



Hillsborough County Florida



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

STATE FISCAL YEARS COVERED

2007/08, 2008/09 & 2009/10

Amended August 19, 2009

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I. PROGRAM DESCRIPTION

A. Name of the participating local government.

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

B. Program Purpose

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

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

C. Fiscal years covered by the Plan

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

D. Governance

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

E. Local Housing Partnerships

Hillsborough County will continue to partner with the building, banking and real estate industries. These efforts also include collaborating with local housing advocates for the homeless and for profit and nonprofit groups assisting very low and low income households. The County has also developed housing partners with local not-for-profit affordable housing developers in the Neighborhood Stabilization Programs (NSP).

F. Leveraging

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

SHIP funds may be utilized in combination with [other federal and state programs](#). The SHIP dollars can replace [other federal](#) funds currently committed to a project or expended toward any affordable housing strategy identified within this LHAP. SHIP funds can also be used in [any federal](#) funded project to provide Down Payment Assistance to eligible homebuyers.

G. Public input and participation

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

H. Advertising and Outreach

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

I. Discrimination.

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

J. Support Services and Counseling

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

Homeownership Counseling/Education Services: Homeownership counseling and education for [the](#)

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

Family Self-Sufficiency (FSS) Program: This program is available to families and individuals who meet the income eligibility requirements and may receive financial assistance to rent privately owned dwelling. The Purpose of the FSS program is to create an opportunity for families receiving Voucher rental assistance to improve and develop abilities required to increase employment opportunities and enhance life skills needed to become self-reliant.

Transportation: The Hillsborough County Sunshine Line provides door-to-door transportation and bus passes for elderly, low income & disabled persons, including Hillsborough Healthcare clients, who do not have or cannot afford their own transportation. Transportation is provided primarily to medical facilities and Aging Services daycare and SCNAP sites; but non-medical trips are provided on a space-available basis. Vehicles used for door-to-door service are wheelchair accessible. Fees are charged for some trips; the amount of the fee charged is based on client eligibility and funding source rules. Clients may make appointments for transportation or to request a bus pass. HARTline the local bus provider, provides reduced transportation passes (approximately 50%) passes for seniors, 65 years and older, youths, 5-17 years, the disabled and persons receiving Medicare. There is also a program for the disabled that are prevented from using the fixed bus system.

Social Services: The Hillsborough County Department of Health and Social Services provides the following services through their office and neighborhood service centers.

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

K. Purchase Price Limits

Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning

not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

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

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

The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Therefore, Hillsborough County shall use the maximum purchase price limits as established and used by the Hillsborough County Housing Finance Authority (HFA), as amended and updated. Currently the HFA limits for existing and new housing is \$226,000.

L. Income Limits, Rent Limits and Affordability:

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).

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.

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

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

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

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

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as Exhibit A. These are presented on an annual basis for each State fiscal year submitted. Hillsborough County finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the Local Housing Assistance Plan. The cost of administering the Plan may not exceed 5 percent of the local housing distribution moneys and program income deposited into the trust fund. The 5 percent limitation on administrative costs shall not be exceeded, unless the County finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund.

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

P. Essential Service Personnel

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

Q. Conflict of Interest

- i. This provision applies to any person who is an employee, agent, consultant, officer, elected official or appointed official, affiliate, or subsidiary of an eligible sponsor, Hillsborough County, the Florida State Legislature, or any other recipient receiving SHIP funds.
- ii. No person or entity described in paragraph (1) of this section who exercises or has exercised any functions or responsibilities with respect to activities assisted with SHIP funds or who is

in a position to participate in a decision-making process or gain inside information with regard to these activities, may obtain a financial interest or benefit from a SHIP-assisted activity, or have an interest in any contract, subcontract or agreement with respect thereto, or the proceeds thereunder, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter.

- iii. Upon the written request of the eligible sponsor, the County 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 County.
- iv. In determining whether to grant a requested exception after the eligible sponsor has satisfactorily met the requirements of paragraph (3) of this section, the County 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.
- v. The County will notify the eligible sponsor of its determination in writing within 30 days of the eligible sponsor's written request for an exception.

