



Hillsborough County
Florida

**STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM
(SHIP)**

**LOCAL HOUSING ASSISTANCE PLAN
(LHAP)**

Fiscal Years

2010-2011

2011-2012

2012-2013

Revised July 30, 2010
Revised November 30, 2010



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I. PROGRAM DESCRIPTION

A. Name of the participating local government: Hillsborough County, Florida. This includes the corporate limits of the Cities of Temple Terrace and Plant City, Florida. An Interlocal Agreement is not applicable.

The State Housing Initiatives Partnership (SHIP) Program is administered by the Hillsborough County Affordable Housing Department (AHD) with offices located at 1208 Tech Blvd., Suite 300, Tampa, FL 33619.

B. Program Purpose: This Plan is developed to address the housing needs our community's very low, low and moderate income households, expand production and preservation of affordable housing, further the housing element of the local government comprehensive plan specific to affordable housing and coordinate efforts to accomplish priorities established in the adopted Hillsborough County Consolidated Planning Document.

This Local Housing Assistance Plan (LHAP) sets forth the three year plan to implement the SHIP Program. The LHAP provides a combination of the available public and private resources to improve preserve and create more affordable housing opportunities for very low, low and moderate income households. Partnering with the public and private sectors including lenders, realtors, building contractors, developers and other community groups interested in producing affordable housing will help accomplish goals established in this plan. The SHIP program provides flexibility for the use of resources to meet the goals and objectives established in this LHAP, the County's Comprehensive Plan and related Housing Element as required by the State of Florida Department of Community Affairs and the Consolidated Planning Document as required by the U. S. Department of Housing and Urban Development.

C. Fiscal years covered by the Plan:

<input checked="" type="checkbox"/>	2010-11
<input checked="" type="checkbox"/>	2011-12
<input checked="" type="checkbox"/>	2012-13

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 PY 2006-2010 furthers the SHIP program.

E. Local Housing Partnerships: Hillsborough County will continue current partnerships with the building, banking and real estate industries and expand into new partnerships as feasible to support the program. These efforts also include collaborating with local housing advocates for the homeless, for profit and nonprofit entities assisting very low and low income households.

Housing partners could be or become eligible sponsors as defined by the SHIP regulations. An eligible sponsor is a person, a private or public for-profit or not-for-profit entity that applies for an award under the local housing assistance plan for the purpose of providing eligible housing for eligible persons.

F. Leveraging: The LHAP provides the opportunity for increased availability of affordable residential units through a combination of local resources and cost saving measures with our local housing partners. 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 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 the following methods:

- Advertisement were place in local newspapers of the availability of a draft LHAP for public review and comment,
- The draft LHAP was placed at local public facilities,
- The draft LHAP was placed on the Affordable Housing Department web site,
- Mass emails were sent out notifying interested parties of the draft LHAP, and
- The draft LHAP was submitted to the Hillsborough County Affordable Housing Advisory Board,

H. Advertising and Outreach: Notices for funding availability will be advertised in newspapers of general circulation and those 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. Notices are advertised 30 days prior to any application for funds and the submittal of the LHAP. The AHD also distributes brochures on the County's various programs, maintains an interactive website, has an internal speaker bureau and participates in community events. Events organized by the AHD are noticed a minimum of 15 days prior to the event. The County may also advertise additional application cycles of fund availability at various times throughout the fiscal year.

I. Discrimination : The Human Rights Ordinance #00-37 which supports fair housing activities was adopted by the Hillsborough County Board of County Commissioners on November 1, 2000. The Fair Housing logo is posted at the Affordable Housing Department and on all documents relating to program activities. As a recipient of federal funds for housing related programs, the County must comply with the Fair Housing regulations and certifies the jurisdiction continues to affirmatively further fair housing. The County is completing an analysis of impediments to fair housing choice and will take appropriate actions to overcome the effects of any impediments identified through the analysis and maintain records reflecting that analysis and actions in this regard.

The County will encourage partners to prioritize assistance to those with special housing needs. These include homeless people, the elderly, migrant farm workers and persons with disabilities. For the purpose of this plan the County chooses to include youth leaving the foster care system as part of the special needs category.

J. Support Services and Counseling: Housing and economic related support services are available from various sources and may include but are not limited to:

Affordable Housing Department: Is responsible for outreach efforts to provide safe and sanitary housing through the administration of local, state and federal funds. It administers various grants

and housing programs to improve lives and revitalize deteriorating neighborhoods. Other housing programs are targeted for multi-families, seniors, farm-workers, first-time homebuyers, home rehabilitation and housing replacement. This office works with the Housing Finance Authority of Hillsborough County to provide bond and tax credit financing for the development of affordable housing.

Equal Opportunity Administrator: The EOA office is responsible for ensuring equal opportunity to County residents. The office implements the Human Rights Ordinance, which prohibits discrimination in housing, employment, public procurement and public accommodations based on race, color, sex, age, national origin, religion, disability, marital status, and also based on familial status in housing. The administrator also serves as the human relations liaison between the County and the community.

Family Self-Sufficiency (FSS) Program: This program is available to families and individuals who meet the income eligibility requirements and may receive financial assistance to rent a privately owned dwelling. The Purpose of the FSS program is to create an opportunity for families receiving Section 8 Voucher rental assistance to improve their economic situation by developing abilities necessary to improve employment opportunities and enhance life skills to enable participants to become self sufficient and move off public subsidy programs. The FSS program includes setting financial and educational goals and the development of a plan to achieve those goals with the purpose of eventually increasing income and stability enabling the client to no longer require rental assistance.

Homeownership Counseling/Education Services: Homeownership counseling and education for first time homebuyers and participants in the homeowner rehabilitation program will be provided by the partnering agencies noted previously. These programs offer one on one counseling, pre and post homeowner counseling, foreclosure counseling and prevention, credit worthiness and credit repair counseling, budgeting and debt management counseling, online courses, and lender prequalification. Counseling services is available to residents of Hillsborough County, including the Cities of Temple Terrace, Plant City and Tampa.

Health and Social Services Department: This department provides several services as identified below through the main office and various 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
- Homelessness Prevention - HPRP

The Health & Social Services Department administers the Hillsborough Health Care Program that provides a full range of health services to eligible residents with incomes at or below the federal poverty level. The health care plan emphasizes primary care and services that are provided through contracts with major hospitals, physician specialist groups and primary care clinics. The department also provides social services programs through five neighborhood service centers and numerous sites throughout the county. Assistance to eligible residents is available for rent, food, utilities, job placement, homeless recovery and other needs. In addition, the department operates the Section 8 Housing Assistance Program, the Sunshine Line transportation program, a veterans' assistance program, a summer food program for children, the county's Trauma Agency, and the Ryan White HIV/AIDS program for West Central Florida. Many of the department's social services programs are funded through grants.

