approved homebuyer education class that contains a community land trust component and/or one or more sessions 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.

g. Sponsor/Sub-recipient Selection Criteria:
Sub-recipient non-profit organization(s) will be selected to administer this strategy. Up to 10% in administrative expenses may be permitted. Criteria for selection of sub-recipient organization(s) will include:
1. past experience working with the target population;
2. past experience administering similar assistance programs;
3. financial and human resource capacity to administer the program; and
4. such other criteria as may be determined appropriate.

h. Additional Information:
1. These funds are only available for first time homebuyers/ recent non-homeowners. This is defined as those who have not owned a home in the past three years.
2. All homes purchased must become the primary residence of the recipient.
3. Purchase Assistance will not be granted for the purchase of mobile or manufactured homes.
4. The mortgage can be subordinated upon a refinance of the primary loan only if the refinance is for a better interest rate with no cash out or bills being paid. Refinance with cash out, including reverse mortgages, or bills paid require full repayment at the time of refinance.
5. The value of the property may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located as established by the U.S. Treasury Department.
6. Purchase Assistance, Owner-occupied Rehabilitation, Single-Family Housing Construction, and Acquisition/Rehabilitation/Resale recipients are limited to a lifetime combined maximum benefit of $75,000.00, excluding project delivery costs.
7. ***Terms for CLT home purchases***: *The mortgage is assumable to an income-eligible purchaser. The terms of the Note and Mortgage shall show subsequent purchasers to assume the loan with*

approval by the CLT. Otherwise, no repayment required during the term of the loan, provided the loan remains in good standing. Please see Exhibit H for additional instructions and information for CLT purchases.

B. OWNER OCCUPIED REHABILITATION	Code 3

a. Summary: Owner-Occupied Rehabilitation provides assistance to qualified households to rehabilitate and/or add hurricane mitigation/hardening features to single family and condominium units.

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

c. Income Categories to be served: Extremely low, very low and low income. Moderate income households will be served, but on a limited basis – not to exceed 4% of allocation per funding year.

d. Maximum award: $78,750 ($75,000 + $3,750 Project Delivery Costs)

e. Terms:

1. Deferred loan: Assistance is provided in the form of a deferred loan secured by a note and recorded mortgage.
2. Interest Rate: 0%
3. Years in loan term:

Loan Range:		
	$0 to $10,000.00	Five-Year Term
	$10,000.01 to $20,000.00	Ten-Year Term
	$20,000.01 to $30,000.00	Fifteen-Year Term
	$30,000.01 to $50,000.00	Twenty-Year Term
	$50,000.01 to $75,000.00	Thirty-Year Term

4. Forgiveness:
   a. Loans with a five-year term are forgiven at the end of the fifth year.
   b. Loans with a ten-year term are reduced by 25% beginning at the end of year seven and continues for years eight, nine and ten with no repayment required at the end of year ten.
   c. Loans with a fifteen-year term are reduced by 25% per year beginning at the end of year twelve and continues for years thirteen, fourteen and fifteen with no repayment required at the end of year fifteen.
   d. Loans with a twenty-year term are reduced by 25% per year beginning at the end of year seventeen and continues for years eighteen, nineteen and twenty with no repayment required at the end of year twenty.
   e. Loans with thirty- year term are reduced by 25% per year beginning at the end of year twenty-seven and continues for years twenty-eight, twenty-nine and thirty with no repayment required at the end of year thirty.
5. Repayment: Repayment is not required as long as the loan is not in default.
6. Default:
   a. Outstanding loan balance becomes due and payable if the home Is no longer used as the primary residence of the recipient, is used as rental housing, is sold, or if ownership is

transferred.

b. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by an eligible heir who will occupy the home as a primary residence. If the legal heir is not eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

c. If the home is foreclosed on by a superior mortgage holder, all efforts will be made to recapture funds if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Recipient selection will be on a first qualified, first served basis following completion of a pre-qualification interview, receipt of an application, income qualification, receipt of Ownership & Encumbrance Report verifying no liens or judgements and that property taxes are paid.

g. Subrecipient Selection Criteria: Sub-recipient nonprofit organization(s) will be selected to administer this strategy. . Criteria for selection of sub-recipient organization(s) will include:

1. past experience working with the target population;
2. past experience administering similar assistance programs;
3. financial and human resource capacity to administer the program; and
4. such other criteria as may be determined appropriate.

h. Additional Information:

