

**CITY OF TAMPA, FLORIDA**

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

**Amendment 4**

**2016-2017, 2017-2018 and 2018-2019**

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## SECTION I: PROGRAM DETAILS

### A. Name of the participating local government:

City of Tampa, Florida

Is there an Interlocal Agreement: Yes ☐ No ☒

### B. Purpose of the program:

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

### C. Fiscal years covered by the Plan:

2016-2017

2017-2018

2018-2019

**D. Governance:** The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. The City of Tampa (City) must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

**E. Local Housing Partnership:** The SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

The City continues to cultivate partnerships between state government leaders, local government leaders, builders, developers, real estate professionals, and advocates for low-income persons and community groups. Through these partnerships resources to develop and preserve affordable housing is increased and programs funded by SHIP are successful. As a result, there is increased housing choice, greater availability of housing and the housing cost for income qualified residents is significantly reduced.

**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.

The City leverages SHIP funds with Federal Housing Grants such as the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME), along with other state and local funding to increase availability to affordable

residential units.

**G. Public Input:** Public input was solicited through face-to-face meetings with housing providers, social service providers, 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 City solicited public input through face-to-face public meetings held with the Affordable Housing Advisory Committee (AHAC) and by way of Public Hearing. The following opportunities were provided to allow for public input as well as input from the AHAC:

1. **Thursday, September 28, 2015** - The existing LHAP was presented for review by City staff to the AHAC. (Public Meeting)
2. **Thursday, December 10, 2015** – City staff presented the draft LHAP Incentives to the AHAC. The AHAC provided recommendations for staff to document in the draft and be presented during the Public Hearing. (Public Meeting).
3. **Thursday, February 11, 2016** – AHAC Meeting and Public Hearing to present the Incentive Plan. (Public Meeting)
4. **Thursday, March 10, 2016** – City staff presented the Housing and Rental Strategies Draft to the AHAC for review and comment. (Public Meeting)
5. **Thursday, March 24, 2016** - City Council workshop HCD Staff, along with the Chair and Vice-Chair of the AHAC, discussed the issue of Affordable Housing. The LHAP Incentive Strategies were presented (Public Meeting)

**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.

The City advertises funding availability in local newspapers, publicizes the SHIP program on the City's website and by way of public meetings and presentations with realtors, lenders and local agencies. Per SHIP standards, City coordinates advertising efforts to begin 30 days before the application period.

**I. Waiting List/Priorities:** A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. To be placed on the waiting list, a household must submit the required documents and recertify every six months to verify pre-qualifying eligibility and interest in the program. Those households on the waiting list will be pre-qualified and 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. Priorities for funding described/listed here apply to all strategies unless otherwise stated in the 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, age, handicap, or marital status in the award application process for eligible housing.

The City is a Fair Housing Assistance Partnership agency and the program is

administered by the Office of Human Rights, which is part of Housing and Community Development. The City enforces the Fair Housing Act and investigates cases of discrimination in housing.

**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.

Homebuyers who purchase a home utilizing the City's down-payment assistance must attend and receive a certificate of completion of eight-hours of homebuyer education and counseling. The homebuyer education and counseling must be provided by a City and HUD- approved housing counseling agency.

The City also receives federal funds which provide funding for various support services such as case management, HIV/AIDS housing and support services, senior daycare, child daycare.

**L. Purchase Price Limits:** Pursuant to Chapter 67-37.007(6) F.A.C., 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 calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs.

According to Florida Statute §420.9075 (4)(c) , the sales price of new and existing units 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 average area purchase price will be calculated annually, and advertised on the City's website [www.tampagov.net/HCD](http://www.tampagov.net/HCD). The City has elected to use the independent study prepared by the Hillsborough County Property Appraisers Office to establish purchase price limits.

**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% of that amount which represents the percentage of the median annual gross income for the households as indicated in §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 where 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.

**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 for purchase at the current market value for continued occupancy by eligible persons.

**P. Administrative Budget:** A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. The City finds that the moneys deposited in the local housing assistance trust fund shall be used 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 wholly performed and maintained by The City’s Housing and Community Development Division.

**R. Project Delivery Costs:** Most programs will be administered either through a subrecipient contract or by City staff. For subrecipients, the project delivery cost will be part of the contract.

**S. Essential Service Personnel Definition:** Essential service personnel is defined as families that have a household member that is a teacher, law enforcement personnel, emergency service and medical personnel, and local government employees who meet the program guidelines and earn less than 120% of the median income for the Tampa – St.

Petersburg – Clearwater standard metropolitan statistical area, adjusted for family size.

**T. Describe efforts to incorporate Green Building and Energy Saving products and processes:**

- The City will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:
- Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint);
- Low-flow water fixtures in bathrooms—WaterSense labeled products or the following specifications:
  - Toilets: 1.6 gallons/flush or less,
  - Faucets: 1.5 gallons/minute or less,
  - Showerheads: 2.2 gallons/minute or less;
- Energy Star qualified refrigerator;
- Energy Star qualified dishwasher, if provided;
- Energy Star qualified washing machine, if provided in units;
- Energy Star qualified exhaust fans in all bathrooms; and
- Air conditioning: Minimum SEER of 15. Packaged units are allowed in studios and one bedroom units with a minimum of 11.7 EER.

These requirements may be adjusted for rental developments if the requirements of other construction funding sources require a more prescriptive list.

