



**Hillsborough County, Florida**

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

**2019-2020, 2020-2021, 2021-2022**



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**I. Program Details:**

**A. Local Government:**

Name of Local Government	Hillsborough County
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

**B. Purpose of the program:**

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

**C. Fiscal years covered by the Plan:** 2019-2020, 2020-2021, 2021-2022

**D. Governance:** The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process. The Hillsborough County Comprehensive Plan Housing Element and adopted Hillsborough County Consolidated Plan further the strategies of the SHIP Program.

**E. Local Housing Partnership:** The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

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 or 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. There may be cases where a Sub Recipient, as defined by SHIP regulations, may be contracted by Hillsborough County to administer aspects of the SHIP program.

**F. Leveraging:** The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

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. In addition, Hillsborough County works in cooperation with the City of Tampa, City of Temple Terrace and the City of Plant City in developing and implementing affordable housing goals and programs.

- G. Public Input:** Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability. The following steps were taken to ensure opportunity was provided for public input:
- The draft LHAP was submitted to the Hillsborough County Affordable Housing Advisory Board February 4, 2019 meeting
  - The draft LHAP was placed at local public facilities
  - The draft LHAP was placed on Affordable Housing Services website
  - Emails were sent out to notify interested parties of the availability of the draft LHAP.

Public input was solicited through the Tampa Bay Times and local minority newspaper The Sentinel and La Gaceta in the advertising of the Local Housing Assistance Plan, in anticipation for approval at BOCC regular meeting April 3, 2019.

- H. Advertising and Outreach:** SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.
- I. Waiting List/Priorities:** A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan. All waiting lists will be managed on a First Qualified, First Served basis unless otherwise stated in a specific strategy.
- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, handicap, or familial status in the award application process for eligible housing. Hillsborough County complies with all requirements of these anti-discrimination statutes. In particular, the Hillsborough County Board of County Commissioners adopted the Human Rights Ordinance (Ordinance 00-37, as amended) in support of these anti-discrimination statutes.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury



Department or as described in the methodology used with location HFA Numbers that can be found at the following link: <http://hillsboroughcountyhfa.org/>.

The methodology used is:

U.S. Treasury Department	
Local HFA Numbers	X

**M. Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at [www.floridahousing.org](http://www.floridahousing.org).

*“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.*

**N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process. Evaluation and selection criteria will be incorporated into the Request for Proposal (RFP) or Request for Qualification (RFQ) documents for SHIP funding, which includes bonus points (s) for proposed sponsor(s) who have employed persons participating in the Welfare Transition Program. To receive the bonus points, eligible sponsor(s) must submit the appropriate information within the RFP or RFQ application documenting each employee that has participated in the Welfare Transition Program.

**O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations. 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.

**P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.



**Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states:** “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

**Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:** “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.” The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

**Q. Program Administration:** Administration of the local housing assistance plan will be performed by:

Entity	Duties	Percentage
Local Government	Hillsborough County’s Affordable Housing Services Department	100%
Third Party Entity/Sub-recipient	Housing Finance Authority	0%

**R. Project Delivery Costs:** Project delivery costs will not exceed \$8,500 per property. These project delivery costs performed by non-county housing staff may include underwriting services, title searches, credit reporting, appraisals, Phase I, Phase II, loan closing, recording fees and document stamps, surveys, termite inspection, initial inspection/review, work write-ups, cost estimates, construction inspection and oversight; case management oversight until construction completion. These project delivery costs are actual amounts of services and deliverables.

**S. Essential Service Personnel Definition:** For purpose of SHIP funding, the county considers the following groups as Essential Services to our county: First Responders, Educators in K-12, Health care, skilled building trades, Active Military, and Veterans in the county.

**T. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Hillsborough County Affordable Housing Services will encourage the use of Green Building Standards which address the following areas:

**Energy and Water Efficiency**

- High efficiency heating, ventilation, and air conditioning (HVAC) systems;
- Low-E (heat blocking) windows;
- Energy efficient appliances and water-saving fixtures;
- LED light bulbs, and
- Building orientation to maximize use of natural light.

**Environmental Sustainability**

There are several ways to reduce the impact of construction and buildings on the environment.

Hillsborough County encourages the following:

- Recycled/recyclable materials;



- In-fill development and adaptive site reuse;
- Native landscaping; and
- Water-saving irrigation techniques.

#### Healthy Living Environments

The following building practices can reduce health risks:

- Low VOC (volatile organic compound)/no-VOC paint, primer, sealant;
- Formaldehyde-free cabinets;
- Good ventilation for high indoor air quality; and
- Fans in bathrooms to prevent mold and mildew growth.

Energy Efficiency and Green Housing related repairs shall be encouraged. 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 Enterprise Foundation's Green Communities Criteria 2015 which included single family rehabilitation specifications. 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

Information regarding Green Communities can be located at the following web link:

<http://www.enterprisecommunity.com/solutions-and-innovation/enterprise-green-communities>

- U. Describe efforts to meet the 20% Special Needs set-aside:** The Special Needs set-aside shall be determined through an RFP process that will include this set aside as criteria for award. This includes rehabilitation activities for barrier removal for disabled households and assisting victims of domestic violence. SHIP funding is provided to non-profit project sponsors to manage the Special Needs Housing Rehabilitation Program that provides owner occupied rehab projects that include but are not limited to rehabilitation for ADA accessibility and/or technological enhancements and devices, the removal of material and architectural barriers that restrict the mobility and accessibility of disabled persons and general home rehabilitation to allow this special needs population to remain in their homes. The improvements can include, but are not limited to, carpentry repairs, handicap modifications, plumbing repairs, and roof repairs.

SHIP funding is also provided to non-profit project sponsors to manage the Special Needs Demo/Replacement Program with the purpose of providing special needs homeowners occupying housing units that are beyond repair and unsafe for habitation, with decent, safe and sanitary homes to be able to remain independent for as long as possible.

Each program sponsor uses an outreach and marketing plan to ensure homeowners in the targeted areas are being served. Examples of these methods are social media outlets, contact through community partners, civic organizations, advertising in mainstream community media and in cooperation from the Elder Helpline at the



Senior Connection, 2-1-1 at the Crisis Center, Adult Protective Services through the Florida Department of Children and Families and our own Affordable Housing Office and Aging Services departments.

- V. Describe efforts to reduce homelessness:** Hillsborough County collaborates with the CoC/THHI and the County’s Homeless Services Department to ensure resources are targeted and strategies are followed to reduce homelessness. AHS staff attends the monthly CoC meetings to track both solutions and efforts of local homeless assistance providers. As the recipient of the HUD Emergency Solutions Grant, AHS partners with the CoC to administer the HESG activities and a portion of the CDBG public service funding that is used as a match to the HESG funds. This working relationship allows for a coordinated effort on reducing homelessness and a better use of resources to reduce duplication of services.

**Section II. LHAP Strategies:**

<b>A. Owner Occupied Rehabilitation</b>	Code 3
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a. Summary: The County or Eligible Sponsors may perform rehabilitation on substandard single-family housing units, for households who own and occupy eligible housing units.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$65,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Deferred Loan secured by a recorded mortgage and note for all Hard costs. Soft costs are included in the maximum award and will be a grant
  - 2. Interest Rate: 0%
  - 3. Years in loan term:

Amount of Assistance	Affordability Period	Portion forgiven each year
<\$15,000	5 Years	1/5 <sup>th</sup>
\$15,000 - \$40,000	10 Years	1/10 <sup>th</sup>
>\$40,000	15 Years	1/15 <sup>th</sup>

- 4. Forgiveness: The loan is forgiven on a prorated basis so that the principal is forgiven annually based on the amount of assistance.

