



Hillsborough County Florida



**STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**STATE FISCAL YEARS COVERED
2007/08, 2008/09 & 2009/10**

(Revised – 03.06.08)

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I. PROGRAM DESCRIPTION

A. Name of the participating local government.

Hillsborough County, Florida. This includes the areas of the City of Plant City and the City of Temple Terrace. An Interlocal Agreement is not applicable.

B. Program Purpose

and The purpose for the creation of the Plan is to meet the housing needs of the very low, low and moderate income households, to expand production of preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing and work to meet the priorities established in the adopted Hillsborough County Consolidated Planning Document.

producing a high established This Local Housing Assistance Plan (LHAP) sets forth the three year plan to implement the State Housing Initiatives Partnership (SHIP) Program in order to provide a combination of the available public and private resources to preserve, improve and create affordable housing for very low, low and moderate income households. This will be done through partnering with the public and private sectors which can include the lenders, realtors, building contractors, developers and other community groups interested in affordable housing. The SHIP program has been created to provide flexibility of using the resources to meet the goals and objectives in this Plan, the Hillsborough County Comprehensive Plan and related Housing Element and the Hillsborough County Consolidated Planning Document.

C. Fiscal years covered by the Plan

- 2007/2008
- 2008/2009
- 2009/2010

D. Governance

Hillsborough County is in compliance with the Florida Statutes and Florida Administrative Code (420.9071 - .9079 Florida Statutes and 67-37 Florida Administrative Code). The Hillsborough County Comprehensive Plan Housing Element and adopted Hillsborough County Consolidated Plan for FY 2006-2010 furthers the SHIP program.

E. Local Housing Partnerships

Hillsborough County will continue to partner with the building, banking and real estate industries. These efforts also include collaborating with local housing advocates for the homeless and for profit and nonprofit groups assisting very low and low income households.

F. Leveraging

The LHAP will provide the opportunity to increase the availability of affordable residential units by combining local resources and cost saving measures into local housing partnerships. The SHIP funds may also be leveraged with or supplement other Florida Housing Finance Corporation (FHFC) programs to reduce the cost of housing by providing a local match to obtain federal housing programs, and may also be leveraged with the Hillsborough County Housing Finance Authority (HFA) Bond program.

G. Public input and participation

Public input was solicited through discussions with housing providers and other groups involved in the provision of affordable housing. Additionally, public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan.

H. Advertising and Outreach

All notices for funding availability will be advertised in the Tampa Tribune and two minority newspaper, the La Gaceta and The Sentinel. These notices will be advertised 30 days prior to any application for funds. Other outreach activities include brochures on the County's programs, an interactive website, and community events. The community events will also be duly noticed for a minimum of 15 days prior to the event. The County may also advertise at various times throughout the fiscal year additional application cycles as needed.

I. Discrimination.

On November 1, 2000, the Hillsborough County Board of County Commissioners adopted Human Rights Ordinance #00-37 which supports fair housing activities. A copy of the Fair Housing logo is posted at the Affordable Housing Office and all documents relating to program activities includes the Fair Housing logo. Hillsborough County receives federal funding for the housing programs and must comply with the Fair Housing regulations and has certified that the jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified

through that analysis, and maintain records reflecting that analysis and actions in this regard.

J. Support Services and Counseling

Support services are available from various sources. Available support services may include but are not limited to:

Homeownership Counseling/Education Services

Homeownership counseling and education for first time homebuyers will be provided by the partnering agencies noted previously. These programs will offer such services as, one on one counseling, pre and post counseling, foreclosure prevention, credit counseling, budgeting, online courses, debt management, credit worthiness/credit repair, foreclosure counseling and lender prequalification. Counseling services shall be made available to residents of Hillsborough County, which includes Temple Terrace, Plant City and the City of Tampa.

Family Self-Sufficiency (FSS) Program

privately
opportunity
develop
enhance life

This program is available to families and individuals who meet the income eligibility requirements and may receive financial assistance to rent owned dwelling. The Purpose of the FSS program is to create an for families receiving Voucher rental assistance to improve and abilities required to increase employment opportunities and skills needed to become self-reliant.

Transportation

The Hillsborough County Sunshine Line provides door-to-door transportation and bus passes for elderly, low income & disabled persons, including Hillsborough Healthcare clients, who do not have or cannot afford their own transportation. Transportation is provided primarily to medical facilities and Aging Services daycare and SCNAP sites; but non-medical trips are provided on a space-available basis. Vehicles used for door-to-door service are wheelchair accessible. Fees are charged for some trips; the amount of the fee charged is based on client eligibility and funding source rules. Clients may make appointments for transportation or to request a bus pass.