The County's Health Care Plan is for uninsured County residents with a poverty-level income who need, but cannot afford, basic medical care. Medical services focusing on preventive health care are delivered by managed care networks that include clinics, five hospitals and specialists throughout the County. In addition, the program provides coverage for pharmacy, home health, medical equipment and some dental services.

Section 8 Voucher Program provides rental assistance for privately- owned dwellings and utility subsidies to households that meet income requirements. Through this program, families and individuals who meet the income eligibility requirements are provided affordable, safe, decent and sanitary housing.

Homeless Coalition: HPRP Program is to assist individuals that are already homeless or in the process of being homeless. The program is funded by the American Recovery and Reinvestment Act of 2009 (ARRA) through the U. S. Department of Housing and Urban Development (HUD).

Financial assistance is limited to the following short-term rental assistance; mid-term rental assistance; security deposits; utility deposits; utility payments; moving cost assistance; and motel and hotel vouchers. Housing relocation and stabilization services may include services that assist you and maintain stable housing. These services are limited to: case management; outreach and engagement; housing search and placement; and legal services. Homeless Coalition can be reached at 813-223-6115. More detailed information on the HPRP program can be found at the following website: <http://www.hudhre.info/HPRP/>

Summer Food Service Program: This program is for needy youngsters (18 years old and younger) to receive free lunches and/or snacks through this program. Meals are served from mid-June to mid-August at city and County parks, YMCA day care centers, Boys & Girls Clubs, churches, public housing auditoriums, and other non-profit facilities where economically disadvantaged children congregate during the summer.

The Neighborhood Service Centers: Health and social services are provided to low-income families in a community-based setting. The centers are guided by an advisory board made up of neighborhood residents, business leaders and interested professionals. All centers house programs to address the health, safety, transportation, education, childcare, employment and basic life management skills of residents.

- Lee Davis Center - 3402 N. 22nd St.
- West Tampa Center - 2103 N. Rome Ave.
- Ruskin Center - 201-14th Ave., S.E.
- Plant City Center - 307 N. Michigan Ave.
- University Community Resource Center - 13605 N. 22nd St.

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%) for seniors 65 years and older, youth 5-17 years, persons with disabilities and those receiving Medicare. There is also a special shuttle program for disabled persons unable to utilize the fixed bus system.

The Sunshine Line service assists persons who do not have any other means of transportation. Eligible clients who are able to use HART public transportation are issued bus passes. Door-to-door transportation is available for those who cannot use fixed-route service. Service is primarily for medical appointments, but non-medical trips are available on a first-come, first-serve basis. Requests for transportation may be made up to seven days in advance. Copayments are charged for some trips, depending on client eligibility. 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 base on client eligibility and funding source rules. Clients may make appointments for transportation or to request a bus pass.

Veterans Affairs: Assists all veterans, their dependents and survivors in accessing federal, state and local benefits. The office also supports and manages veteran's activities in the County and serves as a single point of contact for outside government and private agencies concerning veteran's issues. Additionally, it provides outreach support to residents in assisted living facilities, nursing homes, individual residences and at its outreach offices. This office also assists soldiers and their families apply for a Special Military Combat Grant of up to \$1,500, the only grant of its kind in Florida.

Outreach offices:

- Plant City Neighborhood Service Center, 307 N. Michigan Ave. (First and third Wednesday of the month, 7:30 a.m. - 5 p.m.)
- West Tampa Neighborhood Service Center, 2103 N. Rome Ave. (Wed., 8 a.m. - noon)
- Homeless Recovery, 2410 N. Tampa St. (Monday - Tuesday, 7 a.m. - 5:30 p.m.)
- Lee Davis Neighborhood Service Center, 3402 N. 22nd St. (Thursday only, 7 a.m. - noon).

Public Service Agencies: Provide a wide variety of public services which meet the needs of low income residents. Services include but are not limited to legal services, mentoring, and literacy training.

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

The methodology used is: 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 by the U.S. Treasury Department, as amended and updated.

L. Income Limits, Rent Limits and Affordability: 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 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). Applications will be accepted by the AHD as part of a Request for Proposal (RFP) process from eligible sponsors. Points will be awarded to proposals for meeting certain criteria such as addressing County priorities. The criteria will include a review and point award for applications that demonstrate an initiative to employ persons from the Welfare Transition Program.

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 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.

The County will annually establish maximum monthly allowances for utilities and review and approve rents proposed by the unit owners 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. SHIP assisted units in a rental housing project will only be occupied by households that are eligible very low to low income families as defined by the U.S. Department of Housing and Urban Development (HUD). The eligible household income limits and maximum monthly rent limits are annually adjusted by HUD.

Eligible sponsors offering rental housing for sale before the end of the 15 years of affordability or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations. If the nonprofit agrees to purchase the property, they will purchase at the current market value and will be required to continue the occupancy by eligible persons.

For developments being monitored by the Florida Housing Finance Corporation, the County may rely on such monitoring and determination of tenant eligibility.

O. Administrative Budget: 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. Definition of Essential Service Personnel and Special Needs Populations: Essential service personnel include, but is not limited to occupations such as teachers, law enforcement, fire and emergency services. The Hillsborough County AHD defines the income level of Essential Service Personnel as households earning up to 120% of area median income, as annually adjusted for family size.

Special Needs Populations include the following groups: Individuals who have incomes not exceeding moderate-income and, because of particular social, economic, or health-related circumstances, have greater difficulty acquiring or maintaining affordable housing. Such persons include: those who have encountered resistance to their residing in particular communities; suffered increased housing costs resulting from their unique needs and high risk of institutionalization;

persons with developmental disabilities; persons with mental illnesses or chemical dependency; persons with Acquired Immune Deficiency Syndrome (“AIDS”) and Human Immunodeficiency Virus (“HIV”) disease; runaways and abandoned youth; public assistance recipients; migrant and seasonal farm workers; refugees and entrants; the elderly; and disabled adults.

Q. Conflict of Interest:

1. This provision applies to any person who is an employee, agent, consultant, officer, elected 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 there under, 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 AHD 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 Department.
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 Department 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 Department 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:

A. OWNER OCCUPIED HOUSING STRATEGIES

*Policies and procedures are available AHD's web site:
<http://www.hillsboroughcounty.org/affordablehousingoffice>*

1. Owner-Occupied Rehabilitation

- 1.1. 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. The strategy will be pursued through State Fiscal Years 2010/11, 2011/12 & 2012/13.
- 1.2. 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.
- 1.3. The maximum SHIP award is noted on the Housing Delivery Goals Charts.
- 1.4. 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 by an income eligible client or renegotiated if the client has an income that does not meet the income eligibility requirements at the same level as the original borrower.
- 1.5. 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:
 - 1.5.1 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.
 - 1.5.2 First time applicants will 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.
 - 1.5.3 All assistance will, with, be in the form of a loan (low or no interest). Grants will only be used when assisting "Person(s) who have Special Housing Needs" (as defined by the U.S. Department of Housing and Urban Development), Up to a maximum of \$3,000.
 - 1.5.4 Deferred payment, zero (0%) percent interest rate loans with a term not to exceed 30 years. Households who are less than 80% of the area median income (AMI) will be eligible for a deferred loan for a period of thirty (30) years. Household with an income which exceeds 80% of the AMI and has a current mortgage payment of principal, interest, taxes and insurance (PITI) may be eligible for a deferred loan payment. Director approval would be required.

