

**AGENDA**  
**BRADENTON AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING**  
9:00 a.m. Thursday, April 16, 2026  
101 OLD MAIN STREET

**1. MEETING CALLED TO ORDER**

**2. PLEDGE OF ALLEGIANCE**

**3. AGENDA ITEMS**

- a) [Clerk](#): Minutes from January 15, 2026, Affordable Housing Advisory Committee Meeting  
[1-15-2026 AHAC Minutes](#)
- b) [Administrative Services](#): City of Bradenton 2026-2029 SHIP Local Housing Assistance Plan (LHAP)  
[City of Bradenton 2026-29 LHAP](#)  
[2026-29 LHAP Overview](#)
- c) [Administrative Services](#): Housing Activities Report and SHIP Funding Summary by Income Category Report for FY 2022-2023  
[Housing activities report and SHIP Funding Summary by Income Category report for FY 2022-2023](#)
- d) [Administrative Services](#): Staff Report

**4. CITIZEN COMMENTS**

**5. SET NEXT MEETING DATE**

**6. ADJOURN**

## **NON-DISCRIMINATION STATEMENT:**

The City of Bradenton prohibits discrimination in all of its services, programs or activities on the basis of race, color, age, disability, sex, national origin, religion, genetic information or marital status. Persons with a disability needing a reasonable accommodation to participate in, or who require assistance or an alternative means for communication of program information such as Braille, large print, etc., should contact as soon as possible, but at least 48 hours in advance:

City of Bradenton ADA/Title VI Coordinator  
101 Old Main Street  
Bradenton, FL 34205  
ADACoordinator@cityofbradenton.com  
941-932-9400  
TTY: 7-1-1 or 1-800-955-8771

La ciudad de Bradenton proveera servicio de interprete a las personas quienes su primer language no es el ingles. Si necesita estos servicios, usted o su representante puede comunicar al ADA/Title VI Coordinator, 101 Old Main Street, Bradenton, FL 34205. Tambien puede llamar al (941) 932-9470 o enviar correo electronico a ADACoordinator@cityofbradenton.com

## **Item Cover Page**

### **AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING AGENDA ITEM REPORT**

**DATE:** April 16, 2026

**SUBMITTED BY:** Jamie Griffith, Clerk

**ITEM TYPE:** Minutes

**AGENDA SECTION:** **AGENDA ITEMS**

**SUBJECT:** Minutes from January 15, 2026, Affordable Housing Advisory Committee Meeting

**SUGGESTED ACTION:** Approval

**Is this item Quasi-Judicial?**

No

**Does this item require a public hearing?**

No

**EXPLANATION:**

N/A

**FINANCIAL IMPACT:**

N/A

**ATTORNEY REVIEW/RECOMMENDATION:**

N/A

**SUGGESTED MOTION:**

Motion to Approve Minutes from the January 15, 2026, Affordable Housing Advisory Committee Meeting.

**ATTACHMENTS:**

[1-15-2026 AHAC Minutes](#)

# CITY OF BRADENTON

## BRADENTON AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING MINUTES

9:00 a.m., January 15, 2026  
CITY HALL COUNCIL CHAMBERS - 101 OLD MAIN STREET

The City of Bradenton Affordable Housing Advisory Committee met in the City Hall Council Chamber, 101 Old Main Street, Bradenton, Florida, at 9:00 a.m. on Thursday, January 15, 2026.

City Staff Present: Dietra Barfield, Housing and Community Development Specialist; Vicki White, Housing and Community Development Manager; Tamara Melton, City Clerk; Nilsa Taylor, Administrative Services Director; and Jamie Griffith, Deputy Clerk.

**The meeting was called to order at 9:00 a.m. followed by the Pledge of Allegiance.**

**Roll Call of Members:** Vice Mayor Jayne Kocher; Robin Singer, Planning and Community Development Director; Chair Tarnisha Cliatt; and Vice Chair Lieutenant Christopher Deshaies were present.

Leona Forbes and Jared Paulson were excused.

### **ELECTION OF CHAIR:**

**ROBIN SINGER NOMINATED TARNISHA CLIATT AS AFFORDABLE HOUSING ADVISORY COMMITTEE CHAIR,** and the nomination passed unanimously.

### **ELECTION OF VICE CHAIR:**

**VICE MAYOR JAYNE KOCHER NOMINATED LIEUTENANT CHRIS DESHAIES AS AFFORDABLE HOUSING ADVISORY COMMITTEE VICE CHAIR,** and the nomination passed unanimously.

### **AGENDA ITEMS:**

- a) Administrative Services: 2026-29 SHIP Local Housing Assistance Plan (LHAP)

Vicki White, Housing and Community Development Manager, announced that the Local Housing Assistance Plan was reviewed every three years. She suggested changes and requested input from committee members. Vice Mayor Kocher agreed with the revised plan and suggested ways to advertise that would target first time home buyers.

**MOTION TO APPROVE THE 2026-29 SHIP LOCAL HOUSING ASSISTANCE PLAN** was made by Ms. Singer and seconded by Vice Mayor Kocher. The motion passed 4-0.

- b) Administrative Services: Affordable Housing Advisory Committee 2026 Meeting Schedule

Chair Cliatt asked the committee for input on the change from monthly to quarterly meetings. Vice Mayor Kocher, Ms. Singer, and Vice Chair Deshaies were in favor of holding quarterly meetings. Chair

Cliatt felt that the community may have concerns about quarterly meetings and the appearance that less action was taken.

Chair Cliatt suggested collaboration with Manatee County's Affordable Housing Advisory Board and Vice Mayor Kocher requested staff to set up a joint meeting

**MOTION TO APPROVE THE AFFORDABLE HOUSING ADVISORY COMMITTEE 2026 MEETING SCHEDULE** was made by Vice Mayor Kocher and seconded by Vice Chair Deshaies. The motion passed 3-1. Chair Cliatt voted no.

c) Clerk: Revisions to the Affordable Housing Advisory Committee Bylaws

Tamara Melton, City Clerk, informed the committee of the revisions made to the bylaws and if the bylaws were approved, they would go before City Council for approval.

