



Martin County

**STATE HOUSING INITIATIVE PARTNERSHIP
(SHIP)
LOCAL HOUSING ASSISTANCE PLAN (LHAP)
2026-2027, 2027-2028, 2028-2029**



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I. Program Details:

A. Local Government

Name of Local Government: Martin County

Does this LHAP contain an interlocal agreement? No

If yes, name of other local government(s): Not Applicable (N/A)

B. Purpose of 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 local match to obtain federal housing grants or programs.

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

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation, 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: Preference will be given in the following order: first qualified, first served:
1. Extremely low-income individuals
 2. Very low-income individuals
 3. Low-income individuals
 4. Special needs populations
 5. Projects located within any of the county's established community redevelopment areas (CRAs) that will leverage SHIP funds with any other federal, state, or local government funding or grant expended in the CRA.
- 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. Homeownership counseling (pre and post purchase), credit counseling, foreclosure counseling are examples of available support services.
- 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 median area purchase price established by the U.S. Treasury Department or as described above.
The methodology used is: U.S. Treasury Department
- 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 monthly rents or mortgage payments including taxes and insurance do not exceed



30% 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, Martin County 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 eligible nonprofit organizations first right refusal for purchase at current market value continued occupancy by eligible people.

- P. Administrative Budget:** A line-item budget is attached as **Exhibit A**. The city or county finds that the funds 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	Verification of applications, processing of payments, newspaper ads, reports, administering programs, annual reports	25%
Third Party Entity/Sub-recipient	Project Management of rehabilitation, verifications of down payment, second review of applications and annual reports	75%

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

S. Project Delivery Costs: Project delivery fees under the current SHIP contract will be no more than \$2,500 for each rehabilitation, emergency rehabilitation, or down payment project and \$1,000 for other project delivery costs paid to other providers. Project delivery fees include inspections, bid reviews, construction oversights, work write-ups and cost estimates, final inspections, recording of mortgage fees and the review of closing documents performed by non-county employees for rehabilitation and down payment projects. The project delivery costs will be in the form of a grant to the homeowner.

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: Martin County will encourage innovative design, green building principles, storm resistant construction and other elements that reduce long term costs relating to maintenance, utilities or insurance in its construction related strategies. The most current Florida Green Building Coalition checklist of green features



appropriate for the type dwelling shall be used as a list of options for including affordable green features. For example: Refrigerators, water heaters, exterior doors and windows, all lighting fixtures and ceiling fans that are replaced or installed shall be Energy Star rated.

- V. **Describe efforts to meet the 20% Special Needs set-aside:** The 20% set-aside will be met through all strategies, specifically Owner-Occupied Rehabilitation Strategy to provide the sustainability for occupants. These efforts will be accomplished through outreach with various community and faith-based organizations.

- W. **Describe efforts to reduce homelessness:** Martin County is a member of the local continuum of care, Treasure Coast Homeless Services Council (TCHSC) and works in collaboration with the group. Martin County provides \$25,000 annually to TCHSC for contract services.

- X. **Mobile Homes:** SHIP funding is not eligible for Mobile Homes in Martin County.

- Y. **Utilities:** In an attempt to best serve program participants and Martin County residents as a whole, regarding issues of health and safety, when sewer and/or water services are available to the home hook-up but the home is not attached, a portion of the recipient's award may be required to be utilized for the cost of attaching the home to the available service(s).

- Z. **Additional Provisions:**
 - 1. Appeals /Complaints: Human Services Director who serves as the Program Administrator (PA) is authorized by the County to make all determinations of eligibility for assistance and level of assistance, scheduling of rehabilitation, demolition and relocation, and contract management. Citizens and/or contractors shall direct complaints to the PA. Complaints shall be considered valid when provided in writing within a period not to exceed ten (10) calendar days of occurrence. Responses to complaints shall be issued in writing. The County's Citizens Complaint and Grievance policy, Citizen Participation Plan, and Fair Housing Ordinance shall be adhered to in addressing all complaints. A complainant not satisfied with the PA's response shall present the matter in writing to the County Administrator. In accordance with the complaint procedures set forth in the County's SHIP policy and procedures; further action on any complaint shall be governed by County SHIP Policy, including the Citizen Participation and Grievance Procedures. Appeals shall be made in accordance with Martin County SHIP Policy and Procedure.