- 1.5.5 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.
 - 1.5.6 Assistance will be also be given to special needs, such as barrier removal for eligible homeowners as defined by Ch. 67-37.002 (21), F.A.C.
 - 1.5.7 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;
 - i. Inoperable/substandard ranges/refrigerators.
 - 1.5.7 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.
 - 1.5.8 Emergency assistance may be provided 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. The emergency must be documented by the Housing or Code Enforcement Inspector and identified as an immediate threat to health and/or safety of the household,
 - 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 purchase price will also include cost of demolition and land value.
 - b. Assistance to homeowners served under this strategy shall comply with items 1.5.3 and 1.5.4 above and the County's "Rehabilitation Policies and Procedures" at the time of award, secured by a lien on the property.
- 1.6. ENERGY EFFICIENCY and Green Housing-related repairs shall be encouraged. The local utility provider may perform a free Energy Audit. Every effort will be made to leverage SHIP funding with Utility Rebates for insulation, air conditioner replacement and more. Repairs shall also be guided by the 2008 single family rehabilitation specifications included in the Enterprise Foundation's Green Communities Initiative (to be provided to each participating repair contractor). These repairs shall include but not be limited to the following:
- Window repair, replacement and weather stripping
 - Paints and primers that meet the Green Seal G-11 Environmental Standard
 - Commodes with 1.3 gallons per flush capacity.
 - Building envelop sealing specifications
 - Installation of Energy Star Ceiling Fans

- Integrated Pest Control Management that does not use insecticides.
- Proper ventilation when undertaking substantial rehabilitation

2. First Time Home Buyer Down Payment Assistance

- 2.1. 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.
- 2.2. The strategy will be funded during State Fiscal Years 2010/2011, 2011/2012 and 2012/2013.
- 2.3. Assistance will be provided to very low, low and moderate income adjusted to households.
- 2.4. 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.
- 2.5. 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 event of the death of the borrower, the funds may be recaptured, or the loan may be assumed by an income eligible client or renegotiated if the client has an income that does not meet the income eligibility requirements at the same level as the original borrower.
- 2.6. The County will prioritize down payment assistance to those income eligible households who are obtaining homes through the County's Neighborhood Stabilization Program.
 - Any household assisted must purchase a home located in the unincorporated County, City of Plant City or City of Temple Terrace.
 - The applicants 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 required prior to loan closing.
 - The applicants 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 Policies and Procedures", as amended. Applicants must reside in the home being assisted within 60 days after closing.
 - State Certified Essential Personnel may be awarded an additional \$5,000 in SHIP funds if the home is located in a Community Development Block Grant (CDBG) target area. The client must be a state certified teacher, state certified nurse, certified firefighter, or a state certified law enforcement officer. The total amount of assistance 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 Policies and Procedures", as amended.

3. New Construction Development - Self Help Program Only

Self Help Program: This program offered through our housing partner(s) provide groups of six to ten families the opportunity to work together to help build each other's homes. The members of the group share the common goal of homeownership and commit themselves to share in the work that will make that goal a reality. Homes are completed at the same time and everyone moves in together, creating an instant community.

Families and individuals contribute 600 hours of "sweat equity" in the construction of their new home in exchange for their down payment. Hard work is the key, along with a willingness to work cooperatively with other participants.

- 3.1. The County will assist developers with loans for the acquisition, infrastructure and development costs of residential owner occupied housing to first time 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.
- 3.2. The strategy will be funded during State Fiscal Years 2010/2011, 2011/2012 and 2012/2013.
- 3.3. Assistance will be provided to eligible housing partners for the development of affordable housing which will be available to very low, low and moderate income adjusted to households.
- 3.4. Potential housing projects will be submitted to the AHD's outside underwriting consultant for review and determination of project viability.
- 3.5. The sales price or value of new 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.
- 3.6. New construction development loans will be secured to the property in the form of a 0%, low-interest, deferred loan as per the County's "First Time Home Buyer Program Policies and Procedures", as amended (Refer to Exhibit), 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 by an income eligible client or renegotiated if the client has an income that does not meet the income eligibility requirements at the same level as the original borrower.

4. Barrier Free Rehabilitation

- 4.1. This rehabilitation program provides a thirty (30) year deferred payment loan to owner-occupants in need of rehabilitation assistance. Assistance is provided to households with low to moderate income levels and provides for health and safety repairs as needed to assist elderly and/or disabled persons to maintain their independence. Repairs will address accessibility and seek to improve the energy efficiency of the unit, and may include repairs unrelated to architectural barrier removal.
- 4.2. **Fiscal Years Covered:** 2010/2011, 2011/2012 and 2012/2013
- 4.3. **Income Categories to be served:** Very-Low and Low Income and moderate, i.e., equal to or less than 120 percent of Area Median Income.
- 4.4. **Maximum award:** \$40,000 per eligible household.
- 4.5. **Terms, Recapture and Default:** 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 event of the death of the borrower, the funds may be recaptured, or the loan may be assumed or renegotiated.
- 4.6. **Recipient Selection Criteria:** Eligible applicants will be selected on a first come, first served basis, with priority provided to those households with a family member who is either disabled, elderly (62 years or older), or frail elderly and who resides in the home.
- 4.7. **Sponsor Selection Criteria:** An eligible service provider will be selected through the Request for Proposal process to perform these services. The selection will be based on experience with energy efficient repair and barrier removal activity, along with past performance and financial stability.
- 4.8. **Additional Information:**
 - 4.8.1. Property must be owner-occupied. The assessed value of the property is not to exceed the following established assessed value threshold:
 - Single-Family \$150,575
 - 4.8.2. Eligible housing is any real property, including mobile homes, located within the municipality which is designated and intended for the primary purpose of providing decent, safe, and sanitary residential units which are designed to meet Chapter 553, F.S.
 - 4.8.3. ELIGIBLE USES for barrier removal modifications include:
 - Install accessible doors and modifications to widen doorways, widen halls, kitchens, bathrooms and bedrooms to accommodate mobility aides (canes, walkers, wheelchairs and scooters); grab bars; entry ramps, railings, walkways and landings;
 - Non-slip floor surfaces throughout the home environment which may include carpeting,
 - Push-able or lever hardware for doors, sink faucets and other fixtures; delaying opening and closing mechanisms on egress and garage doors; interior doors;
 - Improved lighting and accessible touch- type light switches and thermostats;

- Accessible appliances which include but are not limited to front or touch type controls;
- Installation of accessible cabinets, shelves, drawers, sinks, toilets, kitchen, bathroom, utility;
- Installation and provision of assisted technology products to increase accessibility in the home environment, including but not limited to roll in style or permanent shower chair; environmental control system; hand held shower; non-slip surfacing on tubs and showers; accessible roll in with or without curb shower;
- Smoke alarms and fire detectors; and removal of other architectural barriers;
- Swimming pool appliances and fixtures if for the specified medical or therapeutic use as approved by the client's physician.

