

**City of Tampa, Florida**



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

**2025-2026, 2026-2027, 2027-2028**

**May 2025**

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E. Signed, dated, witnessed or attested adopting resolution	
F. Ordinance: (If changed from the original creating ordinance) N/A	
G. Interlocal Agreement (N/A)	



**I. Program Details:**

**A. LG(s)**

Name of Local Government	City of Tampa, Florida
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: 2025-2026, 2026-2027, 2027-2028**

**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.

**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.

**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.

**G. Public Input:** Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood leaders. Public input was solicited through the local newspaper and City website in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

**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 completed applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

N/A

- 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.
- 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 Maintenance.
- 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 average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- 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.
- 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.

**The City currently contracts with Neighborhood Lending Partners to monitor rental developments that have received SHIP funding as part of the financing of the development and are not otherwise monitored as detailed above.**

- 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	Admin. Fee Percentage
Local Government		10%
Third Party Entity/Sub-recipient		

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership of a principal residence or has not owned a home during the 3-year period ending on the date of application for assistance. Exceptions to this definition include those facing domestic violence and a displaced spouse, who previously owned a home with a former spouse with appropriate documentation.*
- S. Project Delivery Costs:** Project delivery costs are applicable to the following strategies: A-Home Purchase Assistance, B-Owner Occupied Rehabilitation, C-Replacement Housing, F-Acquisition/ Rehabilitation, G-New Construction, I-New Construction/ Rehabilitation and J-Tenant Assistance – Rental.



These project delivery costs performed by non-city housing staff shall include income qualifications, underwriting services, title searches, credit reporting, appraisals, environmental reviews (Phase I, Phase II, etc.), loan closings, recording fees and document stamps, surveys, lead-based paint inspection, lead-based paint clearance testing/exam, termite inspections, initial inspection/review, work write-ups, cost estimates, construction inspections and oversight, case management oversight until construction completion. These project delivery costs are actual amounts of services and deliverables. Project delivery cost will not exceed 5% of the awarded amount and will be a grant **and will be included in the maximum award**.

**T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

**U. 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 SEER.

These requirements may be adjusted for rental developments if the requirements of other construction funding sources require a more restrictive list. The City of Tampa includes sustainable criteria in various housing construction requests for proposals and invitations to bid.

**V. Describe efforts to meet the 20% Special Needs set-aside:** The Special Needs set-aside will be met through all strategies. 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 (13) and 393.063. The city will use these partners as referring agencies to SHIP program strategies.

**W. 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 been the City of Tampa assisting individuals and families who are homeless access shelters and receive rapid re-housing assistance. The City of Tampa leverages HOME Investment Partnership grant funds and Local general funds by administering a Tenant Based Rental Assistance Program designed to assist individuals and families who are literally homeless. The measurable outcomes include



improved access to stable housing, adequate referrals to resources and assistance, employment, and exit from shelter to permanent housing. Additionally, In FY 2022, the Housing and Community Development Department developed Homeless Outreach Team. Homeless Outreach is a multi-faceted effort where our team is able to assist those in need with street outreach and available resources.

## Section II. LHAP Strategies:

<b>A. HOME Purchase Assistance</b>	Code 1, 2
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|----|---|
| a. | Summary: SHIP funds will be provided to assist potential homebuyers with closing costs and down-payment assistance to purchase a newly constructed or existing homes including rehabilitation or interest buy down if needed. |
|----|---|

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: Award determined on the income level of the beneficiary; of which, up to \$5,000 per unit may be used for rehabilitation:

<u>Income Level</u>	<u>Maximum</u>
0-50% AMI	Not eligible
50.01%-80% AMI	\$50,000.00
80.01%-120% AMI	\$40,000.00
120.01%-140% AMI	\$30,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Loan secured by recorded mortgage and note
2. Interest Rate: 0%
3. Years in loan term: 20 years
4. Forgiveness: Forgiven at the end of the loan term if loan is in good standing.
5. Repayment: No repayment required if the loan is in good standing.
6. Restrictive Covenants: N/A
7. Default: 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; default in any prior mortgage, note, or lien of record; demo, modification, alteration, construction, improvements without prior written consent. If any of these occur, or other issues of non-compliance with the terms of the mortgage documents, 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 and it is determined that adequate funds may be available to justify pursuing a recapture, the City will make an effort to recapture funds through the legal process.