HARTline the local bus provider, provides reduced transportation passes (approximately 50%) passes for seniors, 65 years and older, youths, 5-17 years, the disabled and persons receiving Medicare. There is also a program for the disabled that are prevented from using the fixed bus system.

Social Services

The Hillsborough County Department of Health and Social Services provides the

following services through their office and neighborhood service centers.

- Certification of HealthCare Program
- Financial Support Services
- Family Development and Project Independence Services
- Community Action Program
- Homeless Recovery Program and Homeless Adult Living Facility Program
- Assisted Living Program
- Summer Food Program
- Hunger Task Force
- Low-Income Home Energy Assistance Program - LIHEAP
- Elderly Home Energy Assistance Program - EHEAP
- Florida Department of Children & Families Pilot Program

K. Purchase Price Limits

not
by the
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 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 U.S. Treasury Department or as described above.

The methodology used is:

- Independent Study (copy attached)
- U.S. Treasury Department
- Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts

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. Therefore, Hillsborough County shall use the maximum purchase price limits as established and used by the Hillsborough County Housing Finance Authority (HFA), as amended and updated. Currently the HFA limits for existing and new housing is \$226,000.

L. Income Limits, Rent Limits and Affordability:

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Affordable
can
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bedroom
The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by FHFC. 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 (19), (20) and (28), 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.

M. Welfare Transition Program

Eligible Sponsors who employ employee personnel from the Welfare Transition Program and Workforce Development Initiatives Program will be given preference in the selection process as required by Chapter 67-37.005(6)(b)7 Florida Administrative Code (FAC)

N. Monitoring and First Right of Refusal

In the case of rental housing, the County has administrative authority for implementing the local housing assistance plan to assist in rental housing development. The County shall annually monitor the projects funded and determine tenant eligibility or, to the extent another eligible sponsor or appointed designee provides the same monitoring and determination of tenant eligibility. However, any loan or grant in the amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored for at least annually for 15 years or the term of assistance and compliance period which ever is longer unless as specified otherwise in this Plan.

Hillsborough County will establish maximum monthly allowances for utilities annually and will review and approve rents proposed by the owner for units subject to the maximum rent limitations. The owner cannot refuse to lease SHIP assisted units to a certificate or voucher holder under 24 CFR part 982, Section 8 Tenant-Based Assistance: Unified Rule for Tenant-Based Assistance under the Section 8 Rental Certificate Program and the Section 8 Rental Voucher Program. The SHIP assisted units in a rental housing project will be occupied only by households that are defined by the U.S. Department of Housing and Urban Development (HUD) as very-low to low income families, as annually adjusted. Maximum monthly rent limits will be those established annually by HUD and distributed by FHFC.

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.

For those developments that the Florida Housing Finance Corporation provides the same monitoring and determination, the County may rely on such monitoring and determination of tenant eligibility.

O. Administrative Budget: Chapter 67-37.005, FAC, and 420.9075(7), F.S.

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as Exhibit A. These are presented on an annual basis for each State fiscal year submitted. Hillsborough County finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the Local Housing Assistance Plan.

The cost of administering the Plan may not exceed 5 percent of the local housing distribution moneys and program income deposited into the trust fund. The 5 percent limitation on administrative costs shall not be exceeded, unless the County 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. 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.

Hillsborough County has adopted the above findings in the attached resolution, Exhibit E.

P. Essential Service Personnel

The Hillsborough County definition of Essential Service Personnel is all households earning up to 120% of area median income, as annually adjusted for family size.

Q. Conflict of Interest Language to be added to SHIP LHAP

1. This provision applies to any person who is an employee, agent, consultant, officer, elected official or appointed official, affiliate, or subsidiary of an eligible sponsor, Hillsborough County, the Florida State Legislature, or any other recipient receiving SHIP funds.
2. No person or entity described in paragraph (1) of this section who exercises or has exercised any functions or responsibilities with respect to activities assisted with SHIP funds or who is in a position to participate in a decision-making process or gain inside information with regard to these activities, may obtain a financial interest or benefit from a SHIP-assisted activity, or have an interest in any contract, subcontract or agreement with respect thereto, or the proceeds thereunder, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter.
3. Upon the written request of the eligible sponsor, the Affordable Housing Office may grant an exception to the provisions of paragraph (2) of this section on a case-by-case basis when it determines that the exception will serve to further the purposes of the County's SHIP Program. An exception