**U. Describe efforts to meet the 20% Special Needs set-aside:** The Special Needs set-aside will be met through all strategies with particular attention given to the Special Needs strategy for owner occupied rehab. Additionally, the City of Tampa will continue to cultivate partnerships with non-profits that focus on serving the special needs population as defined by F. S. 420.0004 and 393.063. The City will use these partners as referring agencies to SHIP program strategies.

**V. Describe efforts to reduce homelessness:** The City of Tampa coordinates with the Continuum of Care (CoC) through active participation in CoC discussion and efforts with the Tampa Hillsborough Homeless Initiative (THHI) and Hillsborough County. The result of the City, County and THHI collaborating and participating in planning efforts has resulted in the City of Tampa assisting individuals and families who are homeless access shelters and receive rapid re-housing assistance. The measurable outcomes include improved access to stable housing, adequate referrals to resources and assistance, employment, exit from shelter to permanent housing.

## SECTION II: LHAP STRATEGIES - HOMEOWNERSHIP

<b>A. PURCHASE ASSISTANCE WITH OR WITHOUT REHAB ASSISTANCE</b>	<b>1,2</b>
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a. **Summary of Strategy:**

SHIP funds will be provided to assist potential homebuyers with closing costs and down-payment assistance to purchase a newly constructed or existing home or to perform repairs to existing homes necessary to health and safety, code compliance as determined by the home inspection, and/or HQS report, to the extent such homes are located on property within the City limits of City of Tampa. Purchase assistance will be up to \$14,999 and necessary repairs to major systems: roof, plumbing, HVAC and electrical and or other items identified in the HQS report to be made at the time of purchase may not exceed \$10,000.

The funds will be administered in house by City of Tampa staff. City of Tampa staff will use the HUD Section 8 definition of income.

b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019

c. **Income Categories to be served:** Very low, low, moderate, and 140%

d. **Maximum award:** \$24,999.00

Down payment: up to 20% of the purchase price or \$10,000 maximum, whichever is less, toward the down payment. Closing costs: 50% of closing costs up to a maximum of \$4,999, whichever is less. Repair assistance up to \$10,000.

e. **Terms:**

1. Loan/deferred loan/grant: Deferred Loan secured by a recorded mortgage and note
2. Interest Rate: 0%
3. Term: 

<u>Assistance</u>	<u>Affordability Period</u>
\$0 - \$14,999	5 Years
\$15,000 - \$40,000	10 Years
4. Forgiveness/Repayment: Loan is forgiven after 5 years for loans under \$14,999 and 10 years for loans above \$15,000.
5. Default/Recapture: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the

home as primary residence. If any of these occur, the outstanding balance will be due and payable.

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.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. **Recipient Selection Criteria:** Applicants will be required to do the following:

- Potential buyer must begin process with a HUD and City – Approved Housing Counseling agency and MUST NOT be under contract before receiving a reservation number. The Counseling agency will provide education, complete application with client and collect documentation
- Debt ratios of 31/45%
- Minimum Credit Score of 600
- Must contribute \$2,000, with a minimum of \$1,000 from borrower's own verifiable funds
- Home inspections by the Buyer & HQS Inspection by the City are required before closing (homes must be move-in ready)
- Can not have more than \$20,000 in liquid assets

g. **Sponsor/Developer Selection Criteria:** The City of Tampa will administer both the Purchase Assistance with and without Rehab inhouse.

<b><i>B.</i></b>	<b><i>OWNER OCCUPIED REHABILITATION</i></b>	<b><i>3</i></b>
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a. **Summary of Strategy:** SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows and other structural items. Cosmetic items may be included on rehabilitation projects if funds are available after completing all required repairs listed above. The City of Tampa HCD Staff will approve change orders as necessary, including those that are in excess of the maximum award. Services will be provided by non-profit partners.

In the case of situations identified as urgent related to the health and welfare of the household, assistance will be provided to mitigate or alleviate the cause(s) creating a safe living condition. Financial assistance provided in these instances will only be used to address a documented situation AND that other resources cannot be identified to carry out the activity in a timely manner. Such health and safety cases may exceed the maximum award and may receive up to \$50,000.

- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019. Health and safety repair projects will only be funded by the 2016-2017 funds.
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$25,000. Some health and safety cases as outlined in the strategy summary may receive up to \$50,000.
- e. **Terms:**
  - 1. Loan/deferred loan/grant: Deferred loan secured by a recorded mortgage and promissory note
  - 2. Interest Rate: 0%
  - 3. Term: 10 years
  - 4. Forgiveness/Repayment: Forgiveness after ten year term
  - 5. Default/Recapture: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

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.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

- f. **Recipient Selection Criteria:** Applicant Eligibility is as follows:
  - 1. Must be the legal owner of the property for at least the past Five (5) years, as evidenced by the Deed.

2. Has not received assistance through the City of Tampa's Rehab program(s) in the last 10 years.
  3. Can not have more than \$20,000 in liquid assets
  4. Applicant(s) can not own more than one property.
  5. Must be current on any existing mortgage, if applicable,
  6. May not have more than one existing mortgage on the property (Exception will be made for a Historic Preservation and/or TIF Mortgage).
  7. Property must be the applicants primary residence as evidenced by Homestead Exemption.
  8. Must be a Single Family dwelling unit (1-4 units)
  9. Can not have an active bankruptcy or outstanding judgement(s)
  10. Property taxes are current or on a payment plan with Hillsborough County.
  11. The homeowner must commit to maintaining homeowner's insurance through the duration of the affordability period (based on the loan amount).
- g. **Sponsor/Developer Selection Criteria:** Non-profits will apply to the City through an RFP process that will be advertised. The RFP will require proof of experience in providing rehab of single family homes, proof of financial capacity, and proof of ability to proceed once all funding is closed.
- h. Additional Information: Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP projects.