1. All homes rehabilitated through this strategy must be the primary residence of the recipient.
2. Owner Occupied Rehabilitation will not be granted for the rehabilitation of mobile or manufactured homes.
3. The mortgage can be subordinated upon a refinance of the primary loan only if the refinance is for a better interest rate with no cash out or bills being paid. Refinance with cash out, including reverse mortgages, or bills paid require full repayment at the time of refinance.
4. The value of the property may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located as established by the U.S. Treasury Department.
5. Purchase Assistance, Owner-occupied Rehabilitation, Single-Family Housing Construction, and Acquisition/Rehabilitation/Resale recipients are limited to a lifetime combined maximum benefit of $75,000.00, excluding project delivery costs.

C. **DEMOLITION/RECONSTRUCTION**	Code 4

a. Summary: This strategy awards funds for the costs associated with the demolition and reconstruction of a substandard housing unit when the home is beyond financial feasibility to repair (50% of the assessed value). SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows and other structural items.

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

c. Income Categories to be served: Extremely low, very low-, and low-income

d. Maximum award: $150,000

e. Terms:

1. Deferred loan: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 20 years
4. Forgiveness: Loan is forgiven at the end of 20 years.
5. Repayment: Repayment is not required as long as the loan is not in default.
6. Default:
   a. The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.
   b. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
   c. If the home is foreclosed on by a superior mortgage holder, all efforts will be made to recapture funds if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria:

1. Recipient selection will be on a first qualified, first served basis. Priority shall be given to persons with Special Needs and income groups as described in section I. (I) of this plan.
2. Applicants who have no mortgage debt must apply for a first mortgage to cover some portion of the reconstruction costs. Recognizing that the first mortgage will likely not cover all demolition and replacement costs, assistance will be provided for the remainder, up to the maximum award amount. Applicants who provide proof from a minimum of two (2) lending institutions that they do not qualify for a first mortgage will receive a first mortgage to cover the cost of reconstruction up to the maximum award. Applicants who have an existing first mortgage must get written approval from the first mortgage lender authorizing the demolition and reconstruction of the home.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. The sales price or value of new or existing eligible housing may not exceed 90% of the median area purchase price, as established by the U.S. Treasury Department
2. Homeowners assisted under this strategy will be encouraged to obtain temporary housing on their own. If assistance is required, a grant of up to $5,500.00 will be provided for temporary relocation expenses, including but not limited to the costs of moving, storing, and insuring personal property during moving and storage.
3. This service is available once in a lifetime for household members and exhausts the household's lifetime combined maximum benefit.

D. EMERGENCY REPAIR	Code 6

a. Summary: Funds will be used to provide emergency home repairs to eligible households. The emergency repair must be assessed by the Housing Projects Manager or his/her designee, and must be determined to be an unsafe condition for the household. Life, safety, and health issues affecting elderly and/or disabled (as defined in sections 393.063 and 420.0004(13), Florida Statutes) residents will have priority under this strategy. Emergency home repairs are defined below:

1. Structural components showing imminent collapse.
2. Inoperable/substandard heating and cooling systems.
3. Inoperable/substandard plumbing/leaks in walls or foundation.
4. Inoperable/substandard toilet or hot water heater.
5. Roof leaks causing electrical hazards, ceiling collapse, or structural damage.
6. Inoperable/substandard electrical systems.
7. Collapsed or inoperable/substandard chimney or flue.
8. Inoperable/substandard sewage system, in either well or City/County metered system.
9. Handicap Accessibility.

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

c. Income Categories to be served: Extremely low, very low, and low income

d. Maximum award: $10,000

e. Terms:
1. 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: Eligible households will be served on a first-qualified first-served basis, with preference given to elderly or disabled applicants after the established priority for Special Needs households. Household will only be granted funds on a one- time basis. Staff shall make awards on a first-come, first qualified basis from all applicants meeting the following criteria:
1. Recipients must be Income eligible.
2. The home must be located in Charlotte County.
3. The home must be owner-occupied.
4. Property must be homesteaded.
5. Recipients must be current with property taxes.

g. Subrecipient Selection Criteria:
Sub-recipient nonprofit organization(s) will be selected to administer this strategy. Up to 10% in

administrative expenses may be permitted. Criteria for selection of sub-recipient organization(s) will include:

1. past experience working with the target population;
2. past experience administering similar assistance programs;
3. financial and human resource capacity to administer the program; and
4. such other criteria as may be determined appropriate.

h. Additional Information:

2. The improvements to be made must bring the condition of the housing unit up to the County's minimum housing standards and any federal housing quality standards as well as meet the quality standards established in 20 CFR Part 982.401. Under no circumstances shall improvements be made to only improve the aesthetics of the home.
3. Funds may be used to repair manufactured homes newer than 1994 when all other criteria are met.
4. Emergency Repair funds may not be combined/stacked with the Disaster strategy.