Amount of Assistance	Affordability Period	Portion forgiven each year
<\$15,000	5 Years	1/5 <sup>th</sup>





\$15,000 - \$40,000	10 Years	1/10 <sup>th</sup>
>\$40,000	15 Years	1/15 <sup>th</sup>

5. Repayment: No repayment is required as long as the loan is in good standing.

6. Default: The borrower must repay the outstanding amount of the loan if they sell, transfer title, rent, if the home ceases to be the primary homestead residence, or if they fail to meet the requirements of the loan documents during the term of the loan. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. In the event of foreclosure by a superior mortgage holder, the county will make an effort to obtain excess proceeds through the legal process if it is determined that adequate funds may be available.

f. Recipient Selection Criteria: Eligible applicants will be approved for assistance on a first-qualified, first-served basis subject to funding availability and priority ranking issues. In compliance with established County policies, other selection criteria are as follows:

1. Priority will be given to Special Needs applicants and Very Low Income applicants.
2. Must be able to demonstrate that for the term of the loan, they have the ability to pay property taxes, insurance, utilities and existing mortgage payments, and must be able to demonstrate the ability to maintain the property.
3. Must have resided in the dwelling for at least two (2) years prior to the date of application.
4. Must not have received assistance from funding received from Hillsborough County either through the Program Sponsor or the CDBG, HOME, and/or SHIP funded programs or the Hillsborough County AHS Homeowner Rehabilitation program within the past five (5) years.
5. Must be current on their existing mortgage payments. Any occurrences of 30-day late payment within the previous 12 months as reported on a commercial credit report will be evaluated on a case-by-case basis and may serve as the basis for denial from the Director of AHS. Applicants shall be denied assistance with any occurrence of any late payment from the past 60 days within the previous 12 months.
6. 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.

g. Sponsor Selection Criteria: The County has a competitive Request for Proposal (RFP) process for the selection of Subrecipient. This RFP process uses the following criteria to select the most responsive applicants: 1) Previous experience of the organization, 2) Staffing Plan for the project, 3) the amount of leveraged funding the organization provides to the project and 4) the financial capacity of the organization. Scoring criteria also includes participation in the Welfare to Work transition program as a scoring criteria. For information regarding the evaluation process, consult Hillsborough County's Procurement Policy and Procedures found



under "Documents" at:

<https://www.hillsboroughcounty.org/en/businesses/doing-business-with-hillsborough/vendors/vendor-forms-and-documents>.

h. Additional Information: N/A

<b>B. Purchase Assistance (Sub-Recipient)</b>	Code 1, 2
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a. Summary: Assists first time homebuyers defined as individuals and/or spouse who have had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. The County has entered into SHIP Program Funding Agreement with the Housing Finance Authority of Hillsborough County (HFA) to fund costs for purchase assistance.

b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022

c. Income Categories to be served: Very low, low and moderate income households up to 140% AMI.

d. Maximum award: \$15,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a Deferred, subordinate loan secured by a recorded mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: The term of the mortgage and note will follow the term of the first mortgage, but in no event shall be less than five (5) years and shall not exceed thirty (30) years.
4. Forgiveness: N/A
5. Repayment: The loan balance will be repaid in full when the property is sold or when first mortgage has been satisfied
6. Default: If the borrower (a) sells, transfers or disposes of the property or home either voluntarily or involuntarily; (b) borrower fails or ceases to occupy the home as a principal residence; (c) borrower or surviving spouse of borrower dies; or (d) borrower refinances the first mortgage loan, at which time the remaining balance is due; (e) if borrower does not pay the full amount of the subordinate mortgage upon the maturity date of the primary mortgager; the borrower will be in default. If borrower is in default, the Note holder may bring about any actions not prohibited by applicable law and require borrower to pay the note holder's costs and expenses.

f. Recipient Selection Criteria:

1. Applicants will be ranked for assistance based on a first-qualified, first-served basis. Households



that meet the SHIP definition of Special Needs will have priority.

2. Any household assisted must purchase a home located in the unincorporated County, City of Plant City, or City of Temple Terrace.
3. A certificate of homeownership counseling completion from a HUD certified counseling agency is required prior to loan closing

g. Sponsor Selection Criteria: N/A

h. Additional Information: The County has entered into SHIP Program Funding Agreement with the Housing Finance Authority of Hillsborough County to fund costs for down payment assistance. Household income will be verified according to an IRS process rather than the HUD Section 8 income definition used for other SHIP strategies. This acceptable alternative method is required because the SHIP assistance provided under this strategy is combined with tax exempt bond mortgages and/or with Mortgage Credit Certificates, which mandates an IRS based income verification process.

<b>C. Purchase Assistance</b>	<b>Code 1,2</b>
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a. Summary: The County provides Purchase Assistance towards the purchase of eligible owner occupied housing, including single family homes, townhouses, condominiums or villas, and for the construction of new single family homes. Prospective homeowners must qualify as a First Time Homebuyer defined as an individual and/or spouse who has had no ownership interest in a principal residence during a 3-year period ending on the date of purchase of the property.

b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022

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

d. Maximum award: \$45,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a Deferred Loan secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0%

3. Years in loan term:

Assistance	Loan Term	Portion Forgiven Annually
<\$15,000	5 Years	1/5 <sup>th</sup>
\$15,000 up to \$40,000	10 Years	1/10 <sup>th</sup>
>\$40,000	15 Years	1/15 <sup>th</sup>
New Construction	20 Years	1/20 <sup>th</sup>



4. Forgiveness: The loans will be forgiven based upon the period of affordability as outlined below:

Assistance	Loan Term	Portion Forgiven Annually
<\$15,000	5 Years	1/5 <sup>th</sup>
\$15,000 up to \$40,000	10 Years	1/10 <sup>th</sup>
>\$40,000	15 Years	1/15 <sup>th</sup>
New Construction	20 Years	1/20 <sup>th</sup>

5. Repayment: Repayment prorated if sold or rented prior to the end of loan term.

6. Default: The borrower must repay the outstanding amount of the loan if they sell, transfer title, rent, if the home ceases to be the primary homestead residence, or if they fail to meet the requirements of the loan documents during the term of the loan. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

f. Recipient Selection Criteria:

1. Applicants will be ranked for assistance based on a first-qualified, first-served basis. Special needs populations will have priority.
2. A certificate of homeownership counseling completion is required prior to loan closing.
3. Applicant must be a first-time homebuyer.

g. Sponsor Selection Criteria: The County has a competitive Request for Proposal (RFP) process for the selection of Sponsors and/or Developers. This RFP process uses the following criteria to select the most responsive applicants: 1) Previous experience of the organization, 2) Staffing Plan for the project, 3) the amount of leveraged funding the organization provides to the project and 4) the financial capacity of the organization. Scoring criteria also includes participation in the Welfare to Work transition program as a scoring criteria. (The Procurement Policy and Procedures Handbook is available at this link - [https://www.hillsboroughcounty.org/library/hillsborough/media-center/documents/procurement-services/updatedprocurement\\_manual\\_v31.pdf?la=en](https://www.hillsboroughcounty.org/library/hillsborough/media-center/documents/procurement-services/updatedprocurement_manual_v31.pdf?la=en)).

h. Additional Information: Any household assisted must purchase a home located in the unincorporated County, City of Plant City or City of Temple Terrace.