**MOTION TO APPROVE AFFORDABLE HOUSING ADVISORY COMMITTEE BYLAWS WITH THE SUGGESTED REVISIONS** was made by Vice Mayor Kocher and seconded by Ms. Singer. The motion passed 4-0.

d) Clerk: Minutes from November 20, 2025, Affordable Housing Advisory Committee Meeting

**MOTION TO APPROVE THE MEETING MINUTES FROM THE NOVEMBER 20, 2025, AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING** was made by Vice Mayor Kocher and seconded by Ms. Singer. The motion passed 4-0.

**CITIZEN COMMENTS:** None.

**SET NEXT MEETING DATE:**

Chair Cliatt announced that the next meeting was scheduled for April 16, 2026, at 9:00 a.m.

**The meeting adjourned at 9:25 a.m.**

NOTE: This is not a verbatim record. An audio recording of the meeting is available for a fee upon request.

## **Item Cover Page**

### **AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING AGENDA ITEM REPORT**

**DATE:** April 16, 2026

**SUBMITTED BY:** Dietra Barfield, Administrative Services

**ITEM TYPE:** Miscellaneous

**AGENDA SECTION:** **AGENDA ITEMS**

**SUBJECT:** City of Bradenton 2026-2029 SHIP Local Housing Assistance Plan (LHAP)

**SUGGESTED ACTION:** Approval

**Is this item Quasi-Judicial?**

No

**Does this item require a public hearing?**

No

**EXPLANATION:**

The Local Housing Assistance Plan (LHAP) is required to be updated every three years and be approved by the Mayor and City Council prior to submission to the Florida Housing Finance Corporation by May 2, 2026 for final review and approval. This plan was approved by the Mayor and City Council on 4/8/2026.

**ATTACHMENTS:**

[City of Bradenton 2026-29 LHAP](#)  
[2026-29 LHAP Overview](#)

**City of Bradenton**



**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2026-2027, 2027-2028, 2028-2029**



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<b>Exhibits</b>	
<ul style="list-style-type: none"> <li>A. Administrative Budget for each fiscal year covered in the Plan</li> <li>B. Timeline for Estimated Encumbrance and Expenditure</li> <li>C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan</li> <li>D. Signed LHAP Certification</li> <li>E. Signed, dated, witnessed or attested adopting resolution</li> <li>F. Ordinance: (If changed from the original creating ordinance)</li> <li>G. Interlocal Agreement</li> </ul>	



**I. Program Details:**

**A. LG(s)**

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

**B. Purpose of the program:**

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

**C. Fiscal years covered by the Plan: 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 the local media, including the City’s website in the advertisement of the Local Housing Assistance Plan’s (LHAP) availability for review and comment before it was adopted by the Mayor and City Council. The date that the LHAP would be adopted was included in the advertisements.

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

- S. **Project Delivery Costs:** N/A.

- T. **Essential Service Personnel Definition (ESP):** ESP includes municipal workers, teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, utility workers, licensed child care workers, skilled building trades and active duty military including the Coast Guard and the National Guard.

- U. **Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City will work to ensure that projects involving SHIP dollars will incorporate green building and energy saving products and process to the greatest extent possible. The Housing Rehabilitation, Housing Reconstruction, and Multifamily



Rental Construction strategies will be most affected by the incorporation of these items. While the following items will be included in these projects, the city will not limit its green building and energy saving activities to these items alone:

1. **Roofs-** Energy Star qualified roof coverings will be used. If necessary, the attic will be insulated to the correct R factor if necessary.
2. **Windows-** Energy Star qualified impact windows will be used.
3. **Doors-** Insulated impact-rated exterior doors will be installed. This includes garage lift doors.
4. **HVAC units -** Energy-Star qualified units will be installed. In addition, a residential load calculation will be completed in order to ensure the HVAC system is properly sized to heat and cool the home.
5. **Plumbing-** WaterSense products will be used in plumbing repairs.
6. **Solar power systems-** if customers are interested in having a solar power system installed as part of the rehab work, this can be done. However, the roof will also be assessed for life expectancy' and replaced if necessary, prior to the solar power system being installed.
7. **Other items-** other items designed to increase the energy efficiency of the home will be considered, based on the scope of work for the project.

**V. Describe efforts to meet the 20% Special Needs set-aside:** Historically, the city has met its special needs set aside primarily through its housing rehabilitation strategy. When initial inspections are conducted for the housing rehabilitation process, accessibility modifications are mentioned as a possibility if an applicant has not already indicated that they need these types of improvements. Housing rehabilitation can include modifications made to the home to increase its livability for a special-needs family member. The City expects this trend to continue. The City also assisted people with special needs through its multifamily construction/rehabilitation strategy, so it is possible that this could happen in the future, depending on SHIP program funding. When the city advertises funding availability, special needs households are mentioned as receiving a priority for this funding.

**W. Describe efforts to reduce homelessness:** The City has funded rental assistance and homelessness prevention programs through its CDBG program for over 20 years and has started using its SHIP funds for the same purpose more recently. Homeless prevention using SHIP funding will be continued through a foreclosure prevention strategy and a rental assistance and security and/or utility deposits strategy for the 2026-2029 LHAP.

**Section II. LHAP Strategies:**

<b>A. Strategy Name: Purchase Assistance</b>	Code: 2
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a. Summary: The purchase assistance strategy will provide purchase assistance to the first-time homebuyers, as defined in Section 1, Paragraph R. This purchase assistance includes, but is not limited to down payment assistance, closing cost assistance up to \$10,000, principal reduction payments, and buying down the rate on the mortgage, up to the maximum amount available. HUD FHA 203k loans are eligible for this strategy. However, SHIP funding will e used for purchase assistance only with these types of loans.