2. Bidding of approved rehabilitation cases shall be conducted by SHIP Program staff and/or SHIP Program consultant. Homeowners shall be afforded the opportunity to review the list of pre-screened contractors at or around the time the SHIP home qualification inspection takes place. The contractor pre-screening includes verification of good standing with the Martin County Building Department, which is completed by SHIP Program staff and/or SHIP Program consultant. Homeowners may request the addition of contractors to participate in the bidding process. Home owner-requested contractors are required to submit the SHIP contractor application; those found to be qualified and subsequently approved by the SHIP Administrative Team shall be added to the list of pre-approved bidders and deemed eligible to bid on current and future projects. Home owners shall have the opportunity to review all contractor bid submissions prior to final SHIP Program project award recommendation. Home owners shall have an opportunity to remove any contractor(s) from the list of participating bidders for their individually approved project. Home owners are required to justify, in writing, removal requests of any participating contractor(s) from the bid submission award tabulation. Homeowners unsatisfied with the bid amounts received for their approved project may request re-bid on their project and are restricted to a one time/single re-bid per project.

The Program Administrator will endeavor to ensure program participation by qualified minority contractors.

Section II. LHAP Strategies:

A. Strategy Name: Owner-Occupied Rehabilitation (Code 03)

- a. Summary: The primary objective of this strategy is to eliminate code violations and substandard housing conditions including health and safety issues. At a minimum, the repairs must provide decent, safe, and sanitary residential units that are designed to the standards of Chapter 553, Florida Statutes, Section 8 Housing Quality Standards, Florida Residential Building Code and applicable local building codes.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: very low, low, and moderate.
- d. Maximum award: \$75,000.00 (including project delivery cost).
- e. Terms:
 1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 10 years.
 4. Forgiveness: reduces by 10% every year of the loan.
 5. Repayment: not required as long as loan is in good standing.
 6. Default: all mortgage(s), taxes, and/or homeowners' insurance must be paid and current at time of the award and should remain current thereafter or the SHIP mortgage may be considered in



default. The outstanding balance will be recaptured upon any of the following events occurring prior to the end of the term: The property ceases to be the primary residence of the recipients, as evidenced by homestead exemption. Sale and/or transfer of title to the property. Upon the death of all SHIP program recipients, the sale/transfer of the property to an income eligible heir is allowed. However, all other conditions of the mortgage must be met. Refinance of the first mortgage with cash out on the assisted property is not allowed for any reason. If a reverse mortgage is desired, the SHIP mortgage must first be paid off.

- f. Recipient/Tenant Selection Criteria: First qualified, first served, preference shall be given as detailed in Section 1(l). No assistance will be awarded to any property owner who is in arrears with property taxes or mortgage payments at the time of the application. The property must have a clear title and be free of any adverse of any liens and/or judgements.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: When sewer and/or water services are available to the home and the home is not attached, a portion of the recipient's award is required to be utilized for the cost of attaching the home to the available service(s).
- i. SHIP Rehabilitation applicants are limited to a lifetime benefit of \$95,000.00, excluding project delivery costs, except when utilizing disaster funds.

B. Strategy Name: Emergency Repair (Code 6)

- a. Summary: This strategy provides funds for emergency repairs to resolve the immediate threat to the home. Health and Safety eligible repairs will be given expedited handling by staff depending on the nature of the situation. This strategy will include roof leaks, HVAC, plumbing, septic, electrical and similar items.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low, and moderate.
- d. Maximum award: \$ 20,000 (including project delivery cost). This is a one-time, lifetime benefit.
- 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: First qualified, first served, preference shall be given as detailed in Section 1(l).
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A