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

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

Provide Description:

A. Rehabilitation

- i. The County or Eligible Sponsors may perform rehabilitation on substandard single family housing units, for eligible incomes that do not exceed 120% Area Median Income (AMI) adjusted to family size who own and occupy substandard housing units. Amount of assistance extends up to 120% AMI based on needs and family income assessment.
- ii. The strategy will be pursued through State Fiscal Years 2007/2008, 2008/2009 & 2009/2010.
- iii. Households with income up to 120% of AMI adjusted to family size are as described in Chapter 67-37.005(5)(e), F.A.C. and Section 420.9071(2), F.S.
- iv. The maximum SHIP award is noted on the Housing Delivery Goals Charts.
- v. Recapture: The borrower must repay the financial assistance if they sell, transfer title, rent, if the home ceases to be the primary homestead residence, or fail to meet the requirements of the loan documents or the full amount of Deferred Payment Loan will be due. In the event of the death of the borrower, the funds may be recaptured, or the loan may be assumed or renegotiated.
- vi. All SHIP program eligible uses as defined in FAC 67-37.007, and necessary costs associated with the completion of an activity eligible under this Strategy may be reimbursed or paid with SHIP funds.
- vii. 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:
 - a. 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.
 - b. First time applicants will generally be given priority over previously assisted persons. Households may only be assisted once every ten (10) years. Exceptions may be made for Eligible Property Owners in cases where living conditions threaten the personal health and safety of the household.
 - c. The terms of the financial assistance shall be outlined in the policies and procedures as adopted and amended by the County at the time approval of the application for assistance.
 - d. 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.
 - e. Assistance will be also be given to special needs, such as barrier removal for

eligible homeowners as defined by Ch. 67-37.002 (13), F.A.C.

- f. Assistance will be provided for emergency/substandard home repair. Emergencies/substandard are considered to be such things as:
- Structural components showing imminent collapse;
 - Inoperable/substandard heating and cooling systems;
 - Inoperable/substandard plumbing/leaks in walls or foundation;
 - Inoperable/substandard toilet or hot water heater;
 - Roof leaks causing electrical hazards, ceiling collapse or structural damage;
 - Inoperable/standard electrical systems;
 - Collapsed or inoperable/substandard chimney or flue;
 - Inoperable/substandard sewage system, in either well or county metered system; and,
 - Inoperable/substandard ranges/refrigerators.
- g. 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.
- h. Emergency assistance may be given to in-need clients on a one-time basis in the form of a loan or grant not to exceed the maximum subsidy amount as listed in the Housing Delivery Goals Chart, such determining factors, but not limited to: loan-to-value, Specials Needs populations, and financial feasibility.
- This strategy may also include Reconstruction/Demolition. If a home is beyond financial feasibility of the maximum strategy subsidy limit a replacement home may be constructed. The replacement amount of 90 percent of the average area price will also include cost of demolition and land value.
 - Assistance to homeowners served under this strategy of reconstruction/demolition will be in the form of a grant, a deferred payment loan, a low interest loan, or some combination thereof, as per the County's "Rehabilitation Policies and Procedures" at the time of award, secured by a lien on the property.
- viii. The County is a recipient of other federal funds and will use SHIP funds to rehabilitate vacant, existing housing.
- ix. The County can act as the developer/contractor to complete activities under this strategy.
- x. SHIP funds may be used in conjunction with other federal funds or replace federal housing rehabilitation activities.
- xi. Eligible households purchasing a home rehabilitated with SHIP funds must meet the requirements outlined in this Section of the LHAP.

- xii. An affordability period as established in the County's Housing Rehabilitation Program Policy, as amended, shall be applied to housing assisted in this strategy.
- xiii. Program delivery costs associated with the processing and approval of financial assistance will be incorporated as part of the total amount of financial assistance provided to an eligible applicant. These costs will be tracked to each case file being processed by the County.