<b>D. Special Needs Owner Occupied Rehabilitation</b>	<b>Code 11,3</b>
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a. Summary: This rehabilitation program provides funds to owner-occupants in need of rehabilitation assistance to households that meet the SHIP definition of special needs as defined in FS 420.0004 (13). The assistance provides for health and safety repairs as needed to assist special needs applicants to maintain their independence.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$65,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Loan secured by a recorded mortgage and note for all hard costs. Soft costs are included in the maximum award above and are granted to the borrower.

2. Interest Rate: 0 %

3. Years in loan term:

Assistance	Loan Term	Portion Forgiven Annually
<\$15,000	5 Years	1/5 <sup>th</sup>
\$15,000 - \$40,000	10 Years	1/10 <sup>th</sup>
>\$40,000	15 Years	1/15 <sup>th</sup>

4. Forgiveness: The loan is forgiven on a prorated basis so that the principal is forgiven annually based on the amount of assistance.

Assistance	Loan Term	Portion Forgiven Annually
<\$15,000	5 Years	1/5 <sup>th</sup>
\$15,000 - \$40,000	10 Years	1/10 <sup>th</sup>
>\$40,000	15 Years	1/15 <sup>th</sup>

5. Repayment: No repayment is required as long as the loan is in good standing.

6. Default: The borrower must repay the outstanding amount of the loan if they sell, transfer title, rent, if the home ceases to be the primary homestead residence, or if they fail to meet the requirements of the loan documents during the term of the loan. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. In the event of foreclosure by a superior mortgage holder, the county will make an effort to obtain excess proceeds through the legal process if it is determined that adequate funds may be available.



- f. Recipient Selection Criteria:
  1. Any housing developed for Special Needs Populations will serve individuals, or households that have at least one member who meets the definition of Special Needs as defined below:  
**420.0004 (13)F.S.- “Person with special needs”** means an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451; a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans’ disability benefits.
  
- g. Sponsor Selection Criteria:
 

The County has a competitive Request for Proposal (RFP) process for the selection of Sponsors and/or Developers. This RFP process uses the following criteria to select the most responsive applicants: 1) Previous experience of the organization, 2) Staffing Plan for the project, 3) the amount of leveraged funding the organization provides to the project and 4) the financial capacity of the organization. Scoring criteria also includes participation in the Welfare to Work transition program as a scoring criteria. (The Procurement Policy and Procedures Handbook is available at this link - [https://www.hillsboroughcounty.org/library/hillsborough/media-center/documents/procurement-services/updatedprocurement\\_manual\\_v31.pdf?la=en](https://www.hillsboroughcounty.org/library/hillsborough/media-center/documents/procurement-services/updatedprocurement_manual_v31.pdf?la=en).)
  
- h. Additional Information:
  1. All rehabilitations shall address whenever possible the Green Housing Standards.
  2. Any household assisted must purchase a home located in the unincorporated County, City of Plant City, or City of Temple Terrace.

<b>E. Disaster Repair - Homeownership</b>	Code 5
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- a. Summary: This strategy will only be used if a disaster is declared by Executive Order. These funds will be used for the following activities:
1. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
  
  2. Purchase of emergency supplies to waterproof damaged homes.
  
  3. Interim repairs to avoid further damage, such as tree and debris removal required to make housing units habitable.
  
  4. Construction of wells or repair of existing wells where public water is unavailable.
  
  5. Security deposits and temporary rental assistance for displaced households.
  
  6. Removal of incipient hazards that may damage a structure.



- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$20,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage.
  - 2. Interest Rate: 0%
  - 3. Years in loan term: 10 years
  - 4. Forgiveness: The loans will be forgiven based upon the period of affordability as outlined below:

Assistance	Loan Term	Portion Forgiven Annually
<\$15,000	5 Years	1/5 <sup>th</sup>
\$15,000 - \$20,000	10 Years	1/10 <sup>th</sup>
>\$40,000	15 Years	1/15 <sup>th</sup>

- 5. Repayment: No repayment required as long as the loan is in good standing.
- 6. Default: The borrower must repay the outstanding amount of the loan if they sell, transfer title, rent, if the home ceases to be the primary homestead residence, or if they fail to meet the requirements of the loan documents during the term of the loan. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
- f. Recipient Selection Criteria: Assistance shall be provided on a first-qualified, first-served basis
- g. Sponsor/Sub-recipient Selection Criteria:  
The County has a competitive Request for Proposal (RFP) process for the selection of Sponsors and/or Developers. This RFP process uses the following criteria to select the most responsive applicants: 1) Previous experience of the organization, 2) Staffing Plan for the project, 3) the amount of leveraged funding the organization provides to the project and 4) the financial capacity of the organization. Scoring criteria also includes participation in the Welfare to Work transition program as a scoring criteria. (The Procurement Policy and Procedures Handbook is available at this link - [https://www.hillsboroughcounty.org/library/hillsborough/media-center/documents/procurement-services/updatedprocurement\\_manual\\_v31.pdf?la=en](https://www.hillsboroughcounty.org/library/hillsborough/media-center/documents/procurement-services/updatedprocurement_manual_v31.pdf?la=en))
- h. Additional Information: Any household assisted must purchase a home located in the unincorporated County, City of Plant City, or City of Temple Terrace.



<b>F. Disaster Rental Direct Assistance</b>	Code 16, 23
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a. Summary: This strategy will only be used if a disaster is declared by Executive Order. These funds will be used for the following activities:

1. Security deposits and temporary rental assistance for households displaced by the disaster.

b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022

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

d. Maximum award: \$5,000

e. Terms:

1.Repayment loan/deferred loan/grant: Grant

2.Interest Rate: N/A

3.Years in loan term: N/A

4.Forgiveness: N/A

5.Repayment: N/A

6.Default: N/A

f. Recipient Selection Criteria: Assistance shall be provided on a first-qualified, first-served basis.

g. Sponsor Selection Criteria:

The County has a competitive Request for Proposal (RFP) process for the selection of Sponsors and/or Developers. This RFP process uses the following criteria to select the most responsive applicants: 1) Previous experience of the organization, 2) Staffing Plan for the project, 3) the amount of leveraged funding the organization provides to the project and 4) the financial capacity of the organization. Scoring criteria also includes participation in the Welfare to Work transition program as a scoring criteria. (The Procurement Policy and Procedures Handbook is available at this link -

[https://www.hillsboroughcounty.org/library/hillsborough/media-center/documents/procurement-services/updatedprocurement\\_manual\\_v31.pdf?la=en](https://www.hillsboroughcounty.org/library/hillsborough/media-center/documents/procurement-services/updatedprocurement_manual_v31.pdf?la=en).

h. Additional Information: Any household assisted must purchase a home located in the unincorporated County, City of Plant City, or City of Temple Terrace.





**G. Rental New Construction**

Code 21

a. Summary: SHIP funds may be awarded for site acquisition, site development, and infrastructure improvements to include utilities, road improvements and drainage systems.

b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022

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

d. Maximum award: Up to \$140,000 per unit and up to \$5,000,000 per development

e. Terms :

1. Repayment loan/deferred loan: Deferred Loan secured by a recorded subordinate mortgage and note.

2. Interest Rate: Fixed rate ranging between 1% - 6%, as determined during the underwriting process. See Exhibit H – Underwriting Criteria.