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

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



- d. Maximum award: \$50,000
- e. Terms:
1. Repayment loan/deferred loan/grant: loan secured by a note and mortgage.
  2. Interest Rate: 0%
  3. Years in loan term: 20
  4. Forgiveness: Any unpaid balance will be forgiven at the end of the 20-year term, provided the loan is in good standing. "Good standing" means that the loan is not delinquent (no more than 10 payments that are over 15 days late over the life of the loan or in default at that time).
  5. Repayment: Repayments are required, and the minimum monthly payment is \$50. Payments are based upon a total debt to income ratio, which is calculated as (first mortgage + long term debt + COB SHIP loan/gross monthly income). These terms are defined below:
    - First mortgage: Principal, interest, insurance, and taxes.
    - Long-term debt: Any debt with 12 or more payments remaining.
    - COB loan: City purchase assistance loan calculated monthly payment.
    - Gross monthly income: Monthly income before deductions.
- The monthly payment is calculated using a worksheet that calculates the customer's debt to income ratio before the City's monthly loan payment is added to it. This monthly payment is adjusted until the total debt to income ratio reaches 42%. The debt-to-income ratio will be reviewed by Housing and Community Development staff per the customer's request if their financial situation changes through no fault of their own. The payments may be adjusted downward or eliminated completely - if necessary - to meet the maximum 42% debt to income ratio, should there be a decrease in income. This change in monthly payments will be effective for six months. At the end of the six-month period, payments will revert to the original amount unless the customer requests an additional six-month deferral.
6. Default: The property must be occupied by the owner during the loan term. Should the property cease to be owner-occupied during the loan term, the loan will be considered in default, and the balance becomes immediately due and payable. If the owner does not repay the balance of the loan upon demand, it will be due and payable when the property is refinanced, sold, leased, or conveyed. Upon the death of the homeowner, an heir may assume the loan. However, the property must be transferred into the heir's name, and it must continue to be homesteaded. Otherwise, the loan will be in default.
- f. Recipient/Tenant Selection Criteria: Recipients will be selected based on their eligibility on a first qualified, first served basis and the priorities described in Section I, paragraph I.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Should the homebuyer default on their first mortgage while the city has an active lien on the property, the city will provide the firm handling the foreclosure with a payoff amount, If the property is sold and there are insufficient funds left from covering the first mortgage costs to cover the city's payoff, the lien will be written off as a loss.

Eligible properties will be located in the Bradenton city limits. These properties may be single-family homes, duplexes, condominiums, townhomes, or manufactured homes attached to a permanent foundation.



Manufactured homes must be constructed after June 1994 and manufactured in accordance with the wind zone standards where the home is located. The manufactured home must also be installed in accordance with the installation standards for mobile or manufactured homes contained in 15C-1, F.A.C. When rehabilitating a manufactured home, the customer must own the land on which the home is situated.

<b>B. Strategy Name: Owner Occupied Rehabilitation</b>	Code: 3
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a. Summary: the purpose of this strategy is to correct health violations, code violations, safety hazards, and to improve the energy efficiency of homeowner housing in the City of Bradenton. As much as possible, green building features will be incorporated into the repair work. For wood frame homes built before 2002 repairs will be limited to the replacement of roofs and HVAC systems.

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

e. Terms:

1. Repayment loan/deferred loan/grant: Project costs under \$15,001 will be provided as a grant. For project costs that exceed \$15,001, the loan will be repayable or deferred, depending on the borrower's ability to repay the loan.
2. Interest Rate: 0%
3. Years in loan term: The term of the loan will be based upon the amount borrowed. Below is a table describing loan terms and amounts:

Award amount	Loan term
Less than \$15,001	Grant
\$15,001-30,000	10 years
\$30,001-\$50,000	15 years
\$50,001-\$75,000	20 years

4. Forgiveness: For repayable loans, any unpaid balance will be forgiven at the end of the loan term, provided the loan is in good standing at the end of the term. "Good standing" means that the loan is not delinquent (no more than 10 late payments over the life of the loan) or in default at that time. For non-amortizing loans, the loan will be released at the end of the Loan term.
5. Repayment: All borrowers will be evaluated for their ability to repay the loan. Repayments are based upon a total debt to income ratio of 35% (first mortgage + long-term debt + COB loan/gross monthly income). The definitions for these terms are:
  - First mortgage: Principal, interest, insurance, and taxes.
  - Long-term debt: Any debt with 12 or more payments remaining.
  - COB loan: City purchase assistance loan calculated monthly payment.
  - Gross monthly income: Monthly income before deductions.



The monthly payment is calculated using a worksheet that calculates the customer’s total debt to income ratio before the City’s monthly loan is added to it. This monthly payment is added to the worksheet until the total debt to income ratio reaches 42%. The City reserves the right to calculate payments at lower ratios, particularly for those at lower income levels, elderly, or disabled.

For repayable loans, the payments may be adjusted downward or eliminated completely - if necessary - to meet the maximum 42% total debt to income ratio, should there be a decrease in income. This change in monthly payments will be effective for six months. At the end of the six-month period, payments will revert to the original amount unless the customer requests an additional six-month deferral.

6. Default: If the loan is not current and in good standing, the balance of the lien will remain on the property, repayable whenever the property is sold, leased or conveyed, for a period not to exceed 20 years. This balance will also become due and payable should the property be refinanced for a lower interest rate or shorter term. The property must be occupied by the owner during the loan term. Should the property cease to be owner-occupied during the loan term, the loan will be considered in default, and the balance becomes immediately due and payable. If the owner does not repay the balance of the loan upon demand, it will be due and payable when the property is refinanced, sold, leased, or conveyed. Upon the death of the homeowner, an heir may assume the loan. However, the property must be transferred into the heir’s name, and it must continue to be homesteaded. Otherwise, the loan will be in default.

f. Recipient/Tenant Selection Criteria: Recipients will be selected based on their eligibility on a first qualified, first served basis and the priorities described in Section I, paragraph I.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Should the homebuyer default on their first mortgage while the City has an active lien on the property, the City will provide the firm handling the foreclosure with a payoff amount. If the property is sold and there are insufficient funds left from covering the first mortgage costs to cover the city's payoff, the lien will be written off as a loss.