<b>C. DISASTER REPAIR/MITIGATION</b>	<b>5</b>
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- a. **Summary of Strategy:** SHIP funds will be awarded to applicants in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President or Governor.  
Repairs will be prioritized as follows:
1. Immediate threats to health and life safety (sewage, damaged windows, roofing) in cases where the home is still habitable.
  2. Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable.
  3. Repairs necessary to make the home habitable.
  4. Repairs to mitigate dangerous situations (exposed wires).
- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$30,000

- e. **Terms:**
  - 1. Loan/deferred loan/grant: Grant
  - 2. Interest Rate: N/A
  - 3. Term: All disaster assistance shall be given in the form of a grant.
  - 4. Forgiveness/Repayment: N/A
  - 5. Default/Recapture: N/A
- f. **Recipient Selection Criteria:** Applicant selection is as follows:
  - 1. First qualified, first served.
  - 2. All households assisted must be victims of the declared disaster. This may be certified by an outside party or by the Community Development Division.
  - 3. Additionally, eligibility for this strategy shall be done in an expedited manner 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. Additionally, if the Florida Housing Finance Corporation allows even less documentation with that particular disaster, that methodology may be used.
- g. **Sponsor/Developer Selection Criteria:** The City will carry out the selection and application process in-house.

<b><i>D. FORECLOSURE PREVENTION</i></b>	<b>7</b>
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- a. **Summary of Strategy:** SHIP 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. HCD staff will review the homeowner's current situation, including affordability of mortgage. Eligible expenses include such things as delinquent mortgage payments (principal, interest, taxes and insurance), attorney's fees, late fees, appraisals, standard refinancing closing costs and other customary fees. Funds may also be used to assist a person to refinance their homes to a fixed rate mortgage if they currently have an adjustable rate mortgage or interest-only mortgage and are at risk of default.
- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$15,000
- e. **Terms:**
  - 1. Loan/deferred loan/grant: Deferred Loan secured by a recorded mortgage and promissory note
  - 2. Interest Rate: 0%
  - 3. Term: Five years
  - 4. Forgiveness/Repayment: Forgiven after five year term

5. The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

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.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

**f. Recipient Selection Criteria:**

1. The County Property Appraisers assessment or appraisal must show that it is less than the SHIP sales price limit, according to SHIP rules and statutes on how that is defined, whichever is less.
2. Foreclosure prevention applicant must complete counseling with the Housing and Community Development Division's Housing Counseling staff.
3. Foreclosure prevention applications must show that the nonpayment of their mortgage is not through their own doing. Eligible reasons are:
  - a. Loss of employment
  - b. Sudden medical expenses
  - c. Divorce or separation
  - d. Death in family
  - e. Unforeseen home repair
4. Applicants shall receive funding on a first-qualified, first-served basis.
5. Applications must have acceptable credit. This is defined as follows:
  - a. Any bankruptcy must be discharged and at least three years must have passed. The client must have a six-month history of timely payments on at least two obligations.
  - b. No property taxes or other county assessments may be in arrears. This does not include payments that do not have to be paid immediately, such as road assessments.
  - c. All medical collections and debts will be ignored.
  - d. Any bad debt more than three years old will be ignored.
  - e. If bad debt, collectively, is less than \$4,000.00 (including collections and judgments), they shall be ignored.
  - f. The Housing & Community Development Manager may review individual credit situations and waive requirements. This may be

done in cases where the client is making an effort to pay back the bad debt or has worked out an agreement with a counseling agency.

- g. **Sponsor/Developer Selection Criteria:** The City will carry out this strategy in-house.

<b><i>E. ACQUISITION/ REHABILITATION</i></b>	<b>9</b>
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- a. **Summary of Strategy:** SHIP funds may be provided to for-profit or non-profit organizations or used for the acquisition and rehabilitation of residential housing for resale to eligible buyers.
- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$75,000 per unit
- e. **Terms:**
  - 1. Loan/deferred loan/grant: Loan
  - 2. Interest Rate: 0%
  - 3. Term: Fifteen years
  - 4. Forgiveness/Repayment: Repayment
    - a. For for-profits, the loan is due and payable at the end of the term unless the City negotiates an extended loan term to secure affordable rental units in the best interest of the City's residents.
    - b. For non-profits, the loan is forgiven on a prorated basis beginning in year six so that 10% of the loan is forgiven annually from years six through fifteen.
  - 5. Default/Recapture: In the event the property is not sold to an income ineligible homebuyer, the funds will become due and payable to the City.
- f. **Recipient Selection Criteria:** Applicants will be assisted on a first-qualified, first-served basis
- g. **Sponsor/Developer Selection Criteria:** Developers will apply to the City through an RFP process that will be advertised. The RFP will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets with the City's housing element in the Comprehensive Plan.

The City reserves the right to select developments that meet all the above

requirements and:

1. Are in areas of immediate need due to lack of available units.
2. Propose to preserve and improve existing units.

All funding awards will be subject to closing on other funding sources.

- h. **Additional Information:** Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP projects.