- may be considered only after the eligible sponsor has provided a written disclosure of the nature of the conflict to the Affordable Housing Office.
4. In determining whether to grant a requested exception after the eligible sponsor has satisfactorily met the requirements of paragraph (3) of this section, the Affordable Housing Office will consider the cumulative effect of the following factors, where applicable:
 - a. Whether the exception would provide a significant cost benefit or an essential degree of expertise to the program or project which would otherwise not be available;
 - b. Whether the person or entity affected is a member of a group or class of low-income persons intended to be the beneficiaries of the assisted activity, and the exception will permit such person or entity to receive generally the same interests or benefits as are being made available or provided to the group or class;
 - c. Whether the affected person or entity has withdrawn from the functions, responsibilities, or the decision-making process with respect to the specific assisted activity in question;
 - d. Whether the interest or benefit was present before the affected person or entity was in a position as described in paragraph (2) of this section;
 - e. Whether undue hardship will result either to the County or the person or entity affected when weighed against the public interest served by avoiding the prohibited conflict; and
 - f. Any other relevant considerations.
 5. The Affordable Housing Office will notify the eligible sponsor of its determination in writing within 30 days of the eligible sponsor's written request for an exception.

II. LHAP HOUSING STRATEGIES: Chapter 67-37.005, F.A.C.

Provide Description:

A. Owner-Occupied Rehabilitation

- i. The County or Eligible Sponsors may perform rehabilitation on substandard single family housing units, for eligible incomes that do not exceed 120% Area Median Income adjusted to family size who own and occupy substandard housing units. Amount of assistance extends up to 120% based on needs and family income assessment.
- ii. The strategy will be pursued through State Fiscal Years 2007/2008, 2008/2009 & 2009/2010.
- iii. Households with income up to 120% of Area Median Income adjusted to family size are as described in Chapter 67-37.005(5)(e), F.A.C. and Section 420.9071(2), F.S.
- iv. The maximum SHIP award is noted on the Housing Delivery Goals Charts.
- vi. Recapture: The borrower must repay the loan if they sell, transfer title, rent, if the home ceases to be the primary homestead residence, or fail to meet the requirements of the loan documents or the full amount of Deferred Payment Loan will be due. In the event of the death of the borrower, the funds may be recaptured, or the loan may be assumed or renegotiated.
- vi. Eligible applicants will be approved for assistance on a first-come, first-qualified basis subject to funding availability. In compliance with established County policies, other selection criteria are as follows:
 - Applicants must be able to demonstrate the ability to pay property taxes, insurance, utilities, and existing mortgage payments, and must be able to demonstrate the ability to maintain the property.
 - First time applicants will generally be given priority over previously assisted persons. Households may only be assisted once every ten (10) years. Exceptions may be made for Eligible Property Owners in cases where living conditions threaten the personal health and safety of the household.
 - Applicants must be in good standing with the County (County utility accounts and property taxes must be current.) Property

with code enforcement violations may be assisted in order to eliminate substandard housing.

- Assistance will be also be given to special needs, such as barrier removal for eligible homeowners as defined by Ch. 67-37.002 (13), F.A.C.
- Assistance will be provided for emergency/substandard home repair. Emergencies/substandard are considered to be such things as:
 - a. Structural components showing imminent collapse;
 - b. Inoperable/substandard heating and cooling systems;
 - c. Inoperable/substandard plumbing/leaks in walls or foundation;
 - d. Inoperable/substandard toilet or hot water heater;
 - e. Roof leaks causing electrical hazards, ceiling collapse or structural damage;
 - f. Inoperable/standard electrical systems;
 - g. Collapsed or inoperable/substandard chimney or flue;
 - h. Inoperable/substandard sewage system, in either well or county metered system; and,
 - i. Inoperable/substandard ranges/refrigerators.
- Assistance will be provided as disaster relief in the event of federal, state or locally declared natural disasters, in accordance with the Rule issued by Florida Housing Finance Corporation.
- Emergency assistance may be given to in-need clients on a one-time basis in the form of a loan or grant not to exceed the maximum subsidy amount as listed in the Housing Delivery Goals Chart, such determining factors, but not limited to: loan-to-value, Specials Needs populations, and financial feasibility.
 - a. This strategy may also include Reconstruction/ Demolition. If a home is beyond financial feasibility of the maximum strategy subsidy limit a replacement home may be constructed. The replacement amount of 90 percent of the average area price will also include cost of demolition and land value.
 - b. Assistance to homeowners served under this strategy of reconstruction/demolition will be in the form of a grant, a deferred payment loan, a low interest loan, or some combination thereof, as per the County's Rehabilitation Guidelines" at the time of award, secured by a lien on

the property and forgiven after a period of 30 years. A household's income and current financial obligations will determine the terms of their loan.