If a short sale is pursued as an alternative to foreclosure, program staff will provide the City Attorney with a payoff amount to negotiate a settlement. If the city receives a partial payoff, the city may still release the lien to facilitate the sale, based upon the counsel of the City Attorney. All payments received, either through regular loan payments, first mortgage default payoffs, or short sale payoffs will be considered program income.

Borrowers may apply for additional assistance within five years of receiving housing rehabilitation assistance, provided their loan is in good standing at the time of application.

<b>C. Strategy Name: Barrier Removal</b>	Code: 3
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a. Summary: This activity will modify a home to make it more accessible for a household member with mobility issues. Applicants are not required to be special needs persons. This strategy can be used in combination with other strategies, such as Housing Rehabilitation Assistance or Emergency Repair.
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- 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: Recipients will be selected based on their eligibility on a first qualified, first served basis and the priorities described in Section I, paragraph I.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: None

<b>D. Strategy Name: Emergency Repair</b>	Code: 6
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a. Summary: This strategy will be used to address smaller items that do not call for major rehabilitation of the residence, including but not limited to roof repairs, HVAC repairs, , minor electrical and plumbing repairs, or tree removal.
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- 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: Recipients will be selected based on their eligibility on a first qualified, first served basis and the priorities described in Section I, paragraph I.



- g. Sponsor Selection Criteria: N/A
- h. Additional Information: None

<b>E. Strategy Name: Acquisition/Rehabilitation/New Construction-Homeownership</b>	Code: 9, 10
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a. Summary: This activity will provide funding to non-profit developers of affordable housing for homeownership. The funding will be provided as a loan repayable within 2 years or when the property is sold to a homebuyer, whichever occurs first. Homebuyers of these properties may receive up to \$50,000 in purchase assistance, depending on funds availability.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: Up to \$250,000 per unit (Developer) and \$50,000 per unit (Homebuyer).
- e. Terms:
  1. Repayment loan/deferred loan/grant:  
 Developer: Deferred, repayable after 2 years or when the property is sold to a homebuyer, whichever occurs first.  
 Homebuyer: Repayable loan with a term of up to 20 years, depending on the amount awarded and the homebuyer’s ability to repay the loan.
  2. Interest Rate: 0% (both)
  3. Years in loan term:  
 Developer: Up to 2 years  
 Homebuyer: 20 years
  4. Forgiveness:  
 Developer: Loan is not forgivable.  
 Homebuyer: Any unpaid balance will be forgiven at the end of the 20-year term, provided the loan is in good standing. “Good standing” means that the loan is not delinquent (no more than 10 payments that are over 15 days late over the life of the loan or in default at that time).
  5. Repayment:  
 Developer: Loan will be repaid in full at the time the property is sold to a homebuyer  
 Homebuyer: The minimum monthly payment is \$50. Payments are based upon a total debt to income ratio, which is calculated as (first mortgage + long term debt + COB SHIP loan/gross monthly income). These terms are defined below:
    - First mortgage: Principal, interest, insurance, and taxes.
    - Long-term debt: Any debt with 12 or more payments remaining.
    - COB loan: City purchase assistance loan calculated monthly payment.
    - Gross monthly income: Monthly income before deductions.

The COB loan’s monthly payment is calculated using a worksheet that calculates the customer’s total debt to income ratio before the City’s monthly loan payment is added to it. This monthly payment is



adjusted until the total debt to income ratio reaches 42%. The total debt-to-income ratio will be reviewed by Housing and Community Development staff per the customer's request if their financial situation changes through no fault of their own. The payments may be adjusted downward or eliminated completely - if necessary - to meet the maximum 42% total debt to income ratio, should there be a decrease in income. This change in monthly payments will be effective for six months. At the end of the six-month period, payments will revert to the original amount unless the customer requests an additional six-month deferral.

6. Default:

Developer: The Developer will be considered in default if the property is not completed and sold within 2 years of being awarded funds for the project. Exceptions may be made if the Developer can show good cause for the reason for delay, provided this does not affect expenditure deadlines.

Homebuyer: The property must be occupied by the owner during the loan term. Should the property cease to be owner-occupied during the loan term, the loan will be considered in default, and the balance becomes immediately due and payable. If the owner does not repay the balance of the loan upon demand, it will be due and payable when the property is refinanced, sold, leased, or conveyed. Upon the death of the homeowner, an heir may assume the loan. However, the property must be transferred into the heir's name and it must continue to be homesteaded. Otherwise, the loan will be in default.

f. Recipient/Tenant Selection Criteria:

Homebuyer: The Developer will submit a homebuyer package to the City. This homebuyer package will include information regarding family composition, income, assets, and whether the household is a special needs household. The homebuyer package will be submitted at least 30 days prior to closing so that the City may review the household's eligibility to purchase the home. If the Developer is requesting purchase assistance for the household, this request will be included with the homebuyer package.

g. Sponsor/Sub-recipient Selection Criteria: Developers will be selected based upon their previous performance developing affordable homeowner housing and must have at least five years of experience developing affordable homeowner housing.

h. Additional Information: Eligible properties will be located in the Bradenton city limits. In the case of properties assisted with purchase assistance, should the homebuyer default on their first mortgage while the city has an active lien on the property, the city will provide the firm handling the foreclosure with a payoff amount, If the property is sold and there are insufficient funds left from covering the first mortgage costs to cover the city's payoff, the lien will be written off as a loss.

If the Developer exercises a first right of refusal to acquire the property, the Developer has the option of paying the City the loan balance or keeping the loan balance as a subsidy for the next eligible buyer. If the loan balance is kept as a subsidy on the property, then the Developer will submit a homebuyer package to the City for review. Purchase assistance may be requested for the new homebuyer, and the loan balance subsidy will be considered in calculating the amount of purchase assistance to be provided to the homebuyer.