<b><i>F. NEW CONSTRUCTION</i></b>	<b><i>10</i></b>
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- a. **Summary of Strategy:** SHIP funds may be provided to for-profit or non-profit organizations to be used for the infrastructure and development costs for residential housing for resale to eligible buyers.
- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Very low, low, moderate, and 140%
- d. **Maximum award:** \$100,000 per unit
- e. **Terms:**
  1. Loan/deferred loan/grant: Loan
  2. Interest Rate: 0%
  3. Term: Ten years (homebuyer)
  4. Forgiveness/Repayment: Repayment
    - a. For for-profits, the loan is due and payable at the end of the term unless the City negotiates an extended loan term to secure affordable rental units in the best interest of the City's residents.
    - b. For non-profits, the loan may be forgiven on a prorated basis beginning in year six so that 10% of the loan is forgiven annually from years six through ten.
  5. Default/Recapture: In the event the property is not sold to an income ineligible homebuyer, the funds will become due and payable to the City.
- f. **Recipient Selection Criteria:** Applicants will be assisted on a first-qualified, first-served basis.
- g. **Sponsor/Developer Selection Criteria:** Developers will apply to the City through an RFP process that will be advertised. The RFP will require proof of developer experience in providing affordable rental housing, proof of financial capacity,

evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets with the City's element in the Comprehensive Plan.

The City reserves the right to select developments that meet all the above requirements and:

1. Are in areas of immediate need due to lack of available units.

All funding awards will be subject to closing on other funding sources.

- h. Additional Information: Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP units.

<b>G. SPECIAL NEEDS</b>	<b>II</b>
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- a. **Summary of Strategy:** SHIP funds may be provided for owner-occupied rehabilitation assistance to serve persons with special needs as defined in §420.0004, Florida Statutes. The first priority of these special needs funds must be to serve persons with developmental disabilities as defined in §393.063, Florida Statutes, with an emphasis on home modifications, including technological enhancements and devices which will allow homeowners to remain independent in their own homes and maintain their homeownership.
- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$35,000
- e. **Terms:**
  1. Loan/deferred loan/grant: Deferred Loan secured by a recorded mortgage and promissory note
  2. Interest Rate: 0%
  3. Term: 10 years
  4. Forgiveness/Repayment: Forgiveness at the end of the 10 year term
  5. Default/Recapture: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

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.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. **Recipient Selection Criteria:** Applicant Eligibility is as follows:

1. Must be the legal owner of the property for at least the past two (2) years, as evidenced by the Deed.
2. Has not received assistance through the City of Tampa's Rehab program(s) in the last 10 years.
3. Must be current on any existing mortgage, if applicable, and may not have more than one existing mortgage on the property.
4. Property taxes are current or on a payment plan with Hillsborough County.
5. The homeowner must commit to maintain his/her home in a standard condition for the entire loan (Code Violations).
6. The homeowner must commit to maintaining homeowner's insurance through the duration of the affordability period (based on the loan amount).
7. Must meet median income limits

g. **Sponsor/Developer Selection Criteria:** Developers will apply to the City through an RFP process that will be advertised. The RFP will require proof of developer experience in providing rehab of single family homes, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets with the City's housing element in the Comprehensive Plan.

The City reserves the right to select developments that are meet all the above requirements and:

1. Are in areas of immediate need due to lack of available units.
2. Propose to preserve and improve existing units.

All funding awards will be subject to closing on other funding sources.

h. **Additional Information:** Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rehab projects.

**SECTION III: LHAP STRATEGIES- Rental**

<b>A. REHABILITATION –RENTAL</b>	<b>14</b>
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- a. **Summary of Strategy:** SHIP funds may be provided to for-profit or non-profit organizations for the rehabilitation of rental housing projects to increase the supply of decent, safe affordable housing in the City of Tampa.
- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$50,000 per unit
- e. **Terms:**
  - 1. Loan/deferred loan/grant: Deferred Loan secured by a recorded mortgage and promissory note
  - 2. Interest Rate: 0%
  - 3. Term: The term will be a minimum of 20 years
  - 4. Forgiveness/Repayment: Repayment
    - a. For for-profits, the loan is due and payable at the end of the term unless the City negotiates an extended loan term to secure affordable rental units in the best interest of the City’s residents.
    - b. For non-profits, the loan is forgiven on a prorated basis beginning in year six so that 10% of the loan is forgiven annually from years six through fifteen.
  - 5. Default/Recapture: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur, the outstanding balance will be due and payable.
- f. **Recipient Selection Criteria:** Applicants will be assisted on a first-qualified, first-served basis.
- g. **Sponsor/Developer Selection Criteria:** Developers will apply to the City through an RFP process that will be advertised. The RFP will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets with the City’s housing element in the Comprehensive Plan.

The City reserves the right to select developments that are meet all the above requirements and:

1. Are in areas of immediate need due to lack of available units.
2. Propose to preserve and improve existing units.

All funding awards will be subject to closing on other funding sources.

- h. **Additional Information:** Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rehab projects.
- i. **Additional Information:** Preference will be given first to projects serving 80% of median income or below.

