

Introduced by the Council President at the request of the Mayor:

# ORDINANCE 2026-65

AN ORDINANCE REALLOCATING \$2,000,000.00 IN STATE  
HOUSING INITIATIVE PARTNERSHIP ("SHIP") GRANT  
FUNDS FROM THE SHIP OWNER-OCCUPIED  
REHABILITATION PROGRAM TO THE SHIP DOWNPAYMENT  
ASSISTANCE PROGRAM AND SHIP SINGLE-FAMILY  
DEVELOPMENT PROGRAM, AS INITIATED BY B.T. 26-  
036; AUTHORIZING THE MAYOR, OR HER DESIGNEE, AND  
THE CORPORATE SECRETARY TO EXECUTE AND DELIVER  
DOCUMENTS RELATED TO THE APPROPRIATION;  
PROVIDING AN EFFECTIVE DATE.

WHEREAS, City of Jacksonville Ordinance 2025-390-E appropriated \$7,992,381.98, including \$7,411,733.00 in State Housing Initiative Partnership Program funds from the Florida Department of Economic Opportunity, through the Florida Housing Finance Corporation to serve very low, low, and moderate-income families.

WHEREAS, the City of Jacksonville continues to experience a shortage of affordable homes for low and very low-income families due to limited supply of entry level homes. To help address this, the City's Housing and Community Development Department desires to reallocate \$2,000,000.00 of the State Housing Initiative Partnership Program funding to the Downpayment Assistance Program and Single-Family Development Program within the City's State Housing Initiative Partnership Program; now therefore

**BE IT ORDAINED** by the Council of the City of Jacksonville:

**Section 1.      Appropriation.** For the 2025-2026 fiscal year, within the City's budget, there are hereby appropriated the indicated

1 sum(s) from the account(s) listed in subsection (a) to the account(s)  
2 listed in subsection (b):

3 (B.T. 26-036 attached hereto as **Exhibit 1** and incorporated herein by  
4 this reference)

5 (a) Appropriated from:

6 See B.T. 26-036 \$2,000,000.00

7 (b) Appropriated to:

8 See B.T. 26-036 \$2,000,000.00

9 (c) Explanation of Appropriation

10 The funding above is a reallocation of State Housing  
11 Initiative Partnership grant funds in the amount of  
12 \$2,000,000.00 to the City's State Housing Initiative  
13 Partnership Downpayment Assistance Program and State  
14 Housing Initiative Partnership Single-Family Development  
15 Program.

16 **Section 2. Purpose.** The Florida Housing Finance

17 Corporation provides funding to local governments as an incentive to  
18 create partnerships that produce and preserve affordable  
19 homeownership and multifamily housing. The State Housing Initiative  
20 Partnership ("SHIP") program was designed to serve very low, low, and  
21 moderate-income families. SHIP funds may be used for emergency  
22 repairs, new construction, rehabilitation, down payment and closing  
23 costs assistance, impact fees, construction and gap financing,  
24 mortgage buy-downs, acquisition of property for affordable housing,  
25 matching dollars for federal housing grants and programs,  
homeownership counseling, and the Foreclosure Intervention Program.  
The Schedule of Proposed Funding detailing the proposed uses of the  
SHIP funds is attached hereto as **Exhibit 2** and incorporated herein  
by this reference.

30 The purpose of the appropriation in Section 1 is to reallocate  
31 the SHIP funds previously appropriated and allocated in Jacksonville

1      Ordinance 2025-390-E, reallocating SHIP funds from the SHIP Owner-  
2      Occupied Rehabilitation Program to the SHIP Downpayment Assistance  
3      Program, and the SHIP Single-Family Development Program, which is  
4      more fully described in the Memorandum attached as **Exhibit 3**. The  
5      appropriation of SHIP funds made herein shall be awarded to qualified  
6      applicants on a first come, first served basis as determined by the  
7      Housing and Community Development Division and shall not require  
8      additional legislation for distribution of funds.

9            **Section 3.      Approval and authorization to execute**  
10     **agreements.** The Mayor, or her designee, and the Corporate Secretary  
11     are hereby authorized to negotiate and execute agreements, including  
12     extensions and other amendments thereto, to effectuate the purpose  
13     set forth in Section 2 above.

14            **Section 5.      Effective Date.** This Ordinance shall become  
15     effective upon signature by the Mayor or upon becoming effective  
16     without the Mayor's signature.

17  
18     Form Approved:

19  
20     Ashley Smith

21     Office of General Counsel

22     Legislation prepared by: Ashley Smith

23     GC-#1731455-v1-Leg\_2026\_SHIP\_Funds\_Reallocation