<b>F. Strategy Name: Foreclosure Prevention</b>	Code: 7
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a. Summary: This strategy will help those having trouble making their mortgage payments through no fault of their own. The assistance will be available to homeowners in need from 3 to six months. They must be able to show that they will be able to maintain their mortgage following assistance. Eligible reasons for falling behind on mortgage payments include:

- a) Involuntary loss in pay due to unemployment/underemployment
- b) Divorce/separation resulting in a temporary loss in income
- c) Death of a spouse resulting in a loss in income
- d) Sudden, unforeseen medical payments
- e) Involuntary loss of verifiable income from other sources (temporary or permanent)
- f) worked missed due to family member illness
- g) unexpected vehicle repair bills

If there is a difference between the \$10,000 and the amount owed, the applicant must be able to pay this difference in order to be eligible for the assistance.

- 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
- 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: Recipients must meet income requirements and at least one of the hardship requirements mentioned in the summary above.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:

<b>G. Strategy Name: Rental Assistance and Security and/or Utility Deposits</b>	Code: 13, 23
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a. Summary: This strategy will provide upfront financial assistance with rental security deposits, first and last months' rents and utility deposits. If this amount is not sufficient to cover the cost of moving into a rental unit, the family must be able to make up the difference, or they will be considered ineligible to receive the assistance.

- 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
- 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: Sponsors will be responsible for selecting recipients based on their eligibility on a first-qualified, first. served basis and the priorities described in Section I, Paragraph I.
- g. Sponsor Selection Criteria: This strategy will be administered by a sponsor, that sponsor must be a nonprofit with at least five years' experience administering this type of program and will be chosen through a competitive application process. Access to HMIS is preferable, since the sponsor could be working with households that are homeless or at risk of homelessness, but it is not necessary. However, if two agencies are equal in terms of capacity and experience, preference will be given to the agency that has access to HMIS.

The sponsor will enter into an agreement with the city to provide the services and will be responsible for completing monthly and quarterly reports on the strategy, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have them available for inspection by City staff upon request. The sponsor will be reimbursed for service delivery costs, such as inspection fees and eligibility determination and case management for applicants for the assistance.

- h. Additional Information: The funds will either be paid directly to the party that is owed the funds or to the sponsor on a reimbursement basis. No funds will be given directly to the household. Households may apply for additional assistance, but there must be at least three years between the times the households apply for assistance.

Applicants should be leasing units where their gross monthly rent does not exceed 30% of their gross monthly income; however, applicants may rent units where the rent is 50% of their gross monthly income, after the assistance has been provided. The recipients must show that they are able to continue making the monthly rental payments after the assistance is provided, and they must be signing at least a 12-month lease.

<b>H. Strategy Name: Multifamily Rental Construction</b>	Code: 14, 20, 21
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a. Summary: This strategy is designed to provide nonprofit and for-profit developers with deferred loans for the production of affordable multifamily rental units within the City. Funds may be used for the acquisition, rehabilitation of multifamily units, including duplexes, transitional/group home housing, or the housing portion of a mixed-use facility. The funds may be used for infrastructure costs as well as the costs of

acquiring, rehabilitating, or constructing the units on a pro rata basis. The funds may be used as a match for other state and federal housing programs, such as HOME or SAIL.

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$150,000 per development
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: deferred loan, secured with a Land Use Restriction Agreement (LURA) and mortgage, both of which will be recorded.
  - 2. Interest Rate: 0%
  - 3. Years in loan term: 15
  - 4. Forgiveness: The deferred loan will be forgiven at the end of the 15-year term, provided the developer abides by the terms of the mortgage and LURA.
  - 5. Repayment: Repayment will not be required as long as the developer abides by the term of the mortgage and LURA.
  - 6. Default: If the developer fails to begin construction within six months of receiving funding, they will be in default. If the project is not completed within two years the developer will repay any unused funds, and if they have spent a portion of the funds awarded, the developer will still be required to comply with the eligibility period and monitoring requirements. The developer may request an extension of up to one additional year if the delay is due to circumstances beyond their control. Circumstances beyond their control can include, but are not limited to: weather, difficulty obtaining building materials, and unexpected site findings. The decision to extend the contract will be solely at the city's discretion and will be made after a review of the circumstances surrounding the delay.
- f. Recipient/Tenant Selection Criteria: Applications for potential tenants will be reviewed for eligibility by the development's management team and will be approved according to their policies and procedures. The developer and/or their management team may not refuse to rent to households receiving tenant-based rental assistance.
- g. Sponsor Selection Criteria: Applications from project sponsors (or developers) will be reviewed on an ongoing basis, pending funding received. The following factors will be taken into consideration when reviewing proposals:
  - 1) Capacity and capability to carry out the project, including financial capacity and capability.
  - 2) Experience in completing affordable multifamily housing projects.
  - 3) Leverage.
  - 4) Site control.
  - 5) Compatibility with the City of Bradenton Comprehensive Plan.
  - 6) Neighborhood compatibility.
  - 7) Creation of a mixed-income community.
  - 8) Access to public transportation and walkability- proximity to shopping, schools, amenities.
  - 9) Attractiveness of design.



- 10) ADA compliance and the use of universal design features.
- 11) Use of green building techniques.
- 12) Developer fee.

h. Additional Information: If the property is transferred to another entity prior to the end of the affordability period, the mortgage may be assumed, provided the new owner(s) continue making the units affordable. Any sale of units assisted under this strategy with a remaining mortgage balance must give a first right of refusal to eligible nonprofit organizations at the current market value for continued occupancy by eligible persons in accordance with Section 420.9075 (4) F. S.

The rental and income limits will be based on the SHIP program income and rent limits published annually by the Florida Housing Finance Corporation. Monitoring of rent and income eligibility will be completed annually by SHIP program staff. In the case of developments that the Florida Housing Finance Corporation or U.S. Department of Housing and Urban Development monitor, the SHIP program staff will rely on this monitoring for determination of rent and tenant eligibility.