E. RENTAL ASSISTANCE, UTILITY DEPOSITS AND RAPID RE-HOUSING	Code 13, 23, 26

a. Summary: Funds will be awarded to renters that are in danger of becoming homeless as a result of the inability to pay rent or make utility deposits. In accordance with Section 420.9072 (7) (b), Florida Statutes, types of assistance are limited to:

1. Eviction Prevention – payment of past due rent and late fees for up to 6 months.
2. Deposit Assistance – payment of utility deposits.
3. Rent Subsidy – payment of rent up to 12 months (less any eviction prevention assistance provided) for income eligible individuals and families who are homeless (as defined in Section 420.621, Florida Statutes) or who have at least one family member that meets the definition of special needs (as defined in Section 420.0004 (13), Florida Statutes).
4. Case management participation is required.

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

c. Income Categories to be served: Extremely low and very low-income

d. Maximum award: $18,000

d. Terms:

1. 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 who are homeless, at risk of homelessness, or those with special needs, shall be referred through the local Continuum of Care Coordinated Entry System and be assisted on a first qualified, first served basis.

g. Sponsor/Sub-recipient Selection Criteria:
Sub-recipient nonprofit organization(s) will be selected to administer this strategy. . Criteria for selection of sub-recipient organization(s) will include:
1. past experience working with the target population;
2. past experience administering similar assistance programs;
3. financial and human resource capacity to administer the program; and
4. Participation in the Continuum of Care Coordinated Entry System; and
5. such other criteria as may be determined appropriate.

h. Additional Information:
1. Recipients are eligible to receive additional SHIP assistance through this strategy no less than 24 months from date of last assistance.
2. Recipients of other ongoing rental assistance will not be eligible to receive assistance under this strategy. Applications will be reviewed on a case-by-case basis.

F. MULTI-FAMILY NEW CONSTRUCTION/REHABILITATION	Code 14, 21

a. Summary: This strategy is designed to assist in the new construction or rehabilitation of existing multi-family rental developments.

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

c. Income Categories to be served: Extremely low, very low and low income.

d. Maximum award: $50,000 maximum per rental unit with a per development maximum of $400,000. Awards greater than $150,000 require Board of County Commissioner approval.

e. Terms :
1. Loan or Deferred Loan: Awards to *qualified non-profit developers are in the form of deferred loan. Awards to for-profit developers are in the form of repayable loan.

2. Interest Rate:
   a. For-profit developments = 3%
   b. Non-profit developments = 0%
   c. Competitive RFP (e.g. LGAO) = 0% – 3% based on selected developer proposal, Charlotte HOME Review Committee and/or Affordable Housing Advisory Committee (AHAC) recommendation, and approval by the Board of County Commissioners.
3. Years in loan term: Minimum 20 years. To be determined at time of loan commitment(s). The following will be applied to all loans:
   a. Loan amount will be determined by development type;

b. Term of loan to be determined by development financial feasibility;
c. Monthly payment schedule, as appropriate;
d. Amortizing or non-amortizing, but amortizing preferred, if applicable;
e. Loan due in full in balloon payment at end of loan period if not already amortized, if applicable.

4. Forgiveness: *Qualified non-profit affordable housing developers are eligible for deferred loan, forgiven at the end of the term.
5. Repayment: Assistance provided in the form of a loan is payable as indicated in the recorded mortgage, note and LURA. Options include, but are not limited to: monthly payment; annual payment; annual payment based on cash flow (soft pay); payment in full at term; etc.
6. Default: If the mortgagor vacates, transfers, assigns, sells, refinances, mortgages or in any manner encumbers or disposes of all or a portion of, or any interest in the premises without the approval of the Charlotte County Housing Division before the maturity date of the mortgage, the outstanding balance secured by the Mortgage and any applicable penalty shall become immediately due and payable; Therefore defined in the recorded Mortgage and Note and/or LURA. Sponsors that fail to comply with applicable statutes and rules will be required to pay back the funds.
7. Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the funds. The terms of default are defined in the mortgage, promissory note, and Land Use Restriction Agreement (LURA).