B. Down Payment Assistance/New Construction Development

- i. The County or Eligible Sponsors may provide Down Payment Assistance (DPA) to eligible homebuyers with a deferred payment loan or other forms of financial assistance to be applied towards down payment, closing costs and rehabilitation for the purchase of eligible owner occupied housing, including single family homes, townhouses, condominiums or villas, and for the construction of new single family homes. This strategy will include assisting developers with loans for the acquisition, infrastructure and development costs of residential owner occupied housing [for any eligible applicant applying for down payment assistance](#). Funds will also be provided to Eligible Sponsors in the form of a developer's fee for homes that are completed and occupied by eligible households.
- ii. The strategy will be funded during State Fiscal Years 2007/2008, 2008/2009, 2009/2010.
- iii. Assistance will be provided to very low, low and moderate income adjusted to households.
- iv. The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Therefore, Hillsborough County shall use the maximum purchase price limits as established and used by the Hillsborough County Housing Finance Authority (HFA), as amended and updated.
- v. The terms of the financial assistance shall be outlined in policies and procedures as adopted and amended by the County at the time of the application for assistance's approval. The full amount of assistance must be repaid if the property is sold, transfer title, or no longer owner occupied. All assistance will be secured with a lien on the property. In the event of the death of the borrower, the funds may be recaptured, or the assistance may be assumed or renegotiated.
- vi. All SHIP program eligible uses as defined in FAC 67-37.007, and necessary costs associated with the completion of an activity eligible under this Strategy may be reimbursed or paid with SHIP funds.
- vii. The County will prioritize down payment assistance to those income eligible households who are obtaining homes through the County's Neighborhood Stabilization Program.
 - a. Any household assisted must purchase a home located in the unincorporated County, City of Plant City or City of Temple Terrace.
 - b. 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.

- c. 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 Assistance Program Policies and Procedures", as amended from time to time, which are available at the County website.
 - d. Applicants must reside in the home being assisted within 60 days after closing.
 - e. An additional amount of funds may be available if the home is located in a Community Development Block Grant (CDBG) target area. Additional funds may be awarded a state certified teacher, state certified nurse, certified firefighter, or a state certified law enforcement officer, but the amounts shall not exceed the maximum allowable subsidy under this strategy. The amount of additional funds will be those as listed in the County's "First Time Home Buyers Assistance Program Policies and Procedures", as amended from time to time.
- viii. Program delivery costs associated with the processing and approval of financial assistance will be incorporated as part of the total amount of financial assistance provided to an eligible applicant. These costs will be tracked to each case file being processed by the County.
 - ix. An affordability period is established in the County's First Time Homebuyers Assistance Program Policy and Procedures and as amended.
 - x. The County is a recipient of any federal funds and may use SHIP funds to assist in the purchase and complete or newly construct housing.
 - xi. The County can act as the developer/contractor to complete activities under this strategy.
 - xii. SHIP funds may be used in conjunction with any federal funds or replace any federal housing acquisition and/or new construction activities. This includes completing the construction of units to receive final Certificate of Occupancy.
 - xiii. Eligible households purchasing a home acquired and/or newly constructed with SHIP funds must meet the requirements outlined in this section of the LHAP.

C. Multi-Family New Construction/Rehabilitation

- i. This strategy will assist newly constructed or existing multi-family developments serving households under 120% Area Median Income adjusted to family size.
- ii. This strategy will be funded during State Fiscal Years 2007/2008, 2008/2009 & 2009/2010.
- iii. The maximum SHIP award is noted on the Housing Delivery Goals Charts.
- iv. SHIP funds may be used for site acquisition, site development, infrastructure improvements or development costs (i.e., hard and soft costs). The County's financial assistance will be secured with a mortgage and note. The terms of the financial assistance shall be outlined in the Funding Agreement as approved by the Hillsborough County Board of County Commissioners. 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.

a. Assistance will be provided for emergency/substandard home repair. Emergencies/substandard are considered to be such things as:

- Structural components showing imminent collapse;
- Inoperable/substandard heating and cooling systems;
- Inoperable/substandard plumbing/leaks in walls or foundation;
- Inoperable/substandard toilet or hot water heater;
- Roof leaks causing electrical hazards, ceiling collapse or structural damage;
- Inoperable/standard electrical systems;
- Collapsed or inoperable/substandard chimney or flue;
- Inoperable/substandard sewage system, in either well or county metered system; and,
- Inoperable/substandard ranges/refrigerators.