<b>I. Strategy Name: Disaster Assistance</b>	Code: 5, 16
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- a. Summary: a). Summary: The Disaster Strategy provides assistance to households following a disaster as declared by President of the United States or Governor of the State of Florida. SHIP disaster funds may be used for items such as, but not limited to:
- i) purchase of emergency supplies for eligible households to weatherproof damaged homes;
  - ii) interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
  - iii) construction of wells or repair of existing wells where public water is not available;
  - iv) payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
  - v) security deposit for eligible recipients that have been displaced from their homes due to disaster;
  - vi) rental assistance for eligible recipients that have been displaced from their homes due to disaster;
  - vii) Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster;
  - viii) mortgage assistance for those who may have lost their employment due to disaster;
  - ix) assistance with utilities;
  - x) aid those who may have to travel out of state to find housing or live with family or friends
  - xi) Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.
- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- 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 Default: N/A

- f. Recipient/Tenant Selection Criteria Recipients will be selected based on their eligibility on a first-qualified, first-served basis and the priorities described in Section 1, Paragraph 1.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP funds at all times must be used for eligible applicants and eligible housing.

### 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:
- B. Name of the Strategy: **Ongoing Review Process**  
An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.
- C. Other Incentive Strategies Adopted:
1. The modification of impact fee requirements, including the reduction or waiver of fees and alternative methods of fee payment for affordable housing. The City of Bradenton revised the Housing Element of the City's Comprehensive Plan in 2011. A new policy regarding a reduction and/or waiver of most impact fees as incentives for developing affordable housing was included in the updated plan.
  2. The allowance of flexibility in densities for affordable housing: Currently, City's the Future land Use Element of the Comprehensive Plan and the Urban Central Business District, Urban Village zoning districts allow density bonuses for the provision of affordable housing.
  3. The allowance of affordable accessory residential units in residential zoning districts: The City's zoning ordinance currently allows for accessory residential units in the "Village of the Arts" overlay district and is considering extending these uses to residential properties in the "Urban Village" land use designation.



4. The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing: The City's Planned Development Permit zone district and process currently permits flexible lot configurations for all housing types and income levels.
5. Parking and setback requirements- areas of the city covered by form-based code already offer more generous parking and setback requirements, and the city allows for parking and setback reductions as incentives for the production of affordable housing.
6. The support of development near transportation hubs and major employment centers and mixed-use developments: The update of the City's Comprehensive Plan (especially the Future Land Use, Transportation, Design, Capital Improvements, and Housing Elements) is focusing on using the principles of "new urbanism" as a basis for developing a framework for future development of the City. Inherent in these principles is the support of development near transportation hubs and employment centers. This effort has been further enhanced by the incorporation these principles into the revision of the CRA Development Plans.
7. Modification of setback requirements: The city allows for setback reductions as incentives for the production of affordable housing. Areas of the city covered by form-based code allow for more generous setback requirements. The strategy was implemented in 7/06. Form-based code requirements were adopted in 6/11.
8. Public land inventory: Completed 4/21. The city has an inventory of land it owns. This inventory was evaluated to determine if there are any parcels suitable for affordable housing development, and these parcels are advertised on the city's website.

#### 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.

**(Local Government name)**

Fiscal Year: 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 401,887.00
Salaries and Benefits	\$ 37,688.70
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 500.00
Other*	\$ 500.00
<b>Total</b>	<b>\$ 40,188.70</b>
Admin %	10.00%
	<b>OK</b>

Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 401,887.00
Salaries and Benefits	\$ 37,688.70
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 500.00
Other*	\$ 500.00
<b>Total</b>	<b>\$ 40,188.70</b>
Admin %	10.00%
	<b>OK</b>

Fiscal Year 2028-2029	
Estimated SHIP Funds for Fiscal Year:	\$ 401,887.00
Salaries and Benefits	\$ 37,688.70
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 500.00
Other*	\$ 500.00
<b>Total</b>	<b>\$ 40,188.70</b>
Admin %	10.00%
	<b>OK</b>

\*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: legal fees, recording fees (releases), vehicle fuel and maintenance, dues, publications, and subscriptions.

**Exhibit B  
Timeline for SHIP Expenditures**

City of Bradenton affirms that funds allocated for these fiscal years will  
(local government)  
meet the following deadlines:

<b>Fiscal Year</b>	<b>Encumbered</b>	<b>Expended</b>	<b>Closeout Report</b>
<b>2026-2027</b>	6/30/2028	6/30/2029	9/15/2029
<b>2027-2028</b>	6/30/2029	6/30/2030	9/15/2030
<b>2028-2029</b>	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:

<b>Fiscal Year</b>	<b>Funds Not Expended</b>	<b>Closeout AR Not Submitted</b>
<b>2026-2027</b>	3/30/2029	6/15/2029
<b>2027-2028</b>	3/30/2030	6/15/2030
<b>2028-2029</b>	3/30/2031	6/15/2031

**Requests for Expenditure Extensions (close-out year ONLY) must be emailed to [kathy.cutler@floridahousing.org](mailto: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:		City of Bradenton										
Estimated Funds (Anticipated allocation only):			\$ 401,887									
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
2	Purchase Assistance	Yes	0	\$50,000	1	\$50,000	1	\$50,000	\$100,000.00	\$0.00	\$100,000.00	2
3	Owner Occupied Rehabilitation	Yes	1	\$75,000	1	\$75,000	0	\$75,000	\$150,000.00	\$0.00	\$150,000.00	2
3	Barrier Removal	Yes	2	\$20,000	2	\$20,000	0	\$0	\$80,000.00	\$0.00	\$80,000.00	4
3	Emergency Repair	Yes	1	\$15,000	1	\$15,000	0	\$10,000	\$30,000.00	\$0.00	\$30,000.00	2
9, 10	Acquisition/Rehabilitation/New Construction-Homeownership	Yes	0	\$250,000	0	\$250,000	0	\$250,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	Yes	0	\$10,000	0	\$10,000	0	\$10,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Assistance	Yes	0	\$15,000	0	\$15,000	0	\$15,000	\$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
	<b>Total Homeownership</b>		4		5		1		\$360,000.00	\$0.00	\$360,000.00	10
<b>Purchase Price Limits:</b>			<b>New</b>	\$ 544,233	<b>Existing</b>	\$ 544,233						