<b>B. NEW CONSTRUCTION –RENTAL</b>	<b>21</b>
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- a. **Summary of Strategy:** SHIP funds may be provided to a for-profit or non-profit organization for hard costs of multi-family housing development.
- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$50,000 per unit
- e. **Terms:**
  1. Loan/deferred loan/grant: Deferred Loan secured by a recorded mortgage and promissory note
  2. Interest Rate: 0%
  3. Term: The term will be a minimum of 20 years
  4. Forgiveness/Repayment: Repayment
    - a. For for-profits, the loan is due and payable at the end of the term unless the City negotiates an extended loan term to secure affordable rental units in the best interest of the City's residents.
    - b. For non-profits, the loan is forgiven on a prorated basis beginning in year six so that 10% of the loan is forgiven annually from years six through fifteen.
  5. Default/Recapture: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur, the outstanding balance will be due and payable.
- f. **Recipient Selection Criteria:** Applicants will be assisted on a first-qualified,

first-served basis.

- g. **Sponsor/Developer Selection Criteria:** Developers will apply to the City through an RFP process that will be advertised. The RFP will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets with the City's housing element in the Comprehensive Plan.

The City reserves the right to select developments that meet all the above requirements and:

1. Are in areas of immediate need due to lack of available units.
2. Propose to preserve and improve existing units.

All funding awards will be subject to closing on other funding sources.

- h. **Additional Information:** Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP projects.

<b><i>C. SECURITY AND/OR UTILITY DEPOSITS-RENTAL</i></b>	<b>23</b>
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- a. **Summary of Strategy:** SHIP funds may be provided to assist with rental, security and utility deposits on behalf of eligible households within the City of Tampa. Eligible utility deposits include only provider-mandated deposits for water, sewer, electricity, and gas. Rental Deposit funds may also be used to pay project delivery costs associated with strategy implementation such as inspection fees to ensure the unit meets Section 8 Housing Quality Standards. Project Delivery costs include all expenses associated with assisting a household and would be paid directly to the service provider.
- b. **Fiscal Years Covered:** 2016-2017, 2017-2018, and 2018-2019
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$3,000
- e. **Terms:**
1. Loan/deferred loan/grant: Grant
  2. Interest Rate: N/A
  3. Term: N/A
  4. Forgiveness/Repayment: N/A
  5. Default/Recapture: N/A
- f. **Recipient Selection Criteria:** Applicants for the Rental Deposit Program must meet

the following criteria:

- Very-low and low-income, must be homeless, or at risk of homelessness because of the inability to pay the security and/or utility deposit.
- Applicant must complete rental counseling with a City approved agency before receiving funds and moving into the rental unit. The agency will provide budget and credit counseling to the applicant and collect documentation of budgeting at the three and six month markers of the lease.
- HQS Inspection by the City are required before applicants can move into unit.
- Lease must be for at least a one year.

Assistance is limited to a one-time award. Applicants cannot rent mobile homes. Eligibility and determination 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-qualified, first served basis.

- g. **Sponsor/Developer Selection Criteria:** Non-profits will apply to the City through an RFP process that will be advertised. The RFP will require proof of experience in providing prevention services, proof of financial capacity, and proof of ability to proceed once funding is awarded.
- h. **Additional Information:** Developers will be required to meet compliance reporting requirements related to prevention services to meet the statutory requirements for monitoring of SHIP projects.

#### **SECTION IV: LHAP INCENTIVE STRATEGIES**

The Affordable Housing Advisory Committee (AHAC) was charged with the responsibility to review incentive strategies intended to encourage affordable housing production and to make recommendations about each incentive strategy. The AHAC is comprised of eleven (11) members that have demonstrated interest, competence, professional experience or knowledge in the development of affordable housing, planning, building, real estate, mortgage lending, law or other related discipline. The AHAC was established by City Council as an advisory review board to periodically evaluate established policies, procedures, ordinances, and land development regulations, and to reports its findings to City Council with any recommended changes. Specifically, the AHAC is to periodically review, evaluate and recommend the adoption of local affordable housing incentives strategies, local regulatory reform and incentive programs to encourage affordable housing.

Pursuant to the Affordable Housing Advisory Committee Local Housing Incentives Strategies Recommendation Report, the following is a list of the City of Tampa affordable housing incentive strategies (this includes updated as well as new incentive strategies). These incentive strategies are intended to facilitate, encourage, preserve, and produce affordable housing and designed to assure safe, decent and affordable housing for the City's very-low, low and moderate-income households.

- Incentive 1:** The processing of approvals of development orders or permits, as defined in s. 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects.
- Incentive 2:** The allowance of flexibility in densities for affordable housing.
- Incentive 3:** The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.
- Incentive 4:** The allowance of affordable accessory residential units in residential zoning districts.
- Incentive 5:** The reduction of parking and setback requirements for affordable housing.
- Incentive 6:** The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- Incentive 7:** The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- Incentive 8:** The support of development near transportation hubs and major employment centers and mixed-use developments.
- Incentive 9:** Outreach and Education

## **SECTION V: 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. Other Documents Incorporated by Reference.

## Exhibit A

### Administrative Budget

Fiscal Year 2016/2017	
Salaries and Benefits	\$ 223,202.60
Office Supplies and Equipment	\$ -
Travel Per diem Workshops, etc.	\$ 3,000
	\$ 226,202.60

Fiscal Year 2017/2018	
Salaries and Benefits	\$ 223,202.60
Office Supplies and Equipment	\$ -
Travel Per diem Workshops, etc.	\$ 3,000
	\$ 226,202.60

Fiscal Year 2018/2019	
Salaries and Benefits	\$ 223,202.60
Office Supplies and Equipment	\$ -
Travel Per diem Workshops, etc.	\$ 3,000
	\$ 226,202.60