B. Down Payment Assistance/New Construction Development

- i. The County or Eligible Sponsors may provide Down Payment Assistance Program to eligible homebuyers with a deferred payment loan to be applied towards down payment, closing costs and rehabilitation for the purchase of eligible owner-occupied housing, including single-family homes, townhouses, condominiums or villas, and for the construction of new single family homes. This strategy will include assisting developers with loans for the acquisition, infrastructure and development costs of residential owner occupied housing to first home buyers. Funds will also be provided to Eligible Sponsors in the form of a developer's fee for homes that are completed and occupied by eligible households.
- ii. The strategy will be funded during State Fiscal Years 2007/2008, 2008/2009, 2009/2010.
- iii. Assistance will be provided to very low, low and moderate income adjusted to households.
- iv. 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. Therefore, Hillsborough County shall use the maximum purchase price limits as established and used by the Hillsborough County Housing Finance Authority (HFA), as amended and updated.
- v. Deferred payment loans will be secured by a lien. The loan is at 0% interest and requires no monthly payments. The full amount of the Deferred Loan Amount must be repaid if the property is sold, transfer title, or no longer owner occupied. In the case of new construction development loans, the loans will be secured to the property in the form of a 0%, low-interest, deferred, grant or some combination thereof, as per the County's "First Time Home Buyer Program Guidelines", as amended, in effect at the time of award. and will be repaid as homes are sold to income eligible households, or the County's assistance may remain in the unit and our construction loan will be modified into a soft-second type of loan. In the event of the death of the borrower, the funds may be recaptured, or the loan may be assumed or renegotiated.
- vi. Eligible applicants will be selected on a first-come, first-qualified, and

first-served basis, within income groups.

- The home to be purchased must be located in the unincorporated County, City of Plant City or City of Temple Terrace.
- The applicant must have attended and completed a Homebuyer Education class provided by an agency that meets the requirements of the County's "First Time Home Buyers Education Policy", as amended. A Certificate of homeownership counseling completion is required prior to loan closing.
- The applicant must contribute a minimum amount towards the purchase price (including pre-pays) towards the purchase of the home. The amount will be listed in the County's "First Time Home Buyer's Guidelines", as amended from time to time, which are available at the Affordable Housing Office (AHO) and on the AHO website.
- The applicant must reside in the home being assisted within 60 days after closing.
- An additional amount of funds may be available if the home is located in a Community Development Block Grant (CDBG) target area. Additional funds may be awarded to a state certified teacher, state certified nurse, certified firefighter, or a state certified law enforcement officer, but the amounts shall not exceed the maximum allowable subsidy under this strategy. The amount of additional funds will be those as listed in the County's "First Time Home Buyers Guidelines", as amended from time to time.

C Multi-Family New Construction/Rehabilitation

- i. This strategy will assist newly constructed or existing multi-family developments serving households under 120% Area Median Income adjusted to family size.
- ii. This strategy will be funded during State Fiscal Years 2007/2008, 2008/2009 & 2009/2010.
- iii. The maximum SHIP award is noted on the Housing Delivery Goals Charts
- ii. SHIP funds may be used for site acquisition, site development, infrastructure improvements or development costs (i.e., hard and soft costs). The County's financial assistance will be secured with a mortgage and note. The loan may be a deferred payment, zero percent (0%), low interest, or some combination thereof, depending on the economic analysis of each project. SHIP funds will be

amortized, at a minimum, over a period of 15 years to not exceed 40 years. Selection criteria under this strategy will include such things as, but not limited to: examination of debt service coverage ratios, economic viability, security to lenders, responsiveness to local housing needs, quality of the proposed communities and operational costs.

- Assistance will be provided for emergency/substandard home repair. Emergencies/substandard are considered to be such things as:
 - a. Structural components showing imminent collapse;
 - b. Inoperable/substandard heating and cooling systems;
 - c. Inoperable/substandard plumbing/leaks in walls or foundation;
 - d. Inoperable/substandard toilet or hot water heater;
 - e. Roof leaks causing electrical hazards, ceiling collapse or structural damage;
 - f. Inoperable/standard electrical systems;
 - g. Collapsed or inoperable/substandard chimney or flue;
 - h. Inoperable/substandard sewage system, in either well or county metered system; and,
 - i. Inoperable/substandard ranges/refrigerators.