3. Years in loan term: Up to 30 years for new construction loans.

4. Forgiveness: Forgiven at the end of the term.

5. Repayment: The repayment term and loan will be determined by a credit underwriter performing a cash flow analysis which looks at net cash flow. Interest only payments for the first two years, followed by annual payments of principal and interest for the remainder of the loan term, to be paid annually in arrears out of available net cash flow. The terms of the financial assistance shall be outlined in the funding agreement as approved by the Hillsborough County Board of County Commissioners.

6. Default: The borrower must repay the outstanding amount of the loan if they sell, transfer title, or if they fail to meet the requirements of the loan documents during the term of the loan.

f. Recipient Selection Criteria: A Sponsor’s designated management company will select and place eligible households into SHIP assisted units on a first-qualified, first-served basis.

g. Sponsor Selection Criteria: The County has a competitive Request for Proposal (RFP) process for the selection of Sponsors. This RFP process uses the following criteria to select the most responsive applicants: 1) Previous experience of the organization, 2) Staffing Plan for the project, 3) the amount of leveraged funding the organization provides to the project and 4) the financial capacity of the organization. Scoring criteria also includes participation in the Welfare to Work transition program as a scoring criteria. For more information consult Hillsborough County’s Procurement Policy and Procedures found under “Documents” at [-business-with-Hillsborough/vendors/vendor-forms-and-documents](#)

h. Additional Information: All construction shall address, the Green Housing Standards, listed under “Program Details,” Section T of this plan. 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.

<b>H. Rental Rehabilitation</b>	Code 14
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- a. Summary: SHIP funds may be awarded for hard and soft cost associated with site acquisition, rehabilitation, accessibility, mitigation and energy efficiency improvements as well as site development, and infrastructure improvements to include utilities, road improvements and drainage systems.
- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: Up to \$140,000 per unit and up to \$5,000,000 per development
- e. Terms to Sponsor:
  - 1. Repayment loan/deferred loan/grant: Deferred Payment loan secured by a recorded subordinate mortgage and note.
  - 2. Interest Rate: N/A
  - 3. Years in loan term: Up to 25 years.
  - 4. Forgiveness: Forgiven at the end of the term.
  - 5. Repayment: None as long as the loan is in good standing.
  - 6. Default: The borrower must repay the outstanding amount of the loan if they sell, transfer title, or if they fail to meet the requirements of the loan documents during the term of the loan.
- f. Recipient Selection Criteria: A Sponsor's designated management company will select and place eligible households into SHIP assisted units on a, first-qualified, first-served basis.
- g. Sponsor Selection Criteria: The County has a competitive Request for Proposal (RFP) process for the selection of Sponsors. This RFP process uses the following criteria to select the most responsive applicants: 1) Previous experience of the organization, 2) Staffing Plan for the project, 3) the amount of leveraged funding the organization provides to the project and 4) the financial capacity of the organization. Scoring criteria also includes participation in the Welfare to Work transition program as a scoring criteria. For more information consult Hillsborough County's Procurement Policy and Procedures found under "Documents" at <https://www.hillsboroughcounty.org/en/businesses/doing-business-with-hillsborough/vendors/vendor-for-ms-and-documents>
- h. Additional information: All construction and rehabilitation shall address, the Green Housing Standards,



listed under “Program Details”, section T of this plan. 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.

<b>I. Demolition/Reconstruction</b>	Code 4
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<p>a. Summary: Single-family residential owner occupied units beyond repair and unsafe for habitation will be provided assistance to demolish and reconstruct the structure on the same site including home replacement where rehabilitation costs exceed 50% of the value of the home, as determined by appraisal or property assessment.</p>
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b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022

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

d. Maximum award: \$180,000 per unit

e. Terms:

1.Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage. Relocation costs will be included as part of the maximum award and provided in the form of a grant.

2.Interest Rate: 0%

3.Years in loan term: 20

4.Forgiveness: The loan is forgiven on a prorated basis so that the principal is forgiven annually based on the amount of assistance by one-twentieth (1/20th) for each year from execution of mortgage

5.Repayment: No repayment is required if the loan is in good standing.

6.Default: The borrower must repay the outstanding amount of the loan if they sell, transfer title, rent, or if the home ceases to be the primary homestead residence. In the event of death of all eligible homeowners(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the loan will be due and payable.

f. Recipient Selection Criteria: Recipients will be selected on a first-qualified, first-served basis. Waiting list priority will be given to Special Needs and Very Low-Income Clients.

g. Sponsor Selection Criteria:

The County has a competitive Request for Proposal (RFP) process for the selection of Sponsors. This RFP process uses the following criteria to select the most responsive applicants: 1) Previous experience of the organization, 2) Staffing Plan for the project, 3) the amount of leveraged funding the organization provides to



the project and 4) the financial capacity of the organization. Scoring criteria also includes participation in the Welfare to Work transition program as a scoring criteria. For more information consult Hillsborough County’s Procurement Policy and Procedures found under “Documents” at <https://www.hillsboroughcounty.org/en/businesses/doing-business-with-hillsborough/vendors/vendor-forms-and-documents>

h. Additional Information: All construction shall meet the Green Housing Standards, listed under Section I. T of program details at beginning of document. As per 24 CFR Part 982.401 (d) (2) – at a minimum, the dwelling unit must have a living room, kitchen area and a bathroom. Also, it must have bedrooms to accommodate all household members according to HQS standards. Replacement Housing will not be made to owners of a manufactured or mobile homes located in a ‘park’ or on land not owned by the applicant. Any manufactured housing to be assisted must meet the “eligible housing” definition noted at Section 420.9071(8) Florida Statutes.

<b>J. Special Needs Rental Housing</b>	Code 12
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a. Summary: This program will provide funding to eligible non-profits for the acquisition of land, construction of housing, and rehabilitation of or additions to existing housing to be used for housing persons with special needs as defined in Section 420.0004 (13) 2018 Florida Statutes.

b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022

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

d. Maximum award: \$20,000 per unit, not to exceed \$650,000 per development

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded mortgage and note and a land use restriction agreement.
2. Interest Rate: 0%
3. Years in loan term: 20
4. Forgiveness: The loan balance will be forgiven at the end of the loan term.
5. Repayment: None required as long as the loan is in good standing.
6. Default: A Default of the loan occurs if the Mortgagor no longer uses the property as Special Needs Housing, or if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntary, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy, or other proceeding, or if foreclosure action is instituted against the property. A Land Use Restriction Agreement will also be required and recorded in the public records. In the event of a default, the loan shall become due and payable immediately and the loan will be repaid to the Hillsborough County SHIP Fund as program income. SHIP assisted housing for special needs offered for sale prior to the end of the 15-year affordability period must



give a first right of refusal to eligible not-for-profit organizations for purchase at the current market value for continued occupancy by eligible residents per

- f. Tenant Selection Criteria: All tenants will be assisted on a first qualified, first served basis.
- g. Sponsor Selection Criteria: Assistance is awarded on a first-qualified, first-served basis to sponsors meeting the following selection criteria:
  - 1. Funds must be expended in Hillsborough County;
  - 2. Sponsors must provide housing units to persons with Special Needs as defined above;
  - 3. Sponsors must have successfully completed projects similar to those being developed and in a timely manner, thus demonstrating capacity to develop affordable housing;
  - 4. Sponsors' financial accountability standards must permit the Hillsborough County SHIP Administrator to account for and audit the SHIP funds utilized, in order to meet the state statutory requirements of the SHIP Program relating to beneficiaries and units assisted;
  - 5. Sponsors must have administrative capacity to provide all necessary income, demographic and medical documentation the year monies are expended, in order to meet the state statutory requirements of the SHIP Program relating to beneficiaries, units assisted and state statutory deadlines for expending SHIP Program Funds;
  - 6. Sponsors must have administrative capacity to re-certify residents' income, demographic and medical documentation during the term's 15 years, pursuant to Chapter 420, Part V, Florida Statutes.
  - 7. Sponsors must demonstrate or document zoning approval, sufficient infrastructure, and site control;
  - 8. Sponsors must name one contact person, preferably with prior grant experience.