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
13, 23	Rental Assistance and Security and/or Utility Deposits	No	0	\$10,000	0	\$10,000	0	10000	\$0.00	\$0.00	\$0.00	0
14, 20, 21	Multifamily Rental Construction	Yes	0	\$10,000	0	\$10,000	0	10000	\$0.00	\$0.00	\$0.00	0
16	Disaster Assistance	No	0	\$15,000	0	\$15,000	0	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
	<b>Total Rental</b>		0		0		0		\$0.00	\$0.00	\$0.00	0
	<b>Administration Fees</b>			\$ 40,189		10%		OK				
	<b>Home Ownership Counseling</b>			\$ -								
<b>Total All Funds</b>				\$ 400,189		OK						

**Set-Asides**

Percentage Construction/Rehab (75% requirement)	89.6%	OK
Homeownership % (65% requirement)	89.6%	OK
Rental Restriction (25%)	0.0%	OK
Very-Low Income (30% requirement)	\$ 130,000	32.3%
Low Income (30% requirement)	\$ 180,000	44.8%
Moderate Income	\$ 50,000	12.4%

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
Name of Local Government:			City of Bradenton									
Estimated Funds (Anticipated allocation only):			\$ 401,887									
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
3	Purchase Assistance	No	0	\$50,000	0	\$50,000	0	\$50,000	\$0.00	\$0.00	\$0.00	0
3	Owner Occupied Rehabilitation	Yes	1	\$75,000	0	\$75,000	0	\$75,000	\$75,000.00	\$0.00	\$75,000.00	1
3	Barrier Removal	Yes	1	\$20,000	0	\$20,000	0	\$0	\$20,000.00	\$0.00	\$20,000.00	1
3	Emergency Repair	Yes	1	\$15,000	0	\$15,000	0	\$15,000	\$15,000.00	\$0.00	\$15,000.00	1
9, 10	Acquisition/Rehabilitation/New Construction-Homeownership	Yes	0	\$250,000	1	\$250,000	0	\$250,000	\$250,000.00	\$0.00	\$250,000.00	1
7	Foreclosure Prevention	No	0	\$10,000	0	\$10,000	0	\$10,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Assistance	Yes	0	\$15,000	0	\$15,000	0	\$15,000	\$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
	<b>Total Homeownership</b>		3		1		0		\$360,000.00	\$0.00	\$360,000.00	4
<b>Purchase Price Limits:</b>			<b>New</b>	\$ 544,233	<b>Existing</b>	\$ 544,233						

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
13, 23	Rental Assistance and Security and/or Utility Deposits	No	0	\$10,000	0	\$10,000	0	10000	\$0.00	\$0.00	\$0.00	0
14, 20, 21	Mltifamily Rental Construction	Yes	0	\$150,000	0	\$150,000	0	150000	\$0.00	\$0.00	\$0.00	0
16	Diasaster Assistance	No	0	\$15,000	0	\$15,000	0	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
	<b>Total Rental</b>		0		0		0		\$0.00	\$0.00	\$0.00	0
	<b>Administration Fees</b>			\$ 40,188		10%		<b>OK</b>				
	<b>Home Ownership Counseling</b>			\$ -								
<b>Total All Funds</b>				\$ 400,188		<b>OK</b>						

**Set-Asides**

Percentage Construction/Rehab (75% requirement)		89.6%	<b>OK</b>
Homeownership % (65% requirement)		89.6%	<b>OK</b>
Rental Restriction (25%)		0.0%	<b>OK</b>
Very-Low Income (30% requirement)	\$ 110,000	27.4%	<b>OK</b>
Low Income (30% requirement)	\$ 250,000	62.2%	<b>OK</b>
Moderate Income	\$ -	0.0%	

**FLORIDA HOUSING FINANCE CORPORATION**  
**HOUSING DELIVERY GOALS CHART**  
**2028-2029**

Name of Local Government: **City of Bradenton**

Estimated Funds (Anticipated allocation only): **\$ 401,887**

Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
2	Purchase Assistance	Yes	1	\$50,000	1	\$50,000	0	\$50,000	\$100,000.00	\$0.00	\$100,000.00	2
3	Owner Occupied Rehabilitation	Yes	2	\$75,000	0	\$75,000	0	\$75,000	\$150,000.00	\$0.00	\$150,000.00	2
3	Barrier Removal	Yes	2	\$20,000	2	\$20,000	0	\$0	\$80,000.00	\$0.00	\$80,000.00	4
3	Emergency Repair	Yes	2	\$15,000	0	\$15,000	0	\$15,000	\$30,000.00	\$0.00	\$30,000.00	2
9, 10	Acquisition/Rehabilitation/New Construction-Homeownership	Yes	0	\$250,000	0	\$250,000	0	\$250,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No	0	\$10,000	0	\$10,000	0	\$10,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Assistance	Yes	0	\$15,000	0	\$15,000	0	\$15,000	\$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
	<b>Total Homeownership</b>		7		3		0		\$360,000.00	\$0.00	\$360,000.00	10

Purchase Price Limits: **New \$ 544,233 Existing \$ 544,233**

**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
13, 23	Rental Assistance and Security and/or Utility Deposits	No	0	\$10,000	0	\$10,000	0	10000	\$0.00	\$0.00	\$0.00	0
14, 20, 21	Multifamily Rental Construction	Yes	0	\$150,000	0	\$150,000	0	150000	\$0.00	\$0.00	\$0.00	0
16	Disaster Assistance	No	0	\$15,000	0	\$15,000	0	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
	<b>Total Rental</b>		0		0		0		\$0.00	\$0.00	\$0.00	0

Administration Fees		\$ 40,188	10%	<b>OK</b>								
Home Ownership Counseling		\$ -										

**Total All Funds \$ 400,188 OK**

**Set-Asides**

Percentage Construction/Rehab (75% requirement)		89.6%	<b>OK</b>
Homeownership % (65% requirement)		89.6%	<b>OK</b>
Rental Restriction (25%)		0.0%	<b>OK</b>
Very-Low Income (30% requirement)	\$ 270,000	67.2%	<b>OK</b>
Low Income (30% requirement)	\$ 90,000	22.4%	<b>OK</b>
Moderate Income	\$ -	0.0%	

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Bradenton

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).