## Exhibit B Timeline for SHIP Expenditures

City of Tampa 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
<b>2016-2017</b>	6/30/2018	6/30/2019	9/15/2017	9/15/2018	9/15/2019
<b>2017-2018</b>	6/30/2019	6/30/2020	9/15/2018	9/15/2019	9/15/2020
<b>2018-2019</b>	6/30/2020	6/30/2021	9/15/2019	9/15/2020	9/15/2021

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
<b>2016-2017</b>	3/30/2018	3/30/2019	6/15/2017	6/15/2018	6/15/2019
<b>2017-2018</b>	3/30/2019	3/30/2020	6/15/2018	6/15/2019	6/15/2020
<b>2018-2019</b>	3/30/2020	3/30/2021	6/15/2019	6/15/2020	6/15/2021

**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 by **December 31** of the year prior to the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

**Exhibit C**  
**Housing Delivery Goals Chart (HDGC)**

FLORIDA HOUSING FINANCE CORPORATION													LHAP Exhibit C 2017	
HOUSING DELIVERY GOALS CHART													Please check applicable box	
2016-2017													New Plan:	
													Amendment:	X
													Fiscal Yr. Closeout:	
Name of Local Government:		City of Tampa						Allocation:		\$2,262,026.00				
								A	B	C	D	E	F	
	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total	
Code		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units	
1,2	Purchase Assistance with or without Rehab	5	\$24,999	5	\$24,999	4	\$24,999	\$0.00	\$350,000.00	\$0.00	\$350,000.00	15.47%	14	
3	Owner Occupied Rehabilitation	13	\$25,000	12	\$25,000	10	\$25,000	\$0.00	\$851,203.00	\$0.00	\$851,203.00	37.63%	35	
5	Disaster Mitigation		\$0		\$0		\$0	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0	
7	Foreclosure Prevention	1	\$15,000	1	\$15,000	1	\$15,000	\$0.00	\$0.00	\$35,823.00	\$35,823.00	1.58%	3	
9	Acquisition/Rehabilitation	0	\$75,000	0	\$75,000	0	\$75,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0	
10	New Construction	0	\$75,000	0	\$75,000	0	\$75,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0	
11	Special Needs	2	\$30,000	3	\$30,000	3	\$30,000	\$0.00	\$250,000.00		\$250,000.00	11.05%	8	
											\$0.00	0.00%	0	
	Subtotal 1 (Home Ownership)	21		21		18		\$0.00	\$1,451,203.00	\$35,823.00	\$1,487,026.00	65.74%	60	
	RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total	
		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units	
21	New Construction	10	\$25,000	8	\$25,000	0	25000	\$550,000.00	\$0.00	\$0.00	\$550,000.00	24.31%	18	
14	Rehabilitation - Rental	1	\$25,000	1	\$25,000	1	25000	\$0.00	\$75,000.00	\$0.00	\$75,000.00	3.32%	3	
23	Security and/or Utility Deposits	20	\$3,000	20	\$3,000	10	3000	\$0.00	\$0.00	\$150,000.00	\$150,000.00	6.63%	50	
											\$0.00	0.00%	0	
											\$0.00	0.00%	0	
	Subtotal 2 (Non-Home Owner)	31		29		11		\$550,000.00	\$75,000.00	\$150,000.00	\$775,000.00	34.26%	71	
	Administration Fees											0.00%		
	Admin. From Program Income											0.00%		
	Home Ownership Counseling											0.00%		
	GRAND TOTAL													
	Add Subtotals 1 & 2, plus all	52		50		29		\$550,000.00	\$1,526,203.00	\$185,823.00	\$2,262,026.00	100.00%	131	
	Percentage Construction/Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.											91.79%		
	Maximum Allowable													
	Purchase Price:								New	\$226,926	Existing	\$226,926		
	Allocation Breakdown	Amount	%											
	Very-Low Income	\$859,995.00	38.0%											
	Low Income	\$849,990.00	37.6%											
	Moderate Income	\$509,996.00	22.5%											
	TOTAL	\$2,219,981.00	0.0%											
	Projected Program Income:													
	Projected Recaptured Funds:													
	Distribution:													
	Total Available Funds:													