AHS consults directly with THHI (lead for the Continuum of Care) and the Hillsborough County Homeless Services Department (HCHSD) for solicitation of applications to program projects funded by the Federal Emergency Solutions Grant (ESG) program and therefore is utilized for this Strategy as well. THHI and HCHSD were directly involved in the application evaluation and scoring process. All current performance standards and evaluation outcomes were reviewed by AHS for compliance with SHIP program regulations. These agencies, THHI and HCHSD, do not receive any SHIP funds to compensate for their services.

- h. Additional Information: Depending upon the scale of the proposal, other financing sources for projects under this strategy, such as private loans or grants from non-profits or other governmental programs may be required.



### III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. Name of the Strategy: **Expedited Permitting**

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy:

Permits for affordable housing projects are expedited to a greater degree than other projects by policy. The County has maintained a policy to expedite the processing of affordable housing projects. 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 site plan review is reduced to 7 days and construction plan review is reduced to 10 days.

The Development Review Procedures Manual (Section 4.1.5.1.2.e.2) provides for an expedited process for approvals of development orders or permits for an affordable housing development. Additionally, it provides for the administrator to review and determine a project is qualified as an affordable housing development and thus subject to other development review considerations (density bonuses, zero lot line, etc.).

The County has an on-line permitting system which allows for electronic submissions and approvals.

LAND DEVELOPMENT CODE County of HILLSBOROUGH, FLORIDA Codified through Ordinance No. 17-28, effective October 26, 2017. (Supp. No. 42)

B. Name of the Strategy: **Ongoing Review Process**

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy:

Refer to the County's **Land Development Code (Sections 6.01.02 & 6.11.07)** for increased maximum gross densities, minimum open space, minimum site area and minimum lot area requirement for affordable housing. Under Section 6.11.07 for Affordable Housing Development general standards defining affordable housing, Development Standards such as reduction of lot size and setbacks and Density Bonus allowances are noted.

The Board of County Commissioners approved the creation of a permanent Affordable Housing Advisory Board (AHAB) to make recommendations to the Board of County Commissioners and Affordable Housing Services on issues affecting affordable housing development. The AHAB is to assist the County in developing new programs and policies in order to foster the development and preservation of attainable housing that is safe, decent and affordable for Hillsborough County residents.



The County has established a mechanism for consultation among the relevant departments or offices before drafting policies, procedures, ordinances, regulations or Plan provisions to determine the effect on affordable/workforce housing development or the cost of housing development. This includes activities which may impact the protection of current affordable/workforce housing or the rehabilitation of the existing housing stock for low income homeowners/buyers.

C. Other Incentive Strategies Adopted:

Name of the Strategy: **Modification of Impact (Mobility) Fee Requirements**

Provide a description of the procedures used to implement this strategy:

The County maintains an impact fee relief from Transportation (now known as Mobility), Parks, and Fire impact fees for affordable housing units under the Hillsborough County Code of Ordinances Section 40.56 Impact Assessment Procedures, and Section 40.64 and 40.65 Affordable Housing Relief Program. The Board of County Commissioners is authorized to create by policy a reimbursement policy for school impact fees, consistent with Section 40-61 and may authorize by policy relief under this section for school impact fees.

This relief is available to single family detached and attached (separate lots), site built or manufactured housing, including mobile homes, and qualified multi-family rental developments (multi-family projects are subject to an annual cap of \$800,000, unless additional funds are available). Eligible housing units must be set-aside for households 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 100% of the impact fees are paid for multi-family projects that include additional qualifying amenities. A seven year restrictive covenant is placed on the property and recorded in public records of Hillsborough County in order to preserve the affordable nature of the property.

The Affordable Housing Impact Fee Relief Program is funded with general revenue MSTU funds, and is managed separately from the Affordable Housing programs. The relief does not minimize the requirements for development of the units. The mandatory fees must be paid, however the impact fee relief funds are made available to compensate affordable housing development. (Ord. No. 96-29, art. 8, § O, 10-30-1996; Ord. No. 00-31, § 1, 9-29-2000; Ord. No. 06-16, § 5, 7-28-2006; Ord. No. 08-2, § 3, 1-18-2008).

Name of the Strategy: **Allowance of Flexibility in Densities for Affordable Housing**

Provide a description of the procedures used to implement this strategy:

The Land Development Code sets forth density flexibility in Section 6.01.01, and Section 6.01.02 sets forth those specifically for affordable housing.

The project may allow smaller lot sizes and, thus, a potentially greater number of residential units for developments which seek to promote affordable housing. These developments are exempt from the minimum standards in the Schedule of Residential Area, Height, Bulk and Placement



Regulations. The developer may use any dwelling unit type in accordance with the criteria established in Section 6.11.06 (Affordable Housing Development).

Ord. No. 02-13, § 2, 8-1-02; Ord. No. 09-53, Item L, 6-11-09, eff. 10-1-09)

The Density Bonus incentive for Affordable Housing Development is supported by the County's Comprehensive Plan and Land Development Code (Section 6.11.07 and Hillsborough County Ordinance No. 00-21, § 2, 5-18-00; Ord. No. 02-13, § 2, 8-1-02) Affordable Housing Development Standards apply depending on the type of housing and the lot size.

If an affordable housing project is proposed as a site planned controlled zoning and meets the affordable housing qualifying criteria, and as established in the Comprehensive Plan, and as further qualified by the project site plan, the project may receive affordable housing 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. Other restrictions, such as available transit services, may apply.

The LHS contains a Single Family Efficiency strategy which can be produced on smaller lots thus protecting natural resources of land, water and energy. This type of development also reduces investment in infrastructure therefore making the housing more affordable. The current Land Development Code does provide for cottage-type housing in Section 6.11.90, Single Family Efficiency. This dwelling type can come in three forms: bungalow, small atrium house, and two-story cottage. While each type has separate design-related features all must meet the specific requirement. (Ord. No. 02-13, § 2, 8-1-02)

Name of the Strategy: **Allowance of Affordable Accessory Residential Units**

Provide a description of the procedures used to implement this strategy:

Hillsborough County has adopted several special use categories that can provide incentives for the development of affordable housing. The Land Development Code establishes standards for accessory structures in several Sections. Specific types of structures are provided for in other sections of the LDC. Special use categories are as follows:

- Sec. 6.11.02. Accessory Dwelling Standards for living spaces up to 900 square feet, can be detached or attached to the principal single-family dwelling on the lot.
- 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 allowing the provision of 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 shall be limited to 640 to 850 square feet in floor area, a minimum of 6 feet for front and rear yards and off street parking.
  - The County will consider the use of alternative types of housing e.g.:
    - o Tiny Houses- pertaining to various types of construction and assembly techniques. To be approvable as dwellings, the structure would either need to meet the requirements of





the Florida Building Code for the particular dwelling type or be certified as a mobile home.