- v. Eligible sponsors that propose to employ personnel from Welfare Transition Program and Workforce Development Initiatives programs will be given preference in the selection process. A Schedule of Subcontracting Form and Employment Data, Schedule of Minorities and Women Form are to be completed and submitted by all sponsors. Selection criteria that employ a bonus point system will be used in evaluating proposals that commit to the employment of welfare recipients. To be eligible, sponsors must complete and submit the form listing the number of welfare recipients to be hired with the proposal. Bonus points shall only be awarded once for any one individual hired. Individuals hired may be employed in any position within the firm. The failure of the contractor to comply with these hiring commitments after contract award shall be grounds for termination of the contract for default. During performance of the contract, the contractor will take appropriate steps to ensure that individuals hired under this program are retained. However, if it becomes necessary to replace an employee, the contractor shall provide verification of the replacement worker's status from the County Jobs and Benefits Coordinator, Department of Labor. At its discretion, the County may periodically request submission of certified payrolls to confirm the employment status of program participants.

- vi. A Developer's designated management company will select and place

eligible households into SHIP assisted units on a first-come, first-serve basis in a manner which will ensure there will be no discrimination on the basis of race, creed, color, age, sex, familial or marital status, handicap, religion, or national origin. Selection and qualification criteria for SHIP recipients will be tied to affordability guidelines as published by HUD and distributed by the Florida Housing Finance Corporation on an annual basis. Household income of recipients placed in SHIP assisted units cannot exceed the designated areas median income adjusted for family size for an identified percentage category as identified on the Florida Housing Finance Corporation Income Limits Chart. The County will be responsible for monitoring affordability and regular tenant monitoring reports required under the SHIP statute. This strategy will be leveraged with other resources such as locally provided discounts of impact fees, HOME funding and Community Development Financial Institution funding to assist selected affordable developments.

D. Foreclosure Prevention

- i. The Mortgage Foreclosure Intervention Program offers qualified homeowners an opportunity to avoid foreclosure and retain their homes. Funds will be provided to eligible homeowners to assist in bringing their mortgage payments current prior to the start of the foreclosure process. Eligible expenses include such things as: delinquent mortgage payments (principal, interest, taxes and insurance, attorney's fees, late fees and other customary fees). Fund may also be used to assist a person in refinancing their homes to a fixed rate mortgage if they currently have an adjustable rate mortgage or interest only mortgage and their current front end ratio is above forty five percent (45%) and by refinancing it will bring their front-end ratio below thirty-five percent (35%).

Funds will be provided in the form of a loan

- ii. This strategy will be funded during State Fiscal Years 2007/2008, 2008/2009 & 2009/2010.
- iii. Assistance will be provided to very low, low and moderate income households as defined by HUD and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- iv. Funds are made available based on a first-come, first-served basis. If funds are not available, the County will establish a waiting list program. Additional criteria are as follows:

- The applicant must show the ability to continue to maintain their mortgage payments after assistance is given.
- Foreclosure prevention applicants must show that the nonpayment of their mortgage that may be due to the such following reasons:
 - Temporary loss of employment.
 - Sudden medical expenses.
 - Divorce or separation.
 - Death in family.
 - Unforeseen emergency home repair bills.
- The applicant must attend a budgeting counseling program from the County or a County approved counseling service.
- The maximum award is noted on the Housing Delivery Goals Charts. Payments will be made directly to the lending institution, attorney's office or title company.

This is a **One-Time Only** assistance.

E. RENTAL DEPOSIT – EVICTION PROTECTION PROGRAM

- i. The County, in an effort to assist individuals and families who are homeless, or at risk of becoming homeless, will use SHIP funds to provide the upfront funds for households to obtain quality, safe, decent and affordable rental housing. The household must have the income to afford the monthly rental payments. The County will pay for items such as first month's rent, security deposit, utility connection/start-ups, up to a maximum of \$3000.00. Funds will also be provided to those tenants in danger of being evicted from their current occupied rental units.
- ii. This strategy will be funded during State Fiscal Years 2007/2008, 2008/2009 & 2009/2010.
- iii. Assistance will be provided to very low, income households as defined by HUD and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- iv. Maximum award is noted on the Housing Delivery Goals Charts
- v. This funding will be in the form of a grant with no repayment requirement.