5. Foreclosure Prevention

- 5.1. The "Hillsborough Homesavers " 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, if they are at risk of foreclosure and/or, if a foreclosure action has already been filed. Eligible expenses include such things as: delinquent mortgage payments (principal, interest, taxes and insurance), attorney's fees, late fees, appraisals, standard refinancing closing costs and other customary fees. Fund may also be used to assist a person to refinance their homes to a fixed rate mortgage if they currently have an adjustable rate mortgage or interest only mortgage.
- 5.2. Funds will be provided in the form of a loan and will be a thirty (30) year loan at 0% APR that is due-on-sale, transfer of title, rental of home, or if property ceases to be principal/homestead residence. For previous County First Time Home Buyer or Housing Rehabilitation clients, the length of the loan will be the remaining length of the existing County loan or the required affordability period, whichever is greater. The County will do a modification to our Note to increase the amount. The amount of assistance and other program requirements, will be those as outlined in the County's "Hillsborough Homesavers" Program Policies and Procedures", as amended from time to time.
- a. This strategy will be funded during State Fiscal Years 2010/11, 2011/12 & 2012/13.
 - b. 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.
 - c. 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 is due to the following reasons:
 - Loss of employment, through no fault of borrower(s),
 - Substantial decrease in household income through no fault of borrower(s),
 - Death in family,

- Temporary or permanent disability that reduces income,
 - Sudden medical expenses,
 - Recent divorce that reduces income,
 - Unforeseen emergency home repair bills,
 - Natural disaster,
 - Escalation of payment on a Adjustable Rate Mortgage (ARM) or Interest Only (IO) loan to where it is unaffordable,
 - Ineligibility for any foreclosure prevention program offered by the lender,
 - The County's Affordable Housing Department reserves the right to consider any type of hardship not listed above.
- The applicant must complete 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.

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

B. RENTAL HOUSING STRATEGIES

*Policies and procedures are available AHD's web site;
<http://www.hillsboroughcounty.org/affordablehousingoffice>*

1. Multi-Family New Construction/Rehabilitation

- 1.1. This strategy will assist newly constructed or existing multi-family developments serving households under 120% Area Median Income adjusted to family size.
- 1.2. This strategy will be funded during State Fiscal Years 2010/11, 2011/12 & 2012/13.
- 1.3. The maximum SHIP award is noted on the Housing Delivery Goals Charts
- 1.4. SHIP funds may be used for site acquisition, site development, infrastructure improvements. 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.

- 1.5. 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.
- 1.6. 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.
- 1.7. ENERGY EFFICIENCY and Green Housing-related repairs shall be encouraged. The local utility provider may perform a free Energy Audit. Every effort will be made to leverage SHIP funding with Utility Rebates for insulation, air conditioner replacement and more. Repairs shall also be guided by the 2008 single family rehabilitation specifications included in the Enterprise Foundation's Green Communities Initiative (to be provided to each participating repair contractor). These repairs shall include but not be limited to the following:
- Window repair, replacement and weather stripping
 - Paints and primers that meet the Green Seal G-11 Environmental Standard
 - Commodes with a 1.3 gallons per flush capacity.
 - Building envelop sealing specifications

- Installation of Energy Star Ceiling Fans
- Integrated Pest Control Management that does not use insecticides.
- Proper ventilation when undertaking substantial rehabilitation

1.8. During the Request for Proposal Process applications for funding assistance will be awarded additional point for meeting County priorities.

1.8.1. The County will encourage partners to prioritize assistance to those with special housing needs. These include homeless people, the elderly, migrant farm workers and persons with disabilities. For the purpose of this plan the County chooses to include youth leaving the foster care system as part of the special needs category.

1.8.2. The County finds that maintaining the affordability of rental units and extending the life of structures through renovation activities is a high priority. Additional points will be awarded for projects which address this priority.

2. Rental Deposit – Eviction Protection Program

2.1. 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.

2.2. This strategy will be funded during State Fiscal Years 2010/11, 2011/12 & 2012/13.

2.3. 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.

2.4. Maximum award is noted on the Housing Delivery Goals Charts

2.5. This funding will be in the form of a grant with no repayment requirement.

2.6. 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.

2.7. 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.

- 2.8. 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.
- 2.9. 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.

3. Youth Aging out of Foster Care

There are many youth leaving the foster care system with numerous barriers to a successful transition to adulthood. Barriers to housing include cost, lack of availability, unwillingness of landlords to rent to such youth due to perceived regulatory barriers and a lack of knowledge of how to be a good tenant. These barriers place the youth at risk of becoming homeless.

- 3.1. Provide rental assistance to youth leaving the foster care system.
- 3.2. The maximum, one time assistance is \$5,000 assistance. Assistance may be provided for up to six months if out of school. Assistance may be provided for up to twelve months for a youth either completing high school or actively enrolled full time in college or technical school programs.
- 3.3. This strategy will be funded during State Fiscal Years 2010/11, 2011/12 & 2012/13.
- 3.4. 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.
- 3.5. Maximum award is noted on the Housing Delivery Goals Charts
- 3.6. This funding will be in the form of a grant with no repayment requirement.
- 3.7. During the term of assistance the person will be required to apply for Section 8 Voucher assistance.
- 3.8. The client will be provided with housing and self sufficiency counseling during and following the period of assistance.

C. SPECIAL STRATEGIES

*Policies and procedures are available AHD's web site;
<http://www.hillsboroughcounty.org/affordablehousingoffice>*

1. 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.

1.1. This strategy will be funded during State Fiscal Years 2010/11, 2011/12 & 2012/13.

1.2. 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.

1.3. Maximum award is noted on the Housing Delivery Goals Charts

1.4. 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.