- o Supervised Independent living arrangements for youth aging out of foster care e.g., dormitory style housing.
- o Congregate living – households have private bedroom or living quarters but share coming areas such as dining room, recreational room etc.
- o Sec. 6.11.120. – Dormitories allow for up to 10 residents per dwelling unit, where each individual occupies a bedroom; a group kitchen, common dining facility or food service to serve all residents of the dormitory may be provided. A dormitory shall be accessory to, and located on the same parcel as, the principal use, excepting certain dormitories at University of South Florida.

(Ord. No. 09-53, Item N, 6-11-09, eff. 10-1-09; Ord. No. 09-62, Item Q, 10-26-09, eff. 2-1-2010; Ord. No. 10-9, § 2, Item C(10-0172), 5-27-10, eff. 10-1-10)

Name of the Strategy: **Reduction of Parking and Setback Requirements**

Provide a description of the procedures used to implement this strategy:

Hillsborough County has adopted Affordable Housing Development Standards in the Land Development Code Section 6.11.07 (B) which provides for

- Flexibility of housing development that includes, detached, zero lot line, duplex, triplex, quadraplex, townhome or multi-family units, 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

Name of the Strategy: **Allowance of Flexible Lot Configurations, Including Zero Lot Line**

Provide a description of the procedures used to implement this strategy:

The County offers Zero-lot-line construction as provided in section 6.01.04 of the Land Development Code.

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 detached housing with a minimum building spacing of ten feet in between buildings. 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 specify minimum front yard requirements, garage requirements and total building coverage on the lot.

Regarding garages, Sec. 6.11.119 of the Land Development Code, is absolute on the requirement of garages, based on a concern for automobile parking.

Name of the Strategy: **Modification of Street Requirements for Affordable Housing**



Provide a description of the procedures used to implement this strategy:

The Land Development Code Section 6.02.08 (C)(3) provides for sidewalks on only one side of the road in Affordable Housing Developments. Section 5.08.09 C stipulates that within Neighborhood subareas, sidewalks must be separated from the roadway by a planting strip of at least seven feet in width. The 2017 Transportation Technical Manual provides for sidewalk widths, no less than 5 feet. These standards are considered reasonable and within the normal practice for subdivision development standards. Variances or waivers can be submitted to the county engineer who has the authority to approve alternatives to the current standards.

Name of the Strategy: **Preparation of a Printed Inventory of Locally Owned Public Lands**

Provide a description of the procedures used to implement this strategy:

The County complies with requirements of Florida Statute Section 125.379 which requires the preparation of an inventory list of all real property within the jurisdiction to which the County holds fee simple tile and is considered appropriate for use as affordable housing. The County held a public hearing and adopted an updated list by Resolution on October 17, 2018.

The list continues to be maintained and updated as necessary. Request for Proposals will periodically be released to identify any potential nonprofit developers for any or all of the properties. The applicants must meet specified requirements in order to be considered for the use of the lot(s) per the AHS Infill Policy, as amended.

Name of the Strategy: **Support of Development near Transportation Hubs and Major Employment and Mixed Use Centers**

Provide a description of the procedures used to implement this strategy:

The Comprehensive Plan recognizes that affordable housing should be encouraged in mixed-use developments with incentives if necessary (**6.11.16 – Apartment Commercial**). To further the provision of affordable housing and promote vertically mixed-use development in certain commercial and office zoning districts, commercial apartments shall be allowed in the BPO, CN, CG, SPI-UC-1 and SPI-UC-2 zoning districts, as well as in PD (Planned Development) zoning districts which generally permit such district uses. Commercial apartments shall meet criteria that include first floor retail, off street parking, landscaping, buffering and screening materials and different FAR calculations.

There are a number of policies outlined within the County's Comprehensive Plan that addresses the development near transportation hubs, major employment centers and mixed use centers. (Ord. No. 00-21, § 2, 5-18-00; Ord. No. 02-13, § 2, 8-1-02; Ord. No. 08-29, § 2, eff. 2-1-09; Ord. No. 09-62, Item M, 10-26-09, eff. 2-1-2010)



**Other Affordable Housing Incentives**

The AHAB identified an additional item for consideration that will also be evaluated in cooperation with the Development Services Department and Planning Commission staff.

AHS staff will continue to work with developers to identify commercial and non-traditional sites for re-use for affordable/workforce housing development. These efforts may require a Comprehensive Plan Amendment, rezoning, major modification, or minor modification, where the related Mobility Fees **may** be reduced.

**IV. EXHIBITS:**

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement.
- H. Underwriting Criteria Multifamily Rental Projects

**(Local Government name)**

Fiscal Year: 2019-2020	
Estimated SHIP Funds for Fiscal Year:	\$ 5,000,000.00
Salaries and Benefits	\$ 400,000.00
Office Supplies and Equipment	\$ 10,000.00
Travel Per diem Workshops, etc.	\$ 10,000.00
Advertising	\$ 10,000.00
Recording Expenses	\$ 10,000.00
Other Professional Services	\$ 10,000.00
Meal Allowances	\$ 10,000.00
Other Travel Expenses	\$ 10,000.00
Fleet Fuel & Oil (for Fleet Mgmt Charges)	\$ 10,000.00
Postage & Freight Services - General	\$ 10,000.00
Computer Software/Hardware Upgrade	\$ 10,000.00
<b>Total</b>	<b>\$ 500,000.00</b>
Admin %	10.00%
Fiscal Year 2020-2021	
Estimated SHIP Funds for Fiscal Year:	\$ 5,000,000.00
Salaries and Benefits	\$ 400,000.00
Office Supplies and Equipment	\$ 10,000.00
Travel Per diem Workshops, etc.	\$ 10,000.00
Advertising	\$ 10,000.00
Recording Expenses	\$ 10,000.00
Other Professional Services	\$ 10,000.00
Meal Allowances	\$ 10,000.00
Other Travel Expenses	\$ 10,000.00
Fleet Fuel & Oil (for Fleet Mgmt Charges)	\$ 10,000.00
Postage & Freight Services - General	\$ 10,000.00
Computer Software/Hardware Upgrade	\$ 10,000.00
<b>Total</b>	<b>\$ 500,000.00</b>
Admin %	10.00%
Fiscal Year 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 5,000,000.00
Salaries and Benefits	\$ 400,000.00
Office Supplies and Equipment	\$ 10,000.00
Travel Per diem Workshops, etc.	\$ 10,000.00
Advertising	\$ 10,000.00
Recording Expenses	\$ 10,000.00
Other Professional Services	\$ 10,000.00

**Exhibit A**

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Meal Allowances	\$	10,000.00
Other Travel Expenses	\$	10,000.00
Fleet Fuel & Oil (for Fleet Mgmt Charges)	\$	10,000.00
Postage & Freight Services - General	\$	10,000.00
Computer Software/Hardware Upgrade	\$	10,000.00
Total	\$	500,000.00
Admin %		10.00%

\*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

**Exhibit B**  
**Timeline for SHIP Expenditures**

**Hillsborough County, Florida** affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	1 <sup>st</sup> Year AR	2 <sup>nd</sup> Year AR	Closeout AR
2019-2020	6/30/2021	6/30/2022	9/15/2020	9/15/2021	9/15/2022
2020-2021	6/30/2022	6/30/2023	9/15/2021	9/15/2022	9/15/2023
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024