- vi. Applicants using the Rental Deposit Programs must meet the following criteria: Very low income, must be homeless or at risk of homeless because of the inability to pay the rental deposit (first and last is also defined as rental deposit under this program). The lease must be for at least one year. Assistance is limited to a one-time award. Applicants cannot rent mobile homes. Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets. Assistance shall be done on a first-come, first-served basis.
- vii. Applicants requesting assistance using the Eviction Protection Program must meet the following criteria: very low income, must be in danger of being evicted out of their rental dwelling unit because of late or non-payment. Applicants must show that they have the ability to pay the rent after the County's assistance is given without further assistance. Assistance is limited to a one-time award per twelve month period. Applicants cannot rent mobile homes. Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets. Assistance shall be done on a first-come, first-served basis.
- viii. Sponsor Selection Criteria: This will be administered by the County, and/or an Eligible Sponsor. Eligible Sponsors will apply using the County's Consolidated Action Plan Application, or any other method as the County may develop.
- ix. Additional Information: In the event of a natural and/or man-made disaster and a declaration by the local authorities, State of Florida and/or federal government of a disaster area, any funds that are unencumbered for the Down Payment and Closing Costs Assistance Strategy, may be used to assist with disaster recovery efforts. The expenditure of funds must be for eligible activities as permitted by SHIP statute, rule and/or emergency rule as published by the Florida Housing Finance Corporation.

F. DISASTER MITIGATION STRATEGY

In the case of a natural or man made calamity, priorities need to be changed to meet emergency conditions. This strategy will only be used if a disaster, and/or a declaration by the local authorities, State of Florida and/or federal government of a disaster, as declared by Executive Order.

These funds will be used for the following activities:

- Purchase of emergency supplies to waterproof damaged homes.
 - Interim repairs to avoid further damage, such as tree and debris removal required to make individual housing units habitable.
 - Construction of wells or repair of existing wells where public water is unavailable.
 - Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
 - Security deposits and temporary rental assistance for displaced households.
 - Removal of incipient hazards that may damage a structure.
- i. This strategy will be funded during State Fiscal Years 2007/2008, 2008/2009 & 2009/2010.
 - ii. Assistance will be provided to very low, low and moderate income households (420.9071 F.S.) as adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
 - iii. Maximum award is noted on the Housing Delivery Goals Charts
 - iv. Assistance provided under this strategy will be in the form of either a low-interest or deferred payment loan. In certain cases a grant may be issued.
 - iii. Eligible Sponsors will be selected using the County's Consolidated Action Plan Application, or any other method(s) that the County may develop to expedite the selection of Eligible Sponsors during disaster periods.

For all strategies listed above, Hillsborough County reserves the right to buy the property assisted at a foreclosure sale to protect the County's loan interest. At that time, the County may re-sell the property to an eligible homebuyer and restructure the financing, or sell the property to an approved Eligible Sponsor. The Eligible Sponsor agency will rehabilitate the property, if needed, and sell it to a new income eligible homeowner.

The County may foreclose on the property if the assisted homeowner does not meet the terms of the County mortgage.

Where not stated in the above strategies, the maximum home value will be that as currently being used by the Hillsborough County Housing Finance Authority, as amended and updated.

III. LHAP INCENTIVE STRATEGIES *Section 420.9071(16), F.S.*

A. Name of the Strategy: Expedited Permitting

Permits as defined in F.S. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects. The County expedites the review and processing of construction plans of Affordable Housing projects by policy of the Planning and Growth Management Department.

Processing time is reduced by 50% for projects that are sponsored or participating in any of the affordable housing programs offered by Hillsborough County. Preliminary review is reduced to 7 days and construction review is reduced to 10 days.

B. Name of the Strategy: Impact Fee Relief

The County offers impact fee relief from Right-of-Way, Transportation, Parks, Fire, Water and Wastewater Accrued Guaranteed Revenue Fees for affordable single-family homes and multi-family rental developments (multi-family projects are subject to an annual cap) per Ordinance 96-29 as amended and under the Hillsborough County Code of Ordinances Section 17 1/2-27(7) Impact assessment procedures and Section 17 1/2-35 Affordable Housing relief program.

This relief is available to households are owner occupied, or in the case of multi-family projects, units that will be set-aside, whose total annual anticipated gross income does not exceed 80% of the Median Annual Income adjusted for family size for households within the metropolitan statistical area. Up to 96% of the impact fees are paid for multifamily projects that include amenities such as on site daycare. A seven year restrictive covenant is placed on the property in order to preserve the affordable nature of the property.

C. Name of the Strategy: Review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

The County's Comprehensive Plan (CPP & policy B-3.2 and Land Development Code (Sections: 6.01.02 & 6.11.07) of the Land Development Code and as per Hillsborough County Ordinance No. 92-05.

The Board of County Commissioners has approved the creation of a permanent Affordable Housing Advisory Board that to advise and make recommendations to the Board of County Commissioners and the Affordable Housing Officer on issues affecting affordable housing development, and to assist the County in developing new programs and policies in order to foster the development and preservation of attainable housing for those County residents who desire to live in safe, decent and affordable housing.