C. Strategy Name: Purchase Assistance with and without Rehabilitation (Code 1 & 2)

- a. Summary: Down payment, gap financing, closing cost, and rehabilitation assistance is made available to First Time Homebuyers.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low, and moderate.
- d. Maximum award: \$75,000 for Very low, and low or \$55,000 for moderate (including project delivery cost).
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: reduction of 1/3 at the end of every 5 years excluding the granted project delivery cost.
 - 5. Repayment: non required as long as loan is in good standing.
 - 6. Default: all mortgage(s), taxes, and/or homeowners' insurance must be paid and current at time of the award and should remain current thereafter or the SHIP mortgage may be considered in default. The outstanding balance will be recaptured upon any of the following events occurring prior to the end of the term: The property ceases to be the primary residence of the recipients, as evidenced by homestead exemption. Sale and/or transfer of title to the property. Upon the death of all SHIP program recipients, the sale/transfer of the property to an income eligible heir is allowed. However, all other conditions of the mortgage must be met. Refinance of the first mortgage with cash out on the assisted property is not allowed for any reason. If a reverse mortgage is desired, the SHIP mortgage must first be paid off.
- f. Recipient/Tenant Selection Criteria: First qualified, first served, preference shall be given as detailed in Section 1(l). No assistance will be granted to any property owner who is in arrears with property taxes or mortgage payments at the time of the application. The property must have a clear title and be free of any adverse of any liens and/or judgements.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - 1. All awarded applicants must qualify for a first mortgage, and attend and complete a HUD approved Homebuyer Education Course.
 - 2. Purchase Assistance with Repair: minimum of \$4,000.00, maximum of \$10,000 will be set aside into non-interest-bearing escrow account at closing for home repairs, if requested.
 - 3. SHIP Purchase Assistance with and without Rehabilitation applicants are limited to a lifetime benefit of \$90,000.00, excluding project delivery costs, except when utilizing disaster and/or emergency funds.



D. Strategy Name: Sewer and Drinking Water Hookup (Code 8)

- a. Summary: Single-family owner-occupied residential units may qualify for financial assistance to offset the costs in converting an existing septic system to a central collection system within the program referred to as septic-to-sewer. Single-family owner-occupied residential units may qualify for financial assistance to convert an existing residential well over to a potable water system. Costs associated with fees, permits, and construction are included.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate.
- d. Maximum award: \$ 20,000.00 (including project delivery costs).
- 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: First qualified, first served, preference shall be given as detailed in Section 1(l).
- g. Sponsor Selection Criteria: N/A

E. Strategy Name: Disaster Repair/Mitigation (Code 5, 16)

- a. Summary: Funds will be allocated to assist households following a disaster as declared by Executive Order 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 additional disaster funds issued by Florida Housing Finance Corporation. Funds may be used for items such as, but not limited to:
 - 1. The purchase of emergency supplies for households to weatherproof damaged homes.
 - 2. Interim repairs to avoid further damage.
 - 3. Tree and debris removal required to make the individual housing unit habitable only if services are not provided by the county or another entity at no cost.
 - 4. Construction of wells or repairs to existing wells where public water is not available.
 - 5. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
 - 6. First and last month rent, as well as security deposits for recipients who have been displaced from their homes due to disaster.



- 7. Emergency hotel stay vouchers for recipients who have been displaced from their homes due to the disaster.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low, and moderate.
- d. Maximum award: \$20,000 (including project delivery costs)
- 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: First qualified, first served, preference shall be given as detailed in Section 1(l).
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information: For housing repairs it must be documented that applicant and household members did not receive funds from FEMA, SBA or homeowner's insurance.

F. Strategy Name: Demolition/Reconstruction (Code 4)

- a. Summary: The primary objective of this strategy is to eliminate code violations and substandard housing conditions including health and safety issues to homes in which the work necessary is more than 60% of its assessed value from the Property Appraisers website.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low and low.
- d. Maximum award: \$350,000.00 (including project delivery cost).
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a mortgage and note.
 - 2. Interest Rate: 0 %.
 - 3. Years in loan term: 20 years.
 - 4. Forgiveness: Reduction of 25% at the end of every 5 years.
 - 5. Repayment: None required as long as loan is in good standing.
 - 6. Default: all mortgage(s), taxes, and/or homeowners' insurance must be paid and current at time of the award and should remain current thereafter or the SHIP mortgage may be considered in default. The mortgage will be recaptured upon any of the following events occurring prior to the end of the term: The property ceases to be the primary residence of the recipients, as evidenced by homestead exemption. Sale and/or transfer of title to the property. Upon the death of all SHIP program recipients, the sale/transfer of the property to an income eligible heir is allowed. However,



all other conditions of the mortgage must be met. Refinance of the first mortgage with cash out on the assisted property is not allowed for any reason. In cases of a reverse mortgage the SHIP mortgage must be paid off.