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Chief Elected Official or designee

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Type Name and Title

\_\_\_\_\_  
Date

**OR**

\_\_\_\_\_  
Attest:

(Seal)

RESOLUTION 26-34

A RESOLUTION OF THE COUNCIL OF THE CITY OF BRADENTON 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;

**WHEREAS**, the methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

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

**WHEREAS**, the Housing and Community Development Division has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

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

**NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF BRADENTON, FLORIDA that:**

Section 1: The City Council of the City of Bradenton 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 Mayor 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 8<sup>TH</sup> DAY OF APRIL 2026.

\_\_\_\_\_  
Mayor

(SEAL)

ATTEST:

\_\_\_\_\_  
City Clerk

## City of Bradenton 2026-2029 Local Housing Assistance Plan (LHAP)

### Changes:

**Purchase assistance-** increased from \$20,000 to \$50,000, provided as gap financing

**Owner occupied rehabilitation-** decreased from \$100,000 to \$75,000

**Demolition/reconstruction-** removed this strategy due to rising costs of new home construction. Allocating \$250,000-\$300,000 to one project could make it difficult to meet required program set-asides for income, special needs. It also means less homeowners are assisted.

**Rental assistance-** increased maximum award from \$3,000 to \$10,000. It will still be provided as a grant. The increased amount was due to increased rents. It had not been changed since it was proposed in 2020.

**Emergency repair-** increased from \$10,000 to \$15,000. It will still be a grant. The increase was due to the increased cost of repairing items such as roofs.

**Barrier removal-** this is a new strategy that offers up to \$20,000 to very low- and low-income homeowners only as a grant for accessibility improvements to their homes. This strategy can be combined with other repair strategies such as housing rehabilitation and emergency repair.

**Acquisition/rehabilitation/new construction-homeownership-** this is a new strategy making up to \$250,000 available to developers for the development of affordable homeowner housing. This is a loan that will be repaid when the property is sold or after 2 years, whichever comes first. In addition, up to \$50,000 in additional funding will be available to first-time homebuyers purchasing the home(s). This funding will be provided as gap financing.

**Maximum lien terms-** the maximum lien term is 20 years, decreased from 30 years. Most of the funding is provided for housing rehab projects, and the repairs generally have a life expectancy of 20 years.

A copy of the 2026-29 LHAP was submitted to Florida Housing Finance Corporation for informal review in February. They made a few recommendations, which were incorporated into the final LHAP. That way, City Council is adopting a “clean” LHAP, rather than one that is submitted for the first time to FHFC after City Council approval and may end up needing revisions after it is reviewed by FHFC.

## Item Cover Page

### **AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING AGENDA ITEM REPORT**

**DATE:** April 16, 2026

**SUBMITTED BY:** Dietra Barfield, Administrative Services

**ITEM TYPE:** Miscellaneous

**AGENDA SECTION:** **AGENDA ITEMS**

**SUBJECT:** Housing Activities Report and SHIP Funding Summary by Income Category Report for FY 2022-2023

**SUGGESTED ACTION:** For review.

**Is this item Quasi-Judicial?**

No

**Does this item require a public hearing?**

No

**EXPLANATION:**

This high-level overview describes housing activities the City undertook during 2024-25 and 2025-26 using funds from 2022-23 and 2023-24. The 2022-23 funds were fully expended and closed out in 2025, while the 2023-24 funds will be fully expended and closed out in 2026. Jurisdictions have three years to spend their SHIP funds.

**ATTACHMENTS:**

[Housing activities report and SHIP Funding Summary by Income Category report for FY 2022-2023](#)

**Housing Activities and SHIP Funding Summary by Income Category**

**(FY2022-2023)**

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$217,073.06	2	\$14,695.09	1	\$231,768.15	3
Very Low	\$101,392.05	2	\$49,410.30	6	\$150,802.35	8
Low	\$128,250.76	2	\$15,887.50	2	\$144,138.26	4
Moderate	\$0.00	0	\$41,273.65	3	\$41,273.65	3
Over 120%-140%	\$0.00	0	\$0.00	0	\$0.00	0
<b>Totals:</b>	\$446,715.87	6	\$121,266.54	12	\$567,982.41	18

**SHIP Funding and Allocations (Next Three Fiscal Years):**

✚ 2023-24

- Available for project: \$777,665.28
- Expended \$ 357,861.43
- Encumbered \$419,793.85

✚ 2024-25

- Available for project : \$428,930.08
- Expended \$0.00
- Encumbered \$ 100,000.00

✚ 2025-26

- Available for projects: \$410,070.57
- Expended : \$0.00
- Encumbered : \$0.00

## **Item Cover Page**

### **AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING AGENDA ITEM REPORT**

**DATE:** April 16, 2026  
**SUBMITTED BY:** Nilsa Taylor, Administrative Services  
**ITEM TYPE:** Miscellaneous  
**AGENDA SECTION:** **AGENDA ITEMS**  
**SUBJECT:** Staff Report

**SUGGESTED ACTION:**

**Is this item Quasi-Judicial?**

No

**Does this item require a public hearing?**

No

**ATTACHMENTS:**