D. Name of Strategy: Density Bonus

For affordable housing projects that meet the criteria as established in the adopted Comprehensive Plan the project may receive density and/or FAR bonuses. The increases in density and/or intensity which may be achieved are established in the Comprehensive Plan under Affordable Housing Bonuses. Such site planned controlled projects shall establish specific lot sizes, setbacks and dwelling unit types and shall be exempt from meeting the standard district setback requirements.

The Density Bonus incentive is supported by the County's Comprehensive Plan (CCP & policy B-3.2) and Land Development Code (Section: 6.11.07) and Hillsborough County Ordinance No. 92-05, as amended by Ordinance No. 00-21 and Ordinance No. 02-13.

E. Name of Strategy: Zero Lot Line for Residential construction

This residential lot type is permitted in environmentally sensitive developments, affordable housing developments, and planned districts. No minimum yards in the conventional sense are required, but the homes are to remain detached housing, there is a minimum building spacing of ten feet, developers may use fixed lot patterns such as Z lots to best fit their product to the development. Design Standards dependent on the square footage of the lots note minimum front yard requirements, garage requirements and total building coverage on the lot.

The County offers Zero-lot-line construction and as per the requirements as provided in section 6.11.04 of the Land Development Code and as per Hillsborough County Ordinance No. 92-05.

F. Name of Strategy: Special Use Categories

Hillsborough County has several special use categories in the adopted Land Development Code that can provide incentives fro the development of affordable housing. These are as follows:

- (1) Sec. 6.11.02. Accessory Dwelling Standards for living spaces up to 900 square feet, can be attached or detached.
- (2) Sec. 6.11.38. Family Lot designation where the parcel can be used for immediate family members of the owner of the original tract.
- (3) Sec. 6.11.39. Farm Worker Housing in suburban and urban plan categories that allow a density bonus.
- (4) Sec. 6.11.51. Housing for Older Persons will receive special consideration under the Land Development Code especially within the provision of such facilities and is found to be necessary to provide housing opportunities for older persons.
- (5) Sec. 6.11.90. Single-Family Efficiency dwellings can come in three forms: bungalow, small atrium house, and two-story cottage. These types of housing can have off street parking, between 640 and 850 square feet, and reduced front setbacks.

G. Name of Strategy: Affordable Housing Standards

Standards Hillsborough County has adopted Affordable Housing Development in the Land Development Code that provides for

- Flexibility of housing development that includes, detached, zero lot line, attached, duplex, quadplex, townhome, for lots less than 7,000 square feet
- Reduction of setbacks for lots less than 5,000 square feet
- Reduction of building setbacks
- Minimum lot size standards

IV. EXHIBITS:

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

B. Timeline for Encumbrance and Expenditure: *Chapter 67-37.005(6)(d) and (f) F.A.C.*

A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B.**

Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.

C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan: *Chapter 67-37.005, F.A.C.*

Completed HDGC for each fiscal year is attached as **Exhibit C.**

D. Certification Page: *Chapter 67-37.005(7), F.A.C.*

Signed Certification is attached as **Exhibit D.**

E. Adopting Resolution: *Section 420.9072(2)(b)2, F.S.*

Original signed, dated, witnessed or attested adopting resolution is attached as **Exhibit E.**

F. Program Information Sheet:

Completed program information sheet is attached as **Exhibit F.**

G. Ordinance: *Section 420.9072(3)(a), F.S.*

If changed from the original ordinance, a copy is attached as **Exhibit G.**

H. Interlocal Agreement: *Section 420.9072, F.S.*

Hillsborough County does not have an Interlocal Agreement with another jurisdiction.

EXHIBIT "A"

ADMINISTRATIVE BUDGET

The State Housing Initiatives Partnership Program (SHIP) administration shall not exceed 10% of the County's annual allocation and 5% of program income received:

	FY2007-2008	FY2008-2009	FY2009-2010
Salaries/Benefits	\$454,457.00	\$485,490.00	\$494,740.00
Operating	\$194,612.30	\$165,809.30	\$160,954.30
Equipment	\$ 4,725.00	\$0.00	\$0.00
Supplies/printing	\$ 2,205.00	\$4,700.00	\$4,935.00
Recording Expenses	\$ 17,850.00	\$12,000.00	\$12,600.00
Advertising	\$ 5,880.00	\$3,500.00	\$3,675.00
Training/Education	\$ 5,250.00	\$3,400.00	\$3,570.00
Books/Subscriptions	\$ 420.00	\$500.00	\$525.00
Other Professional	\$ 65,000.00	\$75,000.00	\$69,400.00
TOTAL	\$750,399.30	\$750,399.30	\$750,399.30

EXHIBIT "B"

TIMELINE FOR ENCUMBRANCES AND EXPENDITURES

EXHIBIT "C"

HOUSING DELIVERY GOALS CHART

EXHIBIT "D"
CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: **Hillsborough County**

- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan 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 Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation with in 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.
- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.
- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) 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.
- (16) 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 service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)

03.06.08

- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida has or X **has not** been implemented.