If funds allocated for these fiscal years is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1 <sup>st</sup> Year AR Not Submitted	2 <sup>nd</sup> Year AR Not Submitted	Closeout AR Not Submitted
2019-2020	3/30/2021	3/30/2022	6/15/2020	6/15/2021	6/15/2022
2020-2021	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023
2021-2022	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024

**Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to [robert.dearduff@floridahousing.org](mailto:robert.dearduff@floridahousing.org) and [terry.auringer@floridahousing.org](mailto:terry.auringer@floridahousing.org) and include:**

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year \_\_\_\_\_.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

*Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email [terry.auringer@floridahousing.org](mailto:terry.auringer@floridahousing.org) when you are ready to "submit" the AR.*

**Other Key Deadlines:**

AHAC reports are due for each local government the same year as the local government's LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2019-2020												
Name of Local Government:		Hillsborough County										
Estimated Funds (Anticipated allocation only):			\$ 5,700,000									
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
3	Owner Occupied Rehabilitation	Yes	11	\$65,000	10	\$65,000	8	\$65,000	\$1,885,000.00	\$0.00	\$1,885,000.00	29
1,2	Purchase Assistance (Sub-Recipient)	Yes	5	\$15,000	6	\$15,000	13	\$15,000	\$360,000.00	\$0.00	\$360,000.00	24
1,2	Purchase Assistance	Yes	3	\$45,000	2	\$45,000	2	\$45,000	\$315,000.00	\$0.00	\$315,000.00	7
11,3	Special Needs Owner Occupied Rehabilitation	Yes	3	\$65,000	2	\$65,000	2	\$65,000	\$455,000.00	\$0.00	\$455,000.00	7
5	Disaster Repair - Homeownership	Yes	1	\$20,000	1	\$20,000	0	\$20,000	\$40,000.00	\$0.00	\$40,000.00	2
4	Demolition / Reconstruction	Yes	3	\$180,000	5	\$180,000	2	\$180,000	\$1,800,000.00	\$0.00	\$1,800,000.00	10
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Homeownership</b>		26		26		27		\$4,855,000.00	\$0.00	\$4,855,000.00	79
Purchase Price Limits:			<b>New</b>	\$ 283,348	<b>Existing</b>	\$ 283,348						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
21, 27	Disaster Rental Direct Assistance	No	0	\$5,000	0	\$5,000	0	5000	\$0.00	\$0.00	\$0.00	0
21	Rental New Construction	Yes	1	\$140,000	1	\$140,000	0	140000	\$280,000.00	\$0.00	\$280,000.00	2
14	Rental Rehabilitation	Yes	0	\$140,000	0	\$140,000	0	140000	\$0.00	\$0.00	\$0.00	0
12	Special Needs Rental	Yes	0	\$20,000	0	\$20,000	0	20000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Rental</b>		1		1		0		\$280,000.00	\$0.00	\$280,000.00	2
Administration Fees			\$	513,000	9%	OK						
Home Ownership Counseling			\$									
<b>Total All Funds</b>			\$	5,648,000	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.1%	OK
Homeownership % (65% requirement)		85.2%	OK
Rental Restriction (25%)		4.9%	OK
Very-Low Income (30% requirement)	\$ 1,820,000	31.9%	OK
Low Income (30% requirement)	\$ 1,880,000	33.0%	OK
Moderate Income	\$ 1,295,000	22.7%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2020-2021												
Name of Local Government:		Hillsborough County										
Estimated Funds (Anticipated allocation only):			\$ 5,700,000									
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
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									\$0.00	\$0.00	\$0.00	0
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	<b>Total Rental</b>		1		1		0		\$280,000.00	\$0.00	\$280,000.00	2
Administration Fees			\$ 513,000		9%		OK					
Home Ownership Counseling			\$									
<b>Total All Funds</b>			\$ 5,648,000 OK									

**Set-Asides**

Percentage Construction/Rehab (75% requirement)		90.1%	OK
Homeownership % (65% requirement)		85.2%	OK
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	<b>Total Rental</b>		1		1		0		\$280,000.00	\$0.00	\$280,000.00	2
	Administration Fees			\$ 513,000		9%		OK				
	Home Ownership Counseling			\$								
<b>Total All Funds</b>				\$ 5,648,000		OK						

Set-Asides			
Percentage Construction/Rehab (75% requirement)		90.1%	OK
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Moderate Income	\$ 1,295,000	22.7%	

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: Hillsborough County, Florida

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.

- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Witness

Lesley "Les" Miller, Jr., BOCC Chairman  
Type Name and Title

April 3, 2019  
Date

BOARD OF COUNTY COMMISSIONERS  
HILLSBOROUGH COUNTY FLORIDA  
DOCUMENT NO. 19-0416

OR ATTEST: PAT FRANK, CLERK  
OF CIRCUIT COURT

Attest: Deputy Clerk  
(Seal)



APPROVED BY COUNTY ATTORNEY

BY   
Approved as to Form and Legal Sufficiency

**R19-049**

**RESOLUTION**

**R19-049**

**RESOLUTION #:R19-049**

**A RESOLUTION OF THE HILLSBOROUGH COUNTY BOARD OF COUNTY COMMISSIONERS 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 Murman, seconded by Commissioner Kemp, the following Resolution was adopted by a vote of 7 to 0, 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;

**WHEREAS**, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes, and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used;

**WHEREAS**, the SHIP Act requires local governments to establish in the Local Housing Assistance Plan the maximum SHIP funds allowable for each strategy;

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

**WHEREAS**, as required by *section 420.9075, F.S.*, it is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of

administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs;

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

**WHEREAS**, the Board of County Commissioners finds that it is in the best interest of the public for the Hillsborough County 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 that:**

**Section 1:** The Hillsborough County Board of County Commissioners hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation, as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2019-2020, 2020-2021 and 2021-2022.

**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 term and conditions of said program.

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

PASSED AND ADOPTED THIS 3RD DAY OF APRIL, 2019.

STATE OF FLORIDA  
COUNTY OF HILLSBOROUGH

I, PAT FRANK, Clerk of the Circuit Court and Ex Officio Clerk to 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 April 3, 2019, as the same appears of record in Minute Book 515 of the Public Records of Hillsborough County, Florida.

WITNESS, my hand and official seal this 12th day of April, 2019.

PAT FRANK, CLERK OF CIRCUIT COURT

BY: *Pat Frank*  
Deputy Clerk



APPROVED AS TO FORM AND LEGAL  
SUFFICIENCY

BY: *Nancy Y. Takemori*  
Nancy Y. Takemori  
Senior Assistant County Attorney

**NEIGHBORHOOD LENDING PARTNERS OF WEST FLORIDA, INC.  
MINIMUM UNDERWRITING CRITERIA**

**CDFI Loan Program  
Multifamily Rental Projects**

**Loan Terms**

The following minimum underwriting criteria will be used when assessing CDFI permanent loan applications through NLPWF for acquisition, rehabilitation, and/or new construction of multifamily rental projects. All NLPWF/CDFI projects must provide affordable housing consistent with NLPWF's Affordability Statement. The underwriting criteria may be subject to revision by the Loan Committee under the direction of the Board of Directors, and subject to approval of the contributing government match loan providers.