- f. Recipient Selection Criteria: Selected on a first-qualified, first-served basis, and:
- Potential buyer must complete the Home Buyer Education program 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 homebuyer education, complete the application with client and collect applicant documentation for eligibility.
  - Mid Credit Score of 600
  - Must contribute at least \$2,000 towards the purchase of the home, with a minimum of \$1,000 from borrower's own verifiable funds (unless applicant is participating in a program that requires "sweat equity") and the remaining funds must be verified prior to closing.
  - Full Independent Home inspection on behalf of the Buyer and HQS Inspection by the City are required before closing
  - Cannot have more than \$20,000 in liquid assets (exceptions will be made if funds are applied to the purchase of the home). May be suspended in case of disaster recovery.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Eligible expenses include minor repairs to existing homes necessary for compliance as determined by the home inspection, and/or HQS report. Project delivery cost will be paid in accordance with Section 1.S. This strategy may be combined with other state, federal, or local programs.

<b>B. Owner Occupied Rehabilitation</b>	Code 3
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a. Summary: SHIP funds will be awarded to households in need of repairs to correct all repair oriented mandatory code violation improvements, health and safety issues, electrical, plumbing, roofing, windows and other structural items. Other items may be included on rehabilitation projects if funds are available after completing repairs listed above, including homeowner's insurance for one year and inspections if needed.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: very low, low, moderate and households up to 140% AMI
- d. Maximum award: \$100,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded mortgage and note.
  2. Interest Rate: 0%





3. Years in loan term:

	<u>Assistance</u>	<u>Affordability Period</u>
a.	\$0 - \$30,000	10 Years
b.	\$30,001 - \$50,000	15 Years
c.	\$50,001-\$75,000	20 Years
d.	\$75,001-\$100,000	30 Years

4. Forgiveness: Forgiven at the end of the loan term if the loan is in good standing.
5. Repayment: No repayment required if the loan is in good standing.
6. Restrictive Covenants: N/A
7. Default: 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: Selected on a first-qualified, first-served basis, and:
- Must be the legal owner of the property for at least past five (5) years, as evidenced by the deed. Exceptions will be made for heir properties that are not in probate
  - Has not received assistance through the City of Tampa's Rehab program(s) in the last 5 years
  - Cannot have more than \$20,000 in liquid assets in a checking or savings account(s). May be suspended in case of disaster recovery.
  - Applicant(s) cannot own more than one property
  - Must be current on any existing mortgage, if applicable
  - May not have more than one existing mortgage on the property. However, exceptions will be made for Historic Preservation, Down Payment Assistance, Reverse Mortgages (HECM), FHA Partial Claim Subordinate Mortgages, FL Hardest Hit Funds (HHF), and/or Tax Increment Financing (TIF) Mortgage(s)
  - Property must be the applicant's primary residence as evidenced by Homestead Exemption
  - Must be a Single-family residential dwelling unit
  - Cannot have an active bankruptcy or outstanding judgement(s)
  - Property taxes must be current or on a payment plan with Hillsborough County
  - The owner must commit to maintaining homeowner's insurance through the duration of the affordability period (based on the loan amount) and include the City as a loss payee.



- Priority may be given to qualified special populations including but not limited to Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.
- Priority may be given to qualified disaster impacted populations.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Project delivery costs will be paid in accordance with Section 1.S. This strategy may be combined with other state, federal, or local programs.