FLORIDA HOUSING FINANCE CORPORATION												LHAP Exhibit C 2017		
HOUSING DELIVERY GOALS CHART												Please check applicable box		
2017-2018												New Plan:		
												Amendment:		X
												Fiscal Yr. Closeout:		
Name of Local Government:		City of Tampa						Allocation:		\$2,262,026.00				
		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F	
Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units	
1,2	Purchase Assistance with or without Rehab	5	\$24,999	5	\$24,999	4	\$24,999	\$0.00	\$350,000.00	\$0.00	\$350,000.00	15.47%	14	
3	Owner Occupied Rehabilitation	13	\$25,000	12	\$25,000	10	\$25,000	\$0.00	\$851,203.00	\$0.00	\$851,203.00	37.63%	35	
5	Disaster Mitigation		\$0		\$0		\$0	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0	
7	Foreclosure Prevention	1	\$15,000	1	\$15,000	1	\$15,000	\$0.00	\$0.00	\$35,823.00	\$35,823.00	1.58%	3	
9	Acquisition/Rehabilitation	0	\$75,000	0	\$75,000	0	\$75,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0	
10	New Construction	0	\$75,000	0	\$75,000	0	\$75,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0	
11	Special Needs	2	\$30,000	3	\$30,000	3	\$30,000	\$0.00	\$250,000.00		\$250,000.00	11.05%	8	
											\$0.00	0.00%	0	
	Subtotal 1 (Home Ownership)	21		21		18		\$0.00	\$1,451,203.00	\$35,823.00	\$1,487,026.00	65.74%	60	
	RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total	
		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units	
21	New Construction	10	\$25,000	8	\$25,000	0	25000	\$550,000.00	\$0.00	\$0.00	\$550,000.00	24.31%	18	
14	Rehabilitation - Rental	1	\$25,000	1	\$25,000	1	25000	\$0.00	\$75,000.00	\$0.00	\$75,000.00	3.32%	3	
23	Security and/or Utility Deposits	20	\$3,000	20	\$3,000	10	3000	\$0.00	\$0.00	\$150,000.00	\$150,000.00	6.63%	50	
											\$0.00	0.00%	0	
											\$0.00	0.00%	0	
	Subtotal 2 (Non-Home Owner)	31		29		11		\$550,000.00	\$75,000.00	\$150,000.00	\$775,000.00	34.26%	71	
	Administration Fees											0.00%		
	Admin. From Program Income											0.00%		
	Home Ownership Counseling											0.00%		
	GRAND TOTAL													
	Add Subtotals 1 & 2, plus all	52		50		29		\$550,000.00	\$1,526,203.00	\$185,823.00	\$2,262,026.00	100.00%	131	
	Percentage Construction: Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										91.79%			
	Maximum Allowable													
	Purchase Price:							New	\$226,926	Existing	\$226,926			
	Allocation Breakdown	Amount	%					Projected Program Income:		Max Amount Program Income For Admin	\$226,202.60			
	Very-Low Income	\$859,995.00	38.0%					Projected Recaptured Funds:						
	Low Income	\$849,990.00	37.6%					Distribution:	\$2,262,026.00					
	Moderate Income	\$509,996.00	22.5%					Total Available Funds:	\$2,262,026.00					
	TOTAL	\$2,219,981.00	0.0%											

FLORIDA HOUSING FINANCE CORPORATION													LHAP Exhibit C 2017	
HOUSING DELIVERY GOALS CHART													Please check applicable box	
2018-2019													New Plan:	
													Amendment:	X
													Fiscal Yr. Closeout:	
Name of Local Government:		City of Tampa						Allocation:		\$2,262,026.00				
		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F	
Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units	
1,2	Purchase Assistance with or without Rehab	5	\$24,999	5	\$24,999	4	\$24,999	\$0.00	\$350,000.00	\$0.00	\$350,000.00	15.47%	14	
3	Owner Occupied Rehabilitation	13	\$25,000	12	\$25,000	10	\$25,000	\$0.00	\$851,203.00	\$0.00	\$851,203.00	37.63%	35	
5	Disaster Mitigation		\$0		\$0		\$0	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0	
7	Foreclosure Prevention	1	\$15,000	1	\$15,000	1	\$15,000	\$0.00	\$0.00	\$35,823.00	\$35,823.00	1.58%	3	
9	Acquisition/Rehabilitation	0	\$75,000	0	\$75,000	0	\$75,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0	
10	New Construction	0	\$75,000	0	\$75,000	0	\$75,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0	
11	Special Needs	2	\$30,000	3	\$30,000	3	\$30,000	\$0.00	\$250,000.00		\$250,000.00	11.05%	8	
											\$0.00	0.00%	0	
	Subtotal 1 (Home Ownership)	21		21		18		\$0.00	\$1,451,203.00	\$35,823.00	\$1,487,026.00	65.74%	60	
	RENTAL STRATEGIES	Units	Award	Units	Award	Units	Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units	
21	New Construction	10	\$25,000	8	\$25,000	0	25000	\$550,000.00	\$0.00	\$0.00	\$550,000.00	24.31%	18	
14	Rehabilitation - Rental	1	\$25,000	1	\$25,000	1	25000	\$0.00	\$75,000.00	\$0.00	\$75,000.00	3.32%	3	
23	Security and/or Utility Deposits	20	\$3,000	20	\$3,000	10	3000	\$0.00	\$0.00	\$150,000.00	\$150,000.00	6.63%	50	
											\$0.00	0.00%	0	
											\$0.00	0.00%	0	
	Subtotal 2 (Non-Home Owner)	31		29		11		\$550,000.00	\$75,000.00	\$150,000.00	\$775,000.00	34.26%	71	
	Administration Fees											0.00%		
	Admin. From Program Income											0.00%		
	Home Ownership Counseling											0.00%		
	GRAND TOTAL													
	Add Subtotals 1 & 2, plus all	52		50		29		\$550,000.00	\$1,526,203.00	\$185,823.00	\$2,262,026.00	100.00%	131	
	Percentage Construction: Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										91.79%			
	Maximum Allowable													
	Purchase Price:							New	\$226,926	Existing	\$226,926			
	Allocation Breakdown	Amount	%					Projected Program Income:		Max Amount Program Income For Admin	\$226,202.60			
	Very-Low Income	\$859,995.00	38.0%					Projected Recaptured Funds:						
	Low Income	\$849,990.00	37.6%					Distribution:	\$2,262,026.00					
	Moderate Income	\$509,996.00	22.5%					Total Available Funds:	\$2,262,026.00					
	TOTAL	\$2,219,981.00	0.0%											