1.4.1 All assistance will be in the form of a loan (low or no interest). Grants will only be used when assisting "Person(s) who have Special Housing Needs" (as defined by the U.S. Department of Housing and Urban Development), Up to a maximum of \$3,000, and have no property to place a lien or mortgage upon, and/or is experiencing some form of hardship. Deferred payment, zero (0%) percent interest rate loans with a term not to exceed 30 years. Households who are less than 80% of the area median income (AMI) will be eligible for a deferred loan for a period of thirty (30) years. Households with an income which exceeds 80% of the AMI and has a current mortgage payment of principal, interest, taxes and insurance (PITI) shall be eligible for a deferred loan payment. Director approval would be required.

1.4.2 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 by an income eligible client or renegotiated if the client has an income that does not meet the income eligibility requirements at the same level as the original borrower.

1.5. Eligible Sponsors will be selected using the County's Consolidated Action Plan Application-

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 Department 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 for the development of affordable housing. These are as follows:

- Sec. 6.11.02. Accessory Dwelling Standards for living spaces up to 900 square feet, can be attached or detached.
- Sec. 6.11.38. Family Lot designation where the parcel can be used for immediate family members of the owner of the original tract.
- Sec. 6.11.39. Farm Worker Housing in suburban and urban plan categories that allow a density bonus.
- 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.
- 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

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

- Flexibility of housing development that includes, detached, zero lot line, attached, duplex, quadraplex, 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

H. Name of Strategy: Green Building Design and Techniques

The County supports incentives for improving energy efficiency, conservation, or providing renewable energy source(s). These types of features will provide for long-term affordability and increased sustainability and attractiveness of housing and neighborhoods. The water and energy utility providers offer incentives for certain conservation methods. The Hillsborough County Affordable Housing Department encourages contractors, home owners and property management companies to utilize conservation methods in new construction and rehabilitation projects.

I. Other Incentives: The incentives listed below shall be incorporated into the LHAP from the Local Housing Incentive Strategies (LHIS) Report.

A.1 Amend the Development Review Procedures Manual to establish a single formal policy for the consideration of applications for affordable housing development.

- The DRPM needs to be amended to clarify the process by which applications are considered by the County. While the policy may exist, it does not exist on paper. At a minimum, the policy needs to identify the roles of the Affordable Housing Department, the Planning Commission, the Planning and Growth Management Staff, time limits, forms by which the approval of an affordable housing development can be affirmed (including the possible use of a stamp denoting that it is an affordable project, as described above), and procedures to obtain design exceptions and other departures from County rules. It is important that the DRPM encompass the process to obtain design exceptions and shorten it to incorporate bona fide affordable housing projects.

A.7 The County shall closely monitor the \$800,000 appropriation level for affordable housing impact fee waivers to maximize its effectiveness.

- Providing impact fee relief, while it does have an annual cost for the County from Ad Valorem funds, is a strong incentive for affordable housing developers. With the tightening of the credit markets, affordable housing developments are getting extremely difficult to finance. The current annual appropriation of \$800,000 has been in place for many years and needs to be reevaluated to determine if that is an adequate funding level to meet affordable housing production demand.

C.14 Monitor affordable housing production and the use of density bonuses and periodically

recommend adjustments to maintain the effectiveness of density bonuses.

- It is very important to monitor/analyze who is using the density bonus program. By analyzing what types of developers are using the program, potential modifications may be warranted that will add more incentive(s) to affordable housing type developers. Any increases in density must be done with careful analysis and consideration of surrounding zoning classifications.

I.1 Consultation among relevant County departments during drafting of policies, procedures, ordinances, regulations, and plan provisions that affect affordable housing or increase the cost of housing.

I.2 Pre-testing amendments to the Land Development Code that may affect affordable housing or increase the cost of housing on a sample of intended users.

The remainder contained in the LHIS will be reviewed by the appropriate County staff to consider if they warrant implementation at a later date.

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 24months 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:

	FY2010-2011	FY2011-2012	FY2012-2013
Salaries/Benefits	\$374,161.00	\$374,161.00	\$374,161.00
Operating	\$110,400.10	\$110,400.10	\$110,400.10
Equipment	\$ 2,600.00	\$ 2,600.00	\$ 2,600.00
Supplies/printing	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00
Recording Expenses	\$ 10,850.00	\$ 10,850.00	\$ 10,850.00
Advertising	\$ 3,880.00	\$ 3,880.00	\$ 3,880.00
Training/Education	\$ 4,250.00	\$ 4,250.00	\$ 4,250.00
Books/Subscriptions	\$ 420.00	\$ 420.00	\$ 420.00
Other Professional	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00
TOTAL	\$567,761.10	\$567,761.10	\$567,761.10

EXHIBIT "C"

FLORIDA HOUSING FINANCE CORPORATION HOUSING DELIVERY GOALS CHART STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2010-2011											Please check applicable box, & if Amendment, enter number			
Name of Local Government: Hillsborough County											Available Funds: \$ 5,677,611		New Plan:	
													Amendment:	No Change
											Fiscal Yr. Closeout:			
HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A New Construction SHIP Dollars	B Rehab/Repair SHIP Dollars	C Without Construction SHIP Dollars	D Total SHIP Dollars	E Total Percentage	F Total Units		
Owner Occupied Rehabilitation	30	\$ 125,000	10	\$ 125,000	5	\$ 125,000		\$ 809,849.90		\$ 809,849.90	14.26%	45		
First Time Homebuyers	10	\$ 100,000	20	\$ 100,000	30	\$ 100,000		\$ 1,400,000.00	\$ 250,000.00	\$ 1,650,000.00	29.06%	60		
New Construction/Development/Self Help	0	\$ 125,000	10	\$ 125,000	20	\$ 125,000	\$ 450,000.00			\$ 450,000.00	7.93%	30		
Foreclosure Prevention	5	\$ 15,000	5	\$ 15,000	3	\$ 15,000			\$ 200,000.00	\$ 200,000.00	3.52%	13		
Disaster Mitigation	0	\$ 10,000	0	\$ 10,000	0	\$ 10,000				\$ -	0.00%	0		
Barrier Free Rehabilitation	5	\$ 40,000	5	\$ 40,000	5	\$ 40,000		\$ 600,000.00		\$ 600,000.00	10.57%	15		
										\$ -	0.00%	0		
Subtotal 1 (Home Ownership)	50		50		63		\$ 450,000.00	\$ 2,809,849.90	\$ 450,000.00	\$ 3,709,849.90	65.34%	163		
RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A New Construction SHIP Dollars	B Rehab/Repair SHIP Dollars	C Without Construction SHIP Dollars	D Total SHIP Dollars	E Total Percentage	F Total Units		
Multifamily New Construction/Rehab	10	\$ 125,000	10	\$ 125,000	2	\$ 125,000		\$ 1,000,000.00	\$ -	\$ 1,000,000.00	17.61%	22		
Rental Deposit/Eviction Program	33	\$ 3,000	0	\$ 3,000	0	\$ 3,000	\$ -	\$ -	\$ 100,000.00	\$ 100,000.00	1.76%	33		
Disaster Mitigation	0	\$ 10,000	0	\$ 10,000	0	\$ 10,000	\$ -	\$ -	\$ -	\$ -	0.00%	0		
Youth Aging out of Foster Care	10	\$ 5,000.00	0	\$ 5,000.00	0	\$ 5,000.00			\$ 50,000.00	\$ 50,000.00	0.88%	10		
										\$ -	0.00%	0		
Subtotal 2 (Non-Home Ownership)	53		10		2		\$ -	\$ 1,000,000.00	\$ 150,000.00	\$ 1,150,000.00	20.25%	65		
Administration Fees										\$ 567,761.10	10.00%			
Admin. From Program Income											0.00%			
Home Ownership Counseling										\$ 250,000.00	4.40%			
GRAND TOTAL <small>Add Subtotals 1 & 2, plus all Admin. & HO Counseling</small>	103		60		65		\$ 450,000.00	\$ 3,809,849.90	\$ 600,000.00	\$ 5,677,611.00	100.00%	228		
Percentage Construction/Rehab										Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.		75.03%		
Maximum Allowable Purchase Price:							New	\$150,575	Existing	\$150,575				
Allocation Breakdown			Amount		%		Projected Program Income:		Max Amount Program Income For Admin:					
Very-Low Income			\$1,846,742.96		32.5%		Projected Recaptured Funds:							
Low Income			\$1,846,742.96		32.5%		Distribution:		\$5,677,611.00					
Moderate Income			\$1,166,363.98		20.5%		Total Available Funds:		\$5,677,611.00					
TOTAL			\$4,859,849.90		85.6%									