- f. Recipient/Tenant Selection Criteria: First qualified, first served, preference shall be given as detailed in Section 1(l). No assistance will be granted to any property owner who is in arrears with property taxes or mortgage payments at the time of the application. The property must have a clear title and be free of any adverse of any liens and/or judgements.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - 1. Reverse Mortgages are not permitted with this strategy.
 - 2. When sewer and/or water services are available to the home and the home is not attached, a portion of the recipient's award is required to be utilized for the cost of attaching the home to the available service(s).
 - 3. Up to \$12,000 in relocation may be provided for temporary housing. Lease must be provided. These funds are included in the maximum award.

G. Strategy Name: Special Needs Housing (Non-Profit) (Code 12)

- a. Summary: To assist local non-profit sponsors in developing housing for persons with special needs through the acquisition, rehabilitation, water/sewer hook ups, and/or new construction. New construction can include multi-unit structures, shelters, and/or group homes. Persons with special needs are defined in section 420.0004(13). Florida Statutes.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, and low.
- d. Maximum award: \$46,000.00 per unit for a total of 5 units at \$230,000.00 (including project delivery costs).
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred Loan secured by a note and mortgage.
 - 2. Interest Rate: 0 %
 - 3. Years in loan term: 20 years.
 - 4. Forgiveness: Forgiven at the end of the term excluding the project delivery cost.
 - 5. Repayment: None is required as long as the loan is in good standing.
 - 6. Default: all mortgage(s), taxes, and/or homeowners' insurance must be paid and current at time of the award and should remain current thereafter or the SHIP mortgage may be considered in default. The outstanding balance will be recaptured upon any of the following events occurring prior to the end of the term: 1) sale and/or transfer of the title of the property; 2) no longer uses the home for special needs housing or otherwise conveyed; 3) or if the non-profit sponsor loses its licensing to operate. If property is sold before the end of the loan term, a non-profit



organization with a mission of serving special needs households shall have right of first refusal.

- f. Recipient/Tenant Selection Criteria: First Qualified, first served among prospective tenants that qualify under 420.0004 (13), Florida Statutes. No assistance will be granted to any property owner who is in arrears with property taxes or mortgage payments at the time of the application. The property must have a clear title and be free of any adverse of any liens and/or judgements.
- g. Sponsor Selection Criteria:
 - 1. The sponsor must have prior experience providing special needs housing.
 - 2. The sponsor must have completed projects similar to those being developed successfully and on time, demonstrating the ability to develop special needs housing.
 - 3. Must provide proof of current active 501(c)(3) status.
 - 4. Must provide three years of audited financial records to show financial stability.
 - 5. The sponsor shall permit the Martin County SHIP administrator to account for and audit the SHIP funds utilized in order to meet the state requirements of the SHIP program relating to control.
 - 6. There is one contact person, preferably with prior grant experience.
- h. Additional Information: When sewer and/or water services are available to the home, a portion of the recipient's award is required to be utilized for the cost of hooking the home up to the available services.

H. Strategy Name: Security and/or Utility Deposits (Code 13, 23)

- a. Summary: The purpose of this strategy will be to provide rental assistance in the form of security deposits, first and last month's rent, and utility deposits. Applicants must show that they will be sustainable and able to pay future rental payments by completing an income and expenses worksheet with SHIP Program staff. Sustainability shall mean that housing costs do not exceed 30% of the household's gross monthly income, as determined on the completed income and expenses worksheet.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate.
- d. Maximum award: \$10,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A.
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis. The County will give priority to applicants as described in Section 1, No. I.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:



1. This is a one-time assistance program.
2. Assistance will be sent directly to the Landlord and/or Management company in charge of accepting payments.
3. The applicant's verifiable cash and other assets should not exceed \$15,000. Tax deferred accounts are not counted as cash on hand.
4. The least must be at least twelve months for a new rental assistance.
5. Mobile and Manufactured homes are not eligible.