Witness

Chief Elected Official or designee

Witness

Ken Hagan, Chairman
Type Name and Title

Date

OR

Attest:
(Seal)

EXHIBIT "E"
AMENDING RESOLUTION

RESOLUTION NO. 08-

A RESOLUTION OF HILLSBOROUGH COUNTY, FLORIDA, AMENDING THE HILLSBOROUGH COUNTY STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM LOCAL HOUSING ASSISTANCE PLAN COVERING STATE FISCAL YEARS 2007-2010; PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Session 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, Sections 420.907-420.9079, Florida Statutes, 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 Hillsborough County Affordable Housing Office prepared a three-year comprehensive Local Housing Assistance Plan (LHAP) designed to provide affordable housing opportunities to very-low to moderate income households for State Fiscal Years 2007/2008, 2008/2009 and 2009/2010; and

WHEREAS, the LHAP meets and addresses the statutory requirements for affordable housing incentives and associated issues pertaining to the County's affordable housing needs; and

WHEREAS, on April 18, 2007, the Board of County Commissioners of Hillsborough County, Florida adopted Resolution R07-064 approving the LHAP for Fiscal Years 2007/2008, 2008/2009. and 2009/2010; and

WHEREAS, Hillsborough County, Florida desires to add language to the LHAP that pertains to Conflicts of Interest.

NOW THEREFORE, be it resolved by the Board of County Commissioners of Hillsborough County, Florida in regular meeting assembled this ____ day of _____, 2008:

Section 1: The Board of County Commissioners of Hillsborough County, Florida hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto, covering State Fiscal Years 2007/2008, 2008/2009 and 2009/2010.

Section 2: The Chairman of the Board of County Commissioners of Hillsborough County, Florida 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 for 2007/2008, 2008/2009 and 2009/2010, except those documents

and other items that must be presented to the Board of County Commissioners for its approval pursuant to Sections 420.907-420.9079, Florida Statutes and Rule Chapter 67-37, Florida Administrative Code.

Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED this _____ day of _____, 2008.

**STATE OF FLORIDA
COUNTY OF HILLSBOROUGH**

I, PAT FRANK, Clerk of the Circuit Court and Ex Officio Clerk of the Board of County Commissioners of Hillsborough County, Florida, do hereby certify that the above and foregoing is a true and correct copy of a Resolution adopted by the Board at its regular meeting of _____, as the same appears of record in Minute Book _____ of the Public Records of Hillsborough County, Florida.

WITNESS my hand and official seal this _____ day of _____, 2008.

PAT FRANK, CLERK OF CIRCUIT COURT

By: _____

Approved as to form and legality

Assistant County Attorney

EXHIBIT "F"

PROGRAM INFORMATION SHEET

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET

LOCAL GOVERNMENT: HILLSBOROUGH COUNTY

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): Jim Norman, Chairman

ADDRESS: 601 E. Kennedy Boulevard, Tampa, FL 33602

SHIP ADMINISTRATOR: Howie Carroll, Affordable Housing Officer

ADDRESS: 1208 Tech Boulevard, Suite 300, Tampa, FL 33619

TELEPHONE: (813) 274.6695

FAX: (813) 635.8134

EMAIL ADDRESS: carrollh@hillsboroughcounty.org

ADDITIONAL SHIP CONTACTS: Lanette Glass, AICP; Affordable Housing Office

ADDRESS: 1208 Tech Boulevard, Suite 300, Tampa, FL 33619

EMAIL ADDRESS: glassl@hillsboroughcounty.org

INTERLOCAL AGREEMENT: YES/NO (IF yes, list other participants in the inter-local agreement):

The following information must be furnished to the Corporation before any funds can be disbursed.

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 5960000066

MAIL DISBURSEMENT TO: Frank Turano, Finance Manager, Affordable Housing Office

ADDRESS: 1208 Tech Boulevard, Suite 300, Tampa, FL 33619

OR:IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:

NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

Provide any additional updates the Corporation should be aware of in the space below:

Please return this form to:

SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000 TALLAHASSEE, FL 32301

Fax: (850) 922-7253

EXHIBIT "G"

ORDINANCE

N/A

Original Ordinance #93-3 has not been amended