<b>C. Replacement Housing</b>	<b>Code 4</b>
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a. Summary: This strategy will provide a newly constructed home in place of an existing, owner-occupied, single-family home that is beyond feasible for repair and rehabilitation (less than 25% of the structure is salvageable). Mobile/manufactured homes will not be eligible for assistance unless the applicant owns the subject land and the owner agrees that the existing mobile/manufactured home will be removed from the site prior to the site-built replacement home being built.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Very low, and low ( up to 80% AMI

d. Maximum award: \$275,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured with a recorded mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness: Forgiven at the end of the loan term if the loan is in good standing.
5. Repayment: No repayment required if the loan is in good standing.
6. Default:

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: Selected on a first-qualified, first-served basis.



- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Project delivery cost will be paid in accordance with Section 1.S. This strategy may be combined with other state, federal, or local programs. Additionally:
- The homeowner agrees to allow the contractor procured by the City to demolish the dilapidated structure
  - Homeowners assisted under this strategy will be required to obtain temporary housing on their own during the demolition and construction period
  - The homeowner has owned and occupied the dwelling to be demolished for not less than 5 years prior to execution of such an agreement
  - Ownership of the property must be fee simple estate at the time of loan closing with title in the name of the applicant
  - Existing lien holders, if applicable, must approve the demolition and reconstruction of the property
  - Property taxes must be current. Applications shall not be approved for funding if there are delinquent property taxes outstanding
  - Property owner is required to be current on mortgage payments, if applicable
  - Post-construction, Home Owner's Insurance will be required with the City of Tampa named as an additional insured, loss payee. The structure shall be insured to newly constructed value.
  - The initial annual insurance premium will be an eligible loan closing expense
  - Flood insurance will be required in special flood hazard areas and the initial annual insurance premium will be an eligible loan closing expense.
  - Priority may be given to qualified special populations including but not limited to Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.
  - Priority may be given to qualified disaster impacted populations.

The City of Tampa will consider subordinating to a lower position in accordance with the City's Mortgage Subordination Policy.

<b>D. Disaster Assistance- Owner and Renter</b>	Code 5, 16
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<p>a. Summary: The Disaster Strategy aids households in the aftermath of a disaster as declared by the President of the United States or Governor of the State of Florida as a State of Emergency. This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. Assistance provided under this strategy will be in the form of a grant. SHIP disaster funds may be used for items such as, but not limited to:</p> <ol style="list-style-type: none"> <li>1. Purchase of emergency supplies for eligible households to weatherproof damaged homes, not to exceed \$7,500 per unit</li> <li>2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable</li> <li>3. Construction of wells or repair of existing wells where public water is not available</li> <li>4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' or renter's insurance policies</li> </ol>
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5. Security deposit for eligible recipients that have been displaced from their homes due to disaster
6. Temporary Rental or Mortgage or utility assistance for eligible recipients that may have been displaced from their homes due to disaster
7. Temporary hotel/motel accommodations, for residents financially impacted by a declared disaster and/or state of emergency
8. Reimbursement to eligible households for the costs of interim or permanent repairs, or for tree and debris removal to make a housing unit habitable.
9. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster

Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing Finance Corporation.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low, moderate and households up to 140% AMI
- d. Maximum award: \$20,000
- e. Terms:
  1. Repayment loan/deferred loan/grant: Funds will be provided as 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/Tenant Selection Criteria:
  1. Applicants will be ranked for assistance on a first qualified, basis, with priority for very low and low-income households.
  2. All households assisted must be victims of the declared disaster. This may be certified by an outside party or by the City of Tampa.
  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.
  4. Priority may be given to qualified special populations including but not limited to Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A