f. Recipient/Tenant Selection Criteria: All applicants for residence in an assisted unit will be assisted on a first-qualified, first-served basis and must meet income qualifications of the program and reported by the developer's management company for development.

g. Sponsor Selection Criteria:
Applications are received from Sponsors year-round, and are reviewed by staff for County preferences and development needs, and availability of funds per set aside requirements. Applications in response to a local Request for Applications (RFA) or in conjunction with a Florida Housing Finance Corporation (FHFC) Multi-family Programs RFA, will be ranked in accordance with specific scoring criteria based on County preferences and development needs. Scoring will be based on the experience of the developer, project readiness, community need, green or universal design features, and willingness to employ local labor. The application will reflect local preferences for housing for elderly households, special needs and extremely low-income households.

h. Additional Information:
1. Multi-family projects funded under this strategy will have a minimum affordability period of twenty (20) years. Charlotte County shall be responsible for the annual monitoring of all assisted/funded affordable multi-family housing units as outlined in Florida Statute 420.907 – 420.9079.
2. *Qualified non-profits are those non-profit organizations whose mission, financial and staff capacity, board governance, and experience have been reviewed and verified and have been approved for participation in County incentives, subsidies, funding, etc.

G. NON-PROFIT/SPECIAL NEEDS RENTAL	Code 14, 15, 21

a. Summary: This strategy is designed to assist in the acquisition, rehabilitation, demolition/reconstruction or new construction of rental housing for low-income households or low-income special needs (420.0004 (13) Fla. Stat.) households.

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

c. Income Categories to be served: Extremely low, very low and low income

d. Maximum award: Maximum award for this strategy is $30,000 per unit. Total awards greater than $150,000 require Board of County Commissioner approval.

e. Terms:
   1. Deferred Loan: Assistance is provided in the form of a deferred loan secured by a note and recorded mortgage.
   2. Interest Rate: 0 %
   3. Years in loan term: 20
   4. Forgiveness: forgiven at the end of the term.
   5. Repayment: No repayment required.
   6. Default:
      a. Outstanding loan balance becomes due and payable if the property is sold or is no longer used as affordable rental housing for low-income households.
      b. Sponsor must give a right of first refusal to the County or other eligible non-profit organizations at the current market value should the property be sold, transferred, or no longer used as affordable rental before the end of the 20-year term.

f. Recipient/Tenant Selection Criteria: N/A

g. Sponsor Selection Criteria:
   1. Non-profit and special needs organizations seeking to operate rental housing for low-income or special needs households will be eligible to submit applications for funds to purchase, rehabilitate, demolish and reconstruct, or construct rental housing.
   2. Applications will be ranked in accordance with specific scoring criteria based on County preferences and development needs. Scoring will be based on the experience of the developer, project readiness, community need, green and universal design features, and willingness to employ local labor. The application will reflect local preferences for housing for elderly households, special needs and extremely low-income households.

h. Additional Information:
   1. Specific tenant selection criteria will be determined by the owner assuming compliance with all fair housing laws.
   2. Selected sponsors shall be required to enter into a Land Use Restriction Agreement (LURA) with Charlotte County which will outline the eligibility requirements for the assisted units. The LURA will also require sponsors to report to the County the income eligibility of tenants on an annual basis for twenty years. Sponsors will be required to meet compliance reporting requirements on the property necessary to meet the statutory requirements for monitoring of rental units.

H. DISASTER ASSISTANCE	Codes 5, 16

a. Summary: The Disaster Assistance strategy provides assistance to households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. 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 of 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 disaster;
6. Rental assistance for up to 6 months for eligible recipients that have been displaced from their homes due to disaster;
7. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster.
8. Temporary rent and utilities payments for up to 6 months for tenants financially impacted by a disaster.
9. Temporary mortgage and utilities payments for up to 6 months for homeowners financially impacted by a disaster.