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2011-2012

Please check applicable box, & if Amendment, enter number

New Plan:	
Amendment:	No Change
Fiscal Yr. Closeout:	

Name of Local Government: **Hillsborough County**

Available Funds: \$ 5,677,611

HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Owner Occupied Rehabilitation	30	\$ 125,000	10	\$ 125,000	5	\$ 125,000		\$ 809,849.90		\$ 809,849.90	14.26%	45
First Time Homebuyers	10	\$ 100,000	20	\$ 100,000	30	\$ 100,000		\$ 1,400,000.00	\$ 250,000.00	\$ 1,650,000.00	29.06%	60
New Construction/Development/Self Hel	0	\$ 125,000	10	\$ 125,000	20	\$ 125,000	\$ 450,000.00			\$ 450,000.00	7.93%	30
Foreclosure Prevention	5	\$ 15,000	5	\$ 15,000	3	\$ 15,000			\$ 200,000.00	\$ 200,000.00	3.52%	13
Disaster Mitigation	0	\$ 10,000	0	\$ 10,000	0	\$ 10,000				\$ -	0.00%	0
Barrier Free Rehabilitation	5	\$ 40,000	5	\$ 40,000	5	\$ 40,000		\$ 600,000.00		\$ 600,000.00	10.57%	15
										\$ -	0.00%	0
										\$ -	0.00%	0
Subtotal 1 (Home Ownership)	50		50		63		\$ 450,000.00	\$ 2,809,849.90	\$ 450,000.00	\$ 3,709,849.90	65.34%	163

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Multifamily New Construction/Rehab	10	\$ 125,000	10	\$ 125,000	2	\$ 125,000		\$ 1,000,000.00	\$ -	\$ 1,000,000.00	17.61%	22
Rental Deposit/Eviction Program	33	\$ 3,000	0	\$ 3,000	0	\$ 3,000	\$ -	\$ -	\$ 100,000.00	\$ 100,000.00	1.76%	33
Disaster Mitigation	0	\$ 10,000	0	\$ 10,000	0	\$ 10,000	\$ -	\$ -	\$ -	\$ -	0.00%	0
Youth Aging out of Foster Care	10	\$ 5,000.00	0	\$ 5,000.00	0	\$ 5,000.00			\$ 50,000.00	\$ 50,000.00	0.88%	10
										\$ -	0.00%	0
Subtotal 2 (Non-Home Ownership)	53		10		2		\$ -	\$ 1,000,000.00	\$ 150,000.00	\$ 1,150,000.00	20.25%	65
Administration Fees										\$ 567,761.10	10.00%	
Admin. From Program Income											0.00%	
Home Ownership Counseling										\$ 250,000.00	4.40%	
GRAND TOTAL	103		60		65		\$ 450,000.00	\$ 3,809,849.90	\$ 600,000.00	\$ 5,677,611.00	100.00%	228

Percentage Construction/Reh										Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.		75.03%	
Maximum Allowable Purchase Price:										New	\$150,575	Existing	\$150,575

Allocation Breakdown	Amount	%
Very-Low Income	\$1,846,742.96	32.5%
Low Income	\$1,846,742.96	32.5%
Moderate Income	\$1,166,363.98	20.5%
TOTAL	\$4,859,849.90	85.6%

Projected Program Income:		Max Amount Program Income For Admin:	
Projected Recaptured Funds:			
Distribution:	\$5,677,611.00		
Total Available Funds:	\$5,677,611.00		

01-Dec-10 10:35 AM

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2012-2013

Please check applicable box, & if Amendment, enter number

New Plan:	
Amendment:	No Change
Fiscal Yr. Closeout:	

Name of Local Government: **Hillsborough County**

Available Funds: \$ **5,677,611**

HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Owner Occupied Rehabilitation	30	\$ 125,000	10	\$ 125,000	5	\$ 125,000		\$ 809,849.90		\$ 809,849.90	14.26%	45
First Time Homebuyers	10	\$ 100,000	20	\$ 100,000	30	\$ 100,000		\$ 1,400,000.00	\$ 250,000.00	\$ 1,650,000.00	29.06%	60
New Construction/Development/Self Hel	0	\$ 125,000	10	\$ 125,000	20	\$ 125,000	\$ 450,000.00			\$ 450,000.00	7.93%	30
Foreclosure Prevention	5	\$ 15,000	5	\$ 15,000	3	\$ 15,000			\$ 200,000.00	\$ 200,000.00	3.52%	13
Disaster Mitigation	0	\$ 10,000	0	\$ 10,000	0	\$ 10,000				\$ -	0.00%	0
Barrier Free Rehabilitation	5	\$ 40,000	5	\$ 40,000	5	\$ 40,000		\$ 600,000.00		\$ 600,000.00	10.57%	15
										\$ -	0.00%	0
										\$ -	0.00%	0
Subtotal 1 (Home Ownership)	50		50		63		\$ 450,000.00	\$ 2,809,849.90	\$ 450,000.00	\$ 3,709,849.90	65.34%	163