**Exhibit D**  
**Signed LHAP Certification**

**Exhibit E**  
**Signed LHAP Amendment Resolution**

**Exhibit F**  
**Ordinance**  
**N/A**

**Exhibit G**  
**Interlocal Agreement**

**N/A**

**Exhibit H  
AHAC Report**

**CITY OF TAMPA, FLORIDA**

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**Local Housing Incentives Strategies**

**Recommendation Report**

**Affordable Housing Advisory Committee**



**Planning and Development**

**Housing and Community Development**

**City Hall  
306 E. Jackson Street  
Third Floor North  
Tampa, FL 33602**

**City of Tampa**  
**Affordable Housing Advisory Committee**  
**2016 Incentive Review and Recommendation Report**

**I. Background Information:**

The City of Tampa's Affordable Housing Advisory Committee was established by City Ordinance 2008-77 on May 15<sup>th</sup>, 2008 by City Council. Their current members were appointed by Resolutions 2013-460 and 2013-431.

The following members were appointed by the Mayor by Resolution 2013-460 on June 27, 2013:

- Russ Versaggi – engaged in the residential home building industry
- Debra Koehler – engaged as a for-profit provider of affordable housing
- Harry Hedges – engaged in the banking or mortgage industry in connection with affordable housing
- Jose Garcia – engaged as a non-profit provider of affordable housing
- John Latimer – representative of labor activity engaged in connection with affordable housing

The following members were appointed by City Council by Resolution 2013-431 on June 6, 2013:

- Eddie Diaz – engaged as a real estate professional in connection with affordable housing
- Ronald Carpenter – resident of the City of Tampa

Three positions remain vacant, as no candidates have applied for the committee positions.

- Vacant – represents essential service personnel
- Vacant – actively serves on local planning agency
- Vacant – represents employers within the City of Tampa
- Vacant – a citizen engaged in advocacy for low income persons in connection with affordable housing

The committee meeting dates, topics discussed and overall thoughts are listed below:

<b>Thursday, July 30, 2015</b>	<b>10:00 AM – 306 E. Jackson St. 5<sup>th</sup> Floor</b>
Topics of Discussion	Overall Thoughts
Review AHAC Ordinance	Staff prepared, Council Approved
Review Statute and Rule	Basic Overview
Review Duties of AHAC Members and City Staff	Helpful for board to know what they are responsible for doing. Staff provided board with a binder with HCD and AHAC overview
Review Calendar, attendance, quorum	Regular meetings will be scheduled once we have quorum
<b>Thursday, September 28, 2015</b>	
<b>10:00 AM – 306 E. Jackson St. 5<sup>th</sup> Floor</b>	
Review board SOP	Due to the lack of a quorum the board was unable to adopt SOP
Review of LHAP	City staff reviewed existing LHAP and announced upcoming State training in Ocala in October. Staff will prepare a draft of new LHAP based on training.
Building Code Enforcement	Mike Peterson from Code Enforcement was in attendance to answer questions regarding Board questions regarding the enforcement of building codes
Old Business	Discussed Veteran Stand Down
<b>Thursday, December 10, 2015</b>	
<b>10:00 AM – 306 E. Jackson St. 5<sup>th</sup> Floor</b>	
Review of LHAP Incentives	Recommendations were made by the Board and documented for the draft report
<b>Thursday, January 14, 2016</b>	
<b>10:00 AM – 306 E. Jackson St. 5<sup>th</sup> Floor</b>	
Review of draft Incentive Report	
<b>Thursday, February 11, 2016</b>	<b>Public Hearing to Adopt Incentive Plan</b>
<b>10:00 AM - 306 E. Jackson St. 5<sup>th</sup> Floor</b>	

Public Hearing on Recommendations	
Council Meeting Date to present Plan	Date set for September
Future Meeting Dates TBD	Within 60 days

## **II. Public Hearing:**

List of Public Hearing information; the date and time of the public hearing and a synopsis of public input; Includes the names of those who spoke during the public hearing, if any.

Public Hearing February 11, 2016 – TMOB Conference Room 10:00AM (306 E. Jackson Street, 5<sup>th</sup> Floor)

## **III. Incentives and Recommendations:**

**Incentive 1:** The processing of approvals of development orders or permits, as defined in s. 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects.

### **Review Synopsis:**

The City currently has a process in place to expedite permits for the construction of affordable housing. To be designated an affordable housing project, a builder/contractor must provide the City's Development Services Center Staff with verification from the Housing and Community Development Division when applying for permits and plans reviews. The project is then earmarked as a qualified affordable housing project and receives expedited review. Expedited review does not guarantee approval, but does guarantee a quicker review.

Plan reviews. The City's Development Center (DSC) has developed procedures to speed up the review process with focus on residential permitting. Cross training of employees allows the plan review process to continue when critical staff is absent. First plan review is normally 5 workdays. Affordable housing expedited review is a 2-day reduction (3 days) from intake to notifying the applicant. The second plan review normally takes 3 days. Affordable Housing review takes 2 days, as does the third plan review. Commercial plan review, which includes multi-family structures, generally takes 15 working days to complete. Multi-Family affordable housing projects' expedited first review takes only 5 days.

Expedited Permitting process- The AHAC members agreed that the City's permit process normally flows quickly and does not adversely affect the development of affordable housing in the City. Normal permitting process takes 10 days for approval. The expedited process will be reduced by 5 days. Eligible Permits should include all types not limited to building and construction.