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

c. Income Categories to be served: Extremely low, very low- and low-income

d. Maximum award: $12,000.00

e. Terms:
1. Grant: SHIP assistance is provided in the form of a grant.
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient/Tenant Selection Criteria: Recipient selection will be on a first qualified, first served basis. Priority shall be given to persons who have special housing needs and individuals or households that qualify as Elderly as defined in 420.503, F.S.

g. Sub-recipient Selection Criteria:
Sub-recipient nonprofit organization(s) will be selected to administer this strategy. Up to 10% in administrative expenses may be permitted. Criteria for selection of sub-recipient organization(s) will include:

1. past experience working with the target population;
2. past experience administering similar assistance programs;
3. financial and human resource capacity to administer the program; and
4. such other criteria as may be determined appropriate.

h. Additional Information:
1. Assistance from the Disaster Strategy does not preclude an applicant from receiving assistance from another LHAP strategy, with the exception of Emergency Repair.
2. Funds may be used to repair mobile/manufactured homes newer than 1994 when all other criteria are met.
3. RENTAL ASSISTANCE, UTILITY DEPOSITS AND RAPID RE-HOUSING can be provided to assist displaced households in the declared area with out of county/state relocation, as needed.

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. **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.

Section 3-9-5.4 of the Charlotte County Code of Laws and Ordinances (County Code), adopted in 1998, established an Expedited Process for Certified Affordable Housing Development. This places a priority on the review of “Certified Affordable Housing Development” projects, as defined as housing projects in which at least 25 percent of the total units constructed are made available to low- or very-low income residents. This expedited process does not apply to plan amendments, rezoning petitions, plat applications, or a petition before the Board of Zoning Appeals.

B. **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. Proposed policies, ordinances, and plan amendments submit an Economic Impact Estimate to review their potential costs or savings.

C. **Modification of Impact Fees** Including a reduction or waiver of fees and alternative methods of fee payments for affordable housing. Impact fees are waived on units determined affordable (reserved for <80% AMI) for a minimum term of 20 years.

D. **Flexible Densities** Section 3-9-150 of the County Code allows the County to award Incentive Density, which provides increased density for the development of multifamily rental housing or workforce and affordable housing, in tandem with a future land use map amendment and rezoning. Total densities may not exceed that established by the future land use map.

E. **Parking and Setback Requirements** Parking reduction is currently allowed with the submission of a study showing that a reduced number of parking spaces are necessary. Section 3-9-79 of the County Code allows a developer to submit a parking study during the Site Plan Review process demonstrating why parking requirements for their development may be reduced below 1.5 spaces per unit for multifamily development or 2.0 spaces per unit for single-family development. This policy is not exclusive to the development of affordable housing.

F. **Affordable Accessory Dwelling Units** The County's Transfer of Density Units program requires a transfer of density to raise the maximum residential density on any site. An existing home on two or more contiguous lots may construct an accessory dwelling unit, since the property overall has as many density units as included lots.

G. **Flexible Lot Configurations** The Planned Development (PD) zoning district allows flexible performance criteria to replace conventional zoning requirements, including lot sizes. Section 3-9-67 of the County Code allows the development of cluster housing, where "a lot size smaller than normally required is permitted so long as density does not exceed the maximum density permitted in such district".

H. **Modification of Street Requirements** Reduced sidewalk and street walk requirements are used as an incentive for the inclusion of affordable housing in large-scale development on a case-by-case basis in the County. An affordable housing development can apply for a variance to reduce the eight-foot sidewalk width requirement with the County Engineer. The County Engineer will review the request as it relates to the incentive strategies approved by the Board of County Commissioners. The majority of development in the City is infill oriented on an existing grid system.

I. **Public Land Inventory** Florida Statute 125.379 requires that every three (3) years, each county is to prepare an inventory list of county-owned property deemed appropriate for Affordable Housing. A list of current available county-owned properties is sent to Housing Staff for selection of properties deemed appropriate for use as Affordable Housing. Once properties have been selected, a Public Hearing is held, and approval is received by the Board of County Commissioners to add properties to list of Affordable Housing Inventory.

*Qualified non-profit Affordable Housing developers may request the donation of county-owned property on the inventory list via application to the Charlotte HOME program. Donated properties are subject to a Land Use Restriction Agreement (LURA) that outlines the term of affordability and eligibility criteria (income, special needs, etc.). Proceeds from the sale of properties on the inventory list are credited to the affordable housing trust fund to support future development. The inventory list is revised/updated as surplus properties are acquired, donated, or sold – no less frequently than every 3 years.

*Qualified non-profits are those non-profit organizations whose mission, financial and staff capacity, board governance, and experience have been reviewed and verified and have been approved for participation in County incentives, subsidies, funding, etc.

J. **Support of Development Near Transportation Hubs** Charlotte County does not currently have any transportation hubs to support a policy for development. If a fixed-route transit system is put into place, Transit Oriented Development policies could be developed and implemented.

IV. EXHIBITS:

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