<b>Type:</b>	Permanent loans for construction and/or substantial rehabilitation of multifamily properties.
<b>Term:</b>	Up to 30 years, unless approved otherwise by the local government providing the matching funds.
<b>Amortization:</b>	Up to 30 years for new construction loans; Up to 25 years for rehabilitation loans. There is a provision available for the deferral of principle and interest for up to five years, if necessary, to make the transaction viable.
<b>Interest Rate:</b>	Fixed rate ranging between 1% - 6%, based on the project cash flow and ability to repay. During the construction loan term, payments are due at least quarterly and during the permanent loan term, payments are due at least annually.
<b>Security:</b>	Second or third lien mortgage, dependent upon other funding sources in the transaction and the requirements of same.
<b>Loan-to-value:</b>	No restriction on total debt, but a ratio of no greater than 100% is preferred on the CDFI loan position.
<b>Loan-to-cost:</b>	Not to exceed 100% of total development cost, subject to the CDFI affordability guidelines as follows: <ol style="list-style-type: none"><li>(1) Loan amount not to exceed 15% of the total development cost with 20% of the units set-aside for special needs tenants, or residents earning 50% or less of the AMI.</li><li>(2) Loan amount not to exceed 20% of the total development cost with 25% of the units set-aside for special needs tenants, or residents earning 50% or less of the AMI.</li><li>(3) Loan amount not to exceed 25% of the total development cost with 30% of the units set-aside for special needs tenants, or residents earning 50% or less of the AMI.</li></ol>



**Debt Service**

**Coverage:** A minimum of 1.00:1 on total project debt (exclusive of cash flow dependent mortgages), and 1.15:1 on first mortgage debt (such debt service coverage calculation not to include debt service coverage on subordinate mortgages).

**Public Subsidy**

**Allowed:** NLPWF will allow subordinate financing.

**Prepayment**

**Penalties:** None.

**Minimum Loan:** No minimum.

**Maximum Loan:** None.

**Rental Regulatory**

**Agreements:** Borrower will be required to sign a Regulatory Agreement regarding conforming to CDFI affordability guidelines. This agreement will be maintained for the life of the loan.

---

**Fee Structure**

**Application Fee:** For all loan transactions, the minimum application fee is \$3,000.

**Origination Fee:** 1% of the loan amount for the construction term as well as 1% for the permanent term. In the case of a not-for-profit developer, NLPWF reserves the right to waive or reduce the fee.

**Loan Processing**

**Fee:** An applicable loan processing fee will be collected at closing. The current applicable loan processing fee is \$1000.

**Servicing Fee:** In addition to the interest rate, NLPWF reserves the right to charge a servicing fee of 0.25% and a Compliance Monitoring Fee of \$500 annually.

**Lender Availability**

**Fee:** When NLPWF is not the first mortgage lender or does not service the first mortgage loan, NLPWF reserves the right to charge a Lender Availability Fee, the amount of which is negotiated. This fee may not be applicable if the local government makes a loan directly to the developer and does not utilize NLPWF's services.

**Other:** Borrower must also pay any legal fees, appraisal fees, inspection fees

and other out-of-pocket costs whether or not the loan closes.

### **CDFI General Review Guidelines**

**Review of Project  
Sponsor and  
Borrower:**

Project sponsors and borrowers will be reviewed for their development record including their construction/development history, as well as their operating and management performance for existing projects, and their credit history. For-profit sponsors and/or borrowers, if a corporation or partnership, will be required to provide three years of corporate or partnership financial statements for the borrowing entity and principals. For-profit borrowers, if individuals, must provide three years of tax returns. All for-profit borrowers will be required to provide resumes of principals and organizational documents.

Not-for-profit sponsors and/or borrowers will be required to provide the following: Financial statements for the past three years (preferably audited and/or prepared by a CPA); organizational documents, including Articles of Incorporation and Bylaws, evidence of tax-exemption, list of board members and their resumes; list of primary contributors, if applicable; and operating statements on existing projects.

**Appraisal  
Requirements:**

Copy of the appraisal utilized by the first mortgage lender.

**Environmental  
Audit/Assessment:**

An Environmental Phase I Audit including research and review of lead-in-paint and asbestos issues will be required. The Audit must be completed by a NLPWF approved Environmental Engineer. On loans under \$500,000 an Environmental Assessment may be acceptable as long as no environmental concerns are noted in the review.

**Rehabilitation/  
Construction Risk  
Management:**

Review of plans and specifications, general contract and detailed total cost budget by pre-approved NLPWF engineer to be paid by developer; progress inspections by pre-approved NLPWF construction inspector; soil tests for new construction; evidence of conforming zoning; utility letters; rehabilitation escrow or disbursement on a percentage of completion basis, depending upon the extent of rehabilitation; builder's risk insurance for all projects with new construction/rehabilitation, except for minor rehabilitation

that are cosmetic in nature; payment and performance bonds for all new construction/rehab loans of \$1,000,000 or greater; and interest and operating reserves as required by Loan Committee. A contingency fund of 10% may be required for all loans approved for rehabilitation of a property.

**Project Review:** Project review will include but not be limited to project location, feasibility, availability of physical and social support services, jurisdictional approvals, community support, percentage of units available for low and moderate income households, degree of affordability, description of project units and amenities, etc.

**Project Management:** An experienced management agent, management plan and project manager acceptable to NLPWF.

**Affirmative Marketing:** NLPWF will give priority to project sponsors that use an affirmative marketing plan for tenant selection.

**Guarantees:** None.

**Subordinate Financing:** Subordinate financing allowed; pre-approval by NLPWF required.

**Not-for-profit Developers:** NLPWF recognizes that not-for-profit developers can contribute significantly to the development of affordable housing in NLPWF's primary market. NLPWF will undertake an affirmative marketing program to not-for-profits through extensive outreach, personal contacts, technical assistance, and appropriate flexibility in the application of credit standards. For example, in its credit review of not-for-profit sponsored projects, NLPWF will recognize the importance of the following types of issues in its analysis: support of local jurisdictions, third party equity support including subordinate financing, land donations or write-downs, and "soft" equity in the form of rezoning density bonuses, etc. Joint ventures between not-for-profit and for profit developers will be encouraged in appropriate circumstances.

For newly created not-for-profit borrowers, and at the discretion of the Loan Committee, NLPWF's credit analysis may include: the financial strength of an organization's sponsor or affiliate organization; the resumes of the sponsor and borrower's Board of Directors; the development and/or management strength of the borrower's staff; and the amount and nature of local government

support.

Operating statements on the project will be required monthly if the project is in a rehabilitation or construction period, if rental units are available for rent. Once the project is stabilized, operating statements will be required quarterly thereafter.

**Special Needs  
Housing:**

NLPWF may provide its loan products for special needs housing to 501(c)(3) organizations. Special needs housing could include housing for the developmentally or physically disabled, chronically mentally ill, individuals in substance abuse recovery programs, and individuals requiring assistance in living. Special needs housing eligible for NLPWF's consideration must provide long-term housing and will not include transitional housing, emergency housing, or shelters.

Developers of special needs housing will need to demonstrate an expertise in both the ownership and management of housing and in the provision of services to the client population being served. NLPWF will consider partnerships or joint ventures of two 501(c)(3) organizations to achieve this goal.

**Other Requirements:**

The borrower must pay all attorney fees, title insurance premiums and fees and all other out-of-pocket expenses associated with the loan.

A SURVEY by a licensed surveyor satisfactory to NLPWF in form and content will be required.

A STRUCTURAL REPORT by a licensed engineer will be required on any loan involving major rehabilitation or construction or when the appraisal indicates structural obsolescence or the like. NLPWF may require on other loans at the sole discretion of the Loan Committee.

If funds are used for construction purposes, and NLP performs construction draws, or other services related to the construction process, other fees may apply.