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
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Rental Deposit/Eviction Program	33	\$ 3,000	0	\$ 3,000	0	\$ 3,000	\$ -	\$ -	\$ 100,000.00	\$ 100,000.00	1.76%	33
Disaster Mitigation	0	\$ 10,000	0	\$ 10,000	0	\$ 10,000	\$ -	\$ -	\$ -	\$ -	0.00%	0
Youth Aging out of Foster Care	10	\$ 5,000.00	0	\$ 5,000.00	0	\$ 5,000.00			\$ 50,000.00	\$ 50,000.00	0.88%	10
										\$ -	0.00%	0
Subtotal 2 (Non-Home Ownership)	53		10		2		\$ -	\$ 1,000,000.00	\$ 150,000.00	\$ 1,150,000.00	20.25%	65
Administration Fees										\$ 567,761.10	10.00%	
Admin. From Program Income											0.00%	
Home Ownership Counseling										\$ 250,000.00	4.40%	

GRAND TOTAL <small>Add Subtotals 1 & 2, plus all Admin. & HO Counseling</small>	103		60		65		\$ 450,000.00	\$ 3,809,849.90	\$ 600,000.00	\$ 5,677,611.00	100.00%	228
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Percentage Construction/Reh	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										75.03%
Maximum Allowable Purchase Price:		New		\$150,575	Existing		\$150,575				

Allocation Breakdown	Amount	%
Very-Low Income	\$1,846,742.96	32.5%
Low Income	\$1,846,742.96	32.5%
Moderate Income	\$1,166,363.98	20.5%
TOTAL	\$4,859,849.90	85.6%

Projected Program Income:		Max Amount Program Income For Admin:	
Projected Recaptured Funds:			
Distribution:	\$5,677,611.00		
Total Available Funds:	\$5,677,611.00		

01-Dec-10 10:35 AM

EXHIBIT "D"
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 within 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)
- (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"
RESOLUTION ADOPTING
LOCAL HOUSING ASSISTANCE PLAN
FY 2010-11, 2011-12 & 2012-13

RESOLUTION NO. 10 - _____

A RESOLUTION OF THE HILLSBOROUGH COUNTY BOARD OF COUNTY COMMISSIONERS OF HILLSBOROUGH COUNTY, 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 CHAIRMAN 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.

Upon motion by Commissioner _____, seconded by Commissioner _____, the following resolution was adopted by a vote of _____ to _____, with _____ voting No.

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

WHEREAS, as required by Section 420.9075(7), Florida Statutes, 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, and that 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; and

WHEREAS, the Hillsborough County Affordable Housing Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Hillsborough County Board of County Commissioners finds that it is in the best interest of the public for Hillsborough County, Florida to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds.

NOW THEREFORE, be it resolved by the Board of County Commissioners of Hillsborough County, Florida in regular meeting assembled this ____ day of _____, 2010:

Section 1: The Hillsborough County Board of County Commissioners of Hillsborough County, FL hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by Sections 420.907-420-9079, Florida Statutes, for

fiscal years 2010/2011, 2011/2012, and 2012/2013.

Section 2: The Chairman 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 terms and conditions of said program.

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

PASSED AND ADOPTED THIS _____ DAY OF _____, 2010.

**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 _____, 2010.

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.): **Ken Hagan, Chairman**

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

SHIP ADMINISTRATOR: Valmarie H. Turner, Director, Affordable Housing Department

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

TELEPHONE: (813) 274.6673

FAX: (813) 635.8134

EMAIL ADDRESS: turnerv@hillsboroughcounty.org

ADDITIONAL SHIP CONTACTS: Aracelis Guzman; Affordable Housing Department.

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

EMAIL ADDRESS: guzmana@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: James Ragland, Finance Manager, Affordable Housing Dept.

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) 488-9809

**EXHIBIT "G"
ORDINANCE**

N/A

Original Ordinance #93-3 has not been amended

EXHIBIT H PUBLIC NOTICE



Public Notice

Public Comment Period and Public Hearing on Review of the Hillsborough County Local Housing Assistance Plan Fiscal Years 2010-11, 2011-12 & 2012-13

The Hillsborough County Board of County Commissioners will hold a public comment period starting on March 19, 2010 which includes a public hearing on April 21, 2010 to take public comments and adopt the County's Local Housing Assistance Plan (LHAP), which directs the use of State Housing Initiative Partnership (SHIP) Program funds. This plan is for a three year period, including fiscal years 2010-2011, 2011-2012 and 2012-2013, with the fiscal year beginning July 1 and ending June 30 of each year. It is estimated the County will receive \$5,677,611 in SHIP funds for each of the three year periods.

The LHAP establishes general housing strategies that are included in the plan for Hillsborough County's use of SHIP funds, in an annual allocation. These general housing strategies are placed into practice through the use of policies, procedures and housing programs to meet the needs of the community. Strategies include homebuyer education, owner-occupied rehabilitation, down payment assistance, new construction, multi-family rehabilitation and new construction, foreclosure prevention, rental deposit /eviction protection and disaster mitigation.

A Public Hearing will be held on Wednesday, April 21, 2010 at 2 p.m. to receive comments and input on the LHAP. This hearing will be held at the Frederick B. Karl County Center, 601 E. Kennedy Blvd., 2nd Floor Boardroom.

The LHAP will be available for review at the following locations from March 19, 2010 through April 21, 2010:

- www.hillsboroughcounty.org/affordablehousingoffice/resources/publications/home.cfm
- Affordable Housing Department - 1208 Tech Boulevard, Suite 300, Tampa, FL 33619
- 78th Street Community Library -7625 Palm River Road, Tampa, FL 33619
- Jimmy B. Keel Library - 2902 West Bearss Ave., Tampa, FL 33618
- Ruskin Library - 1 Dickman Drive SE, Ruskin, FL 33570
- Bruton Memorial Library - 302 McLendon Street, Plant City, FL 33563
- University Area Community Center - 14013 22nd Street, Tampa, FL 33613

For more information, please call Joe Anne Lowden at (813)246-3151 or email at: lowdenj@hillsboroughcounty.org, TTY (813) 301-7173. *Para información en español, llamar al 246-3150.*

HILLSBOROUGH COUNTY
Board of County Commissioners

Slug: SHIP Review

3 columns X 7 inches

Metro (Legal ad)
Friday, March 19

AHE02801/4930



Aviso Público

Periodo de comentario público y audiencia pública sobre la revisión del plan de asistencia local de vivienda del Condado de Hillsborough
Años fiscales 2010-11, 2011-12 y 2012-13

La Junta de Comisionados del Condado de Hillsborough llevará a cabo un periodo de comentario público comenzando el 19 de marzo del 2010, que incluye una audiencia pública a llevarse a cabo el 21 de abril del 2010 para escuchar los comentarios del público y adoptar el plan local de asistencia de vivienda del Condado (LHAP). Este plan dirige el uso de los fondos del programa State Housing Initiative Partnership (SHIP). Este plan se utilizara por los próximos 3 años fiscales 2010-2011, 2011-2012 y 2012-2013, comenzando cada uno el primero de julio y terminando el 30 de junio de cada año. Se estima que el Condado recibirá \$5,677,611 en fondos del programa SHIP para cada uno de los 3 años fiscales.