I. Strategy Name: Rental New Construction/Rehabilitation (Code 14, 21)

- a. Summary: Funds will be awarded to developers to construct or rehabilitate affordable rental units. This funding is intended to be used as gap financing required for the project. In cases where a development is being proposed that includes at least 30% Special Needs units, the County may provide a larger percentage of the overall construction financing.
- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum Award: \$300,000. Single family maximum \$50,000 per unit; multi-family maximum \$50,000 per unit, up to \$200,000 per multi-unit project maximum (up to \$100,000 may be added to the project maximum if 30% of units are set aside for Special Needs households).
- e. Terms:
 1. Repayment loan/deferred loan/grant: 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: 30 years
 4. Forgiveness:
 - a. For-profit developer: If the loan remains in good standing, assistance will be forgiven at the end of the loan term.
 - b. Non-profit developers: Loan is forgiven on a prorated basis beginning in year ten until year 30 at 5% annually.
 5. Repayment: Not required if the loan is in good standing.
 6. Default: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding source. If any of these occur, the outstanding balance will be due and payable.
- f. Tenant Selection Criteria: All applicants for residence in a SHIP-assisted unit must meet income qualifications of the program as determined by the Martin County Human Services Housing Department.
- g. Sponsor/Tenant Selection Criteria: Applications from potential sponsors will be reviewed on an ongoing basis if funding is available.



Sponsors/developers are required to be awarded construction financing through other local, state, federal, or private housing programs to construct new affordable rental units. This funding may be used as gap financing required for the project.

Not-for-profit sponsors used to implement this program must have received a tax-exempt ruling as a non-profit agency from the IRS under Section 501(c) of the Internal Revenue Code. The not-for-profit must have in its mission statement, Articles of Incorporation, or bylaws that it is dedicated to the provision of affordable, attainable, or workforce housing and services for eligible households.

For profit sponsors administering the program must have experience performing housing activities that includes affordable, attainable, or workforce housing, for eligible households.

The criteria to select for-profit or non-profit agencies may include, but is not limited to, the following:

- a. Consistency of the project with basic goals and objectives of the County.
- b. The financial strength of the sponsor, including the ability to leverage funds from other sources.
- c. The ability of the sponsor to complete the project by the deadlines established by the County.
- d. The capacity of the sponsor.
- e. The quantity and quality of the experience in affordable housing development.
- f. Willingness of the sponsor to contractually commit to SHIP and other County requirements.
- g. Agreement to select tenants based on compliance with all eligibility requirements imposed by the program.
- h. Preference shall be given to:
 - i. Community Land Trusts.
 - ii. Not-for-profit entities.
 - iii. Sponsors with verified site control.
- h. Additional Information: Eligible units shall be either site-built or block structures; modular homes; or tiny homes.

The County shall conduct annual monitoring visits or rely on the monitoring reports resulting from monitoring visits conducted as a requirement for other federal, state, or local funding sources to verify that the development is compliant with SHIP affordable housing rules, requirements, and the terms herein.

To the maximum extent possible, the County and all contracted agencies shall encourage the incorporation of energy efficiency features, and green building and design techniques into rehabilitation or constructions projects for sustainability and affordability.

All eligible units must be in Martin County. Any homes on the National Registry of Historic places may not be eligible.



III. LHAP Incentive Strategies

A. Name of the Strategy: Expedited Permitting

Implementation: Martin County has in place expedited review and accelerated permitting for affordable housing units. The expedited affordable housing review provisions of Section 10.5, E.3.b, Article 10, Land Development Regulations, Martin County Code, implement this policy. The Human Services Program has the oversight responsibility for implementation of this provision and works with other departments and affordable housing providers to ensure seamless implementation of the process.

B. Name of the Strategy: Ongoing Review Process

Implementation: Martin County has a staff-level, multi-departmental review team that reviews all development applications. All amendments to the Land Development Code and Comprehensive Plan are reviewed by staff, the Local Planning Agency, and the Board of County Commissioners. Martin County has an active AHAC, which provides recommendations to the Board of County Commissioners on issues that affect affordable housing.