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

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

selected affordable developments.

- vii. The County is a recipient of other federal funds and may use SHIP funds to assist in the acquisition, construction or rehabilitation of multifamily housing.
- viii. The County can act as the developer/contractor to complete activities under this strategy.
- ix. SHIP funds may be used in conjunction with other federal funds or replace federal housing acquisition, new construction and/or rehabilitation activities. This includes completing the construction of units to receive final Certificate of Occupancy.
- x. All SHIP program eligible uses as defined in FAC 67-37.007, and necessary costs associated with the completion of an activity eligible under this Strategy may be reimbursed or paid with SHIP funds.
- xi. Program delivery costs associated with the processing and approval of financial assistance will be incorporated as part of the total amount of financial assistance provided to an eligible applicant. These costs will be tracked to each case file being processed by the County.

D. Foreclosure Prevention

- i. 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 and other customary fees). Fund may also be used to assist a person in refinancing their homes to a fixed rate mortgage if they currently have an adjustable rate mortgage or interest only mortgage.

Financial assistance will be provided in compliance with the County policies and procedures as adopted and amended at the time of the approval of the application for financial assistance. The affordability period will be as established in the policies and procedures. For previous County Down Payment Assistance or Housing Rehabilitation clients, the length of the loan will be the remaining length of the existing County loan and 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.

- ii. This strategy will be funded during State Fiscal Years 2007/2008, 2008/2009 & 2009/2010.
- iii. Assistance will be provided to very low, low and moderate income households as defined by HUD and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- iv. All SHIP program eligible uses as defined in FAC 67-37.007, and necessary costs associated with the completion of an activity eligible under this Strategy may be reimbursed or paid with SHIP funds.

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

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

- vi. Program delivery costs associated with the processing and approval of financial assistance will be incorporated as part of the total amount of financial assistance provided to an eligible applicant. These costs will be tracked to each case file being processed by the County.

E. Rental Deposit – Eviction Protection Program

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

income, must be homeless or at risk of homeless because of the inability to pay the rental deposit (first and last is also defined as rental deposit under this program). The lease must be for at least one year. Assistance is limited to a one-time award. Applicants cannot rent mobile homes. Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets. Assistance shall be done on a first-come, first-served basis.

- vii. Applicants requesting assistance using the Eviction Protection Program must meet the following criteria: Very low income, must be in danger of being evicted out of their rental dwelling unit because of late or non-payment. Applicants must show that they have the ability to pay the rent after the County's assistance is given without further assistance. Assistance is limited to a one-time award per twelve month period. Applicants cannot rent mobile homes. Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets. Assistance shall be done on a first-come, first-served basis.
- viii. Sponsor Selection Criteria: This will be administered by the County, and/or an Eligible Sponsor. Eligible Sponsors will apply using the County's Consolidated Action Plan Application, or any other method as the County may develop.
- ix. Additional Information: In the event of a natural and/or man-made disaster and a declaration by the local authorities, State of Florida and/or federal government of a disaster area, any funds that are unencumbered for the Down Payment and Closing Costs Assistance Strategy, may be used to assist with disaster recovery efforts. The expenditure of funds must be for eligible activities as permitted by SHIP statute, rule and/or emergency rule as published by the Florida Housing Finance Corporation.
- x. All SHIP program eligible uses as defined in FAC 67-37.007, and necessary costs associated with the completion of an activity eligible under this Strategy may be reimbursed or paid with SHIP funds
- xi. Program delivery costs associated with the processing and approval of financial assistance will be incorporated as part of the total amount of financial assistance provided to an eligible applicant. These costs will be tracked to each case file being processed by the County.