El plan LHAP establece las estrategias generales de vivienda que se incluyen en el plan de utilización de fondos SHIP del Condado de Hillsborough, como una asignacion anual. Estas estrategias son puestas en práctica a través de diferentes reglas, procedimientos y programas de vivienda, para satisfacer las necesidades de la comunidad. Las estrategias incluyen educación a compradores de casas, asistencia en el pago del pronto inicial, rehabilitación y nueva construcción de vivienda multifamiliar, construcción nueva, prevención de ejecución de hipoteca, depósitos para alquileres, protección contra desahucios y alivios contra desastres.

Una audiencia pública se llevará a cabo el miércoles 21 de abril a las 2 de la tarde para escuchar comentario público sobre el plan LHAP. Esta audiencia se llevará a cabo en el Centro de Gobierno del Condado Frederick B. Karl, en el 601 E. Kennedy Blvd., Sala de reuniones, segundo piso.

Los documentos del plan LHAP estarán disponibles para revisión por el público en los siguientes lugares a partir del 19 de marzo del 2010 hasta el 21 de abril del 2010:

- Internet: www.hillsboroughcounty.org/affordablehousingoffice/resources/publications/
- Dept. de Vivienda Razonable - 1208 Tech Boulevard, Suite 300, Tampa, FL 33619
- Biblioteca calle 78 - 7625 Palm River Road, Tampa, FL 33619
- Biblioteca Jimmy B. Keel - 2902 West Bearss Ave., Tampa, FL 33618
- Biblioteca de Ruskin - 1 Dickman Drive SE, Ruskin, FL 33570
- Biblioteca Bruton Memorial - 302 McLendon Street, Plant City, FL 33563
- University Area Community Center - 14013 22nd Street, Tampa, FL 33613

Para información en español, llamar al 246-3150 o envíe un correo electrónico a collinsk@hillsboroughcounty.org. TTY (813) 301-7173.

CONDADO DE HILLSBOROUGH

Junta de Comisionados del Condado

Slug: SHIP Review

3 columns X 7 inches

Centro (Legal ad)
Friday, March 19

AHE02801/4930

EXHIBIT I PUBLIC COMMENTS

Public Comments



THE CENTRE FOR WOMEN

April 19, 2010

Chairman Ken Hagan
Hillsborough County Board of County Commissioners
Post Office Box 1110
Tampa, Florida 33601

Dear Chairman Hagan:

I am writing on behalf of The Centre for Women, Inc., a local 501(c) 3, and Qualified Construction Business. The Centre has provided owner-occupied rehabilitation for Hillsborough County for over 20 years and is writing in support of the Draft of the State Housing Initiatives Partnership Program (SHIP) Local Housing Assistance Plan (LHAP), and to make public comment.

The Centre for Women commends the Board of County Commissioners (Board) and the Affordable Housing Department (AHD) staff for preparing an outstanding plan for utilization of SHIP funds. The Centre particularly commends the Board and Staff for recognizing the important role that Mobile Homes play in our community in providing affordable housing, and supports repairs to mobile homes (section 3.8.1). Upon review of the SHIP Draft LHAP The Centre for Women respectfully makes the following recommendations:

1. That the Board and AHD revise the Owner Occupied Rehabilitation Housing Strategies II. A (beginning on page 11), to more closely follow the existing *Affordable Housing Department Policy – "Housing Rehabilitation Program Policy"* dated April 27, 2009. Specifically:
 - a. To incorporate the Barrier Free Rehabilitation, II. A. 3 to be included within the Owner-Occupied Rehabilitation strategy. In the section 3.1 it is stated that "Repairs will address accessibility and seek to improve the energy efficiency of the unit, and may include repairs unrelated to architectural barrier removal." Therefore, it seems logical that Barrier removal could fall under the owner occupied section as it does in the AHD's policy document.
 - b. That the rehabilitation project recapture period is made the same, 10 years, as the Barrier Removal recapture period as noted in section II. A. 3.5.
 - c. That the principal balance of the deferred payment zero interest loan decline 10% per year until the remaining principal balance of the deferred payment loan is zero, or until the loan is paid upon the transfer

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PLEASE REMEMBER
THE CENTRE FOR WOMEN
IN YOUR WILL

40

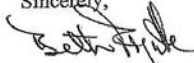
- or sale of the title, as it is for Barrier removal as noted in section II. A. 3.5.
- d. Remove the statements stating the recapture period is 30 years for rehabilitation and barrier removal as written in sections II. A. 1.5.3 and 3.1.

The Centre for Women applauds the creativity shown by implementing the 10% per year reduction of the loan to zero and strongly urges that this be implemented for Owner Occupied Rehabilitation as the improvements do wear and reduce in value over time.

2. That the Board and AHD increase the SHIP funds allocation for Owner Occupied Rehabilitation. While the Centre recognizes that SHIP funds available to Hillsborough County for the State Fiscal Year of 2010-2011 are 25% less than the current year, the Centre requests that the Owner Occupied Rehabilitation funds not be reduced by 50%, but by 25% to match the strategy of the reductions implemented by the State of Florida.
3. That the Board and AHD eliminate the lien requirement for any Owner Occupied Rehabilitation for \$ 10,000 or less to help reduce cumbersome and costly title work and lien recording efforts on relatively small projects. The Centre requests this consideration to advocate for the very low and low-income seniors and other special needs populations served by The Centre for Women.

The Centre for Women and Hillsborough County have partnered for many years and for many projects, and together, we have made impressive gains in reducing the waitlist of those in need of home repairs and barrier removal. In 2005, the Centre's waitlist for County residents was over 900. Today, we are happy to state that our current waitlist is down to under 300! Trends project that the senior population will continue to grow more rapidly. It is with this consideration, the Centre urges the Board to consider increasing SHIP funds allocated for Owner Occupied Rehabilitation, and the suggested improvements to the LHAP so that we will not lose the gains made over the past years.

Sincerely,



Beth Ficquette
Executive Director

Cc Commissioner Rose Ferlita
Commissioner Kevin White
Commissioner Al Higginbotham
Commissioner Jim Norman
Commissioner Kevin Beckner
Commissioner Mark Sharpe
Mike Merrill, Acting County Administrator
Valmarie Turner, Director, Affordable Housing Department Director