C. Name of the Strategy: Modification of Impact Fees

Implementation: The county receives a request for impact fee deferral, which is authorized under Article 6.10.13 of the county's growth management policy. A completed summary of the pertinent information is detailed on the Impact Fee Deferral Request Information form.

Prior to the application for a building permit, buyers of very low- and low-income housing may apply for a loan from the county for 100 percent of the impact fees assessed on very low- and low-income housing, as that term is defined in the Martin County Comprehensive Plan. Repayment is due upon sale or transfer of the effected property, or at the end of 15 years, whichever occurs first, unless the county chooses to allow refinancing of the loan if the affected housing continues to meet the county's definition of very low- or low-income housing. Deferral requests are subject to approval by the County Administrator.

Martin County is currently working on an impact fee study. The impact fee consultant's scope of work includes looking at further reductions in impact fees for affordable housing.

D. Name of the Strategy: Flexible Densities

Implementation: The county currently has a density bonus under policy 6.1D.7 that may allow high-density areas under policy 4.13A.7(5) to have fifteen (15) units instead of ten (10) and moderate-density areas under policy 4.13A.7(4) to have ten (10) units versus eight (8) units per acre. These provisions are also applicable to parcels in commercial office and residential areas that allow ten (10) units per acre to



receive a density bonus. In addition, a provision applicable to the CRA areas allows a unit of eight hundred (800) square feet or less to count as a half unit.

E. Name of the Strategy: Reservation of Infrastructure Capacity

Implementation: The County Land Development Regulations address the reservation of water and wastewater capacity. As per the sections below:

Sec. 4.184.—Monthly charge or rate for water service; connection charge; service availability charge; capital facility charge; distribution line charge; service charges.

4.184.A.: Any user of the services of the waterworks system shall pay a monthly charge or rate for water service as provided for by resolution.

4.184.B. There shall be a connection charge, a capital facility charge, a distribution line charge, a service availability charge, a monthly fire sprinkler service charge, special service charges, and a monthly service charge at the rates provided for by resolution.

4.184 C. When charges are due:

1. The capital facility charge is due when water service to a property has been approved by the county.
2. The connection charge shall be due when the request for connection is made.
3. A service availability charge (SAC) is due monthly after water service has been approved by the county. Where the county has constructed and financed a water system pursuant to F.S. Chapter 153, all owners of vacant buildable lots shall pay the applicable minimum reserve availability charge.
4. Special service charges are due whenever special services are provided to the customer.
5. The distribution line charge is due when water service to a property has been approved by the county. Where the distribution lines have been installed by a developer or an applicant at no cost to the county, the distribution line charge shall be waived.

(Code 1974, § 31-44; Ord. No. 178, pt. 1, 6-9-1981; Ord. No. 235, pt. 1, 4-24-1984; Ord. No.

310, pt. 1, 9-23-1986) -And:

4.266: Monthly charges or rates for sewer service; service availability charge (SAC); capital facility charge (CFC); special service charges.

4.266.A. All users of the services of the wastewater system shall pay the charges or rates for service as provided for by resolution of the Board of County Commissioners.



4.266.B. There shall be a capital facility charge, a service availability charge, wastewater service charges, and special service charges as provided for by resolution.

4.266.C. When charges are due:

1. The capital facility charge (CFC) is due when wastewater service to a property has been approved by the County.
2. A service availability charge (SAC) is due monthly after wastewater service has been approved by the County.
3. A wastewater service charge is due monthly when the customer has received wastewater service.
4. Special service charges are due whenever special services are provided to the customer.
(Code 1974, § 31-125; Ord. No. 314, pt. 1, 12-2-1986)

F. Name of the Strategy: Parking and Setback Requirements

Implementation: Parking and setback requirements are the same for all housing, as determined by individual zoning districts.

G. Name of the Strategy: Public Land Inventory

Implementation: The most current list of eligible properties (in keeping with F.S. 125.379) was presented to the Board of County Commissioners on January 12, 2021.

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).