F. Disaster Mitigation Strategy

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

These funds will be used for the following activities:

- Purchase of emergency supplies to waterproof damaged homes.
- Interim repairs to avoid further damage, such as tree and debris removal required to

- make individual housing units habitable.
 - Construction of wells or repair of existing wells where public water is unavailable.
 - Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
 - Security deposits and temporary rental assistance for displaced households.
 - Removal of incipient hazards that may damage a structure.
- i. This strategy will be funded during State Fiscal Years 2007/2008, 2008/2009 & 2009/2010.
 - ii. Assistance will be provided to very low, low and moderate income households (420.9071 F.S.) as adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
 - iii. Maximum award is noted on the Housing Delivery Goals Charts
 - iv. Assistance provided under this strategy will be in the form of either a low-interest or deferred payment loan. In certain cases a grant may be issued.
 - v. Eligible Sponsors will be selected using the County's Consolidated Action Plan Application, or any other method(s) that the County may develop to expedite the selection of Eligible Sponsors during disaster periods.
 - vi. All SHIP program eligible uses as defined in FAC 67-37.007, and necessary costs associated with the completion of an activity eligible under this Strategy may be reimbursed or paid with SHIP funds.
 - vii. Program delivery costs associated with the processing and approval of financial assistance will be incorporated as part of the total amount of financial assistance provided to an eligible applicant. These costs will be tracked to each case file being processed by the County.

G. Florida Homebuyer Opportunity Program

- i. Summary of the Strategy: This strategy is designed in response to the legislative proviso requiring SHIP local governments to expend 2009-2010 funds to ensure that residents of the state derive the maximum possible economic benefit from the federal first time homebuyer tax credit created through The American Recovery and Reinvestment Act of 2009 by providing subordinate down payment assistance loans to first time homebuyers for owner occupied primary residences that can be repaid by the income tax refund the homebuyer is entitled to under the First Time Homebuyer Credit. The state program shall be called the "Florida Homebuyer Opportunity Program."
- ii. Fiscal Years Covered: 2009/2010 until expiration of the Florida Homebuyer Opportunity Program Tax Credit.
- iii. Income Categories to be served: Up to \$75,000 for single taxpayers or \$150,000 for joint filers. There is no requirement to reserve 30 percent of the funds for awards to very low income persons or 30 percent of the funds for awards to low-income persons; and there is no requirement to expend 75% of funds for construction, rehabilitation or emergency repair.

- iv. Maximum award is the principal balance of the loans provided shall not exceed 10% of the purchase price or \$8,000 whichever is less.
- v. Terms, Recapture and Default: If the county or eligible municipality receives repayment from the homebuyer within 18 months after the closing date of the loan the county or eligible municipality shall waive all interest charges. A homebuyer who fails to fully repay the loan within 18 months shall be subject to repayment terms provided in an appropriate strategy in the local housing assistance plan. All funds repaid to a county or eligible municipality shall be considered “program income” as defined in s. 420.9071 (24).
- vi. Recipient Selection Criteria: Recipients must meet the requirements of the following: The maximum income limit shall be Adjusted Gross Income of \$75,000 for single taxpayer households or \$150,000 for joint-filing taxpayer households which is equal to that permitted by the American Recovery and Reinvestment Act of 2009

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

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

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

- vii. All SHIP program eligible uses as defined in FAC 67-37.007, and necessary costs associated with the completion of an activity eligible under this Strategy may be reimbursed or paid with SHIP funds

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 County on issues affecting affordable housing development, and to assist the County in developing new programs and policies in order to foster the development and preservation of attainable housing for those County residents who desire to live in safe, decent and affordable housing.

D. Name of Strategy: Density Bonus

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

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

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

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

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

F. Name of Strategy: Special Use Categories

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

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

G. Name of Strategy: Affordable Housing Standards

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, quadplex, townhome, for lots less than 7,000 square feet
- Reduction of setbacks for lots less than 5,000 square feet
- Reduction of building setbacks
- Minimum lot size standards

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 Office, 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.