<b>E. Foreclosure Prevention</b>	Code 7
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a. Summary: SHIP funds will be provided to eligible homeowners to assist in bringing their mortgage payments current (up to 6 months) 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 delinquent mortgage payments (principal, interest, taxes and insurance), attorney's fees, late fees, appraisals, standard refinancing closing costs, and other customary fees.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: \$15,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded mortgage and note
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: Forgiven after five (5) year term if the loan is in good standing.
5. Repayment: None required as long as the loan is in good standing.
6. Default: 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 current appraisal must show that the home value is less than the SHIP max sales price limit.
2. Foreclosure prevention applicant must complete counseling with a HUD and City approved Housing Counseling Agency.
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.
  - e. If bad debt, collectively, is less than \$4,000.00 (including collections and judgments), they shall be ignored.
  - f. The Housing & Community Development Director or designee may review individual credit situations and waive/amend 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 HUD approved housing counseling agency.

- Priority may be given to qualified disaster impacted populations.

g. Sponsor/Sub-recipient Selection Criteria: N/A

h. Additional Information: N/A

<b>F. Acquisition/Rehabilitation/New Construction - Owner</b>	Code 9, 10
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a. Summary: SHIP funds will be provided to affordable housing developer organizations for the acquisition of land to construct new residential housing units, or acquisition of existing residential housing with or without needing to be rehabilitated, for resale to income eligible homebuyers. In some instances, City owned vacant lots are provided and conveyed to the developer for residential infill development. A portion of the subsidy (up to \$50,000) may be passed on to the homeowner, if eligible and needed to make the property affordable.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low, moderate and households up to 140% AMI
- d. Maximum award: \$150,000 per unit



e. Terms : Developer

1. Repayment loan/deferred loan/grant: Deferred Loan secured by a mortgage, note and restrictive covenants or LURA (Land Use Restrictive Agreement).
2. Interest Rate: 0%
3. Years in loan term: 18 months
4. Forgiveness: N/A
5. Repayment: Balance of loan, less any funds provided to the buyer per the terms below is due and payable when the completed unit is sold to an income eligible buyer to recycle into the revolving loan pool which will support future affordable housing development.
6. Default: The Developer will be determined to be in default if any of the following occurs: property is not sold to an income ineligible homebuyer, the developer fails to construct or transfer the housing unit per Agreement conditions, funds are used improperly, failure to maintain standards for compliance as required by other funding sources. Developer's sale price shall not exceed 90% of the average area purchase price in the Tampa MSA. If any of these occur, the funds will become due and payable to the City.

Homebuyer

1. Repayment loan/deferred loan/grant: Deferred loan secured by a mortgage, note and restrictive covenants or LURA (Land Use Restrictive Agreement).
2. Interest Rate: N/A
3. Years in loan term: 20 years
4. Forgiveness: Forgiven at the end of the affordability term if loan is in good standing.
5. Repayment: No repayment required if the restrictive covenants Land Use Restrictive Agreement is in good standing.
6. Default: The homebuyer will be determined to be in default if any of the following occurs: sale to a buyer who has not been confirmed as an eligible beneficiary by the City, 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. The legal heir also can choose to sell to an income eligible buyer or the City has the right and option to purchase the property through the legal process.

Should the homeowner wish to sell, convey or transfer property during the affordability term, they are required to provide notice to the City. Upon receipt, homeowner is required to provide information needed to evaluate income eligible of buyer and will need to coordinate with the City to produce a compliance certificate confirming the sale to an income eligible buyer at no more than the maximum sales price defined in the restrictive covenant.

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/Tenant Selection Criteria: Homebuyers will be assisted on a first-qualified, first-served basis in partnership with local housing counseling agencies. Priority may be given to qualified special populations including but not limited to Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.
- g. Sponsor Selection Criteria: Developers will apply to the City through an RFP process that will be advertised. The RFP will state funding amount available and will require proof of developer experience in providing affordable housing, proof of financial capacity, evidence of site control or contract for sale (unless City is providing property), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets the City's standards.

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 increase and/or preserve the affordable housing stock with quality units.

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

- h. Additional Information: Since a portion of funds (up to \$50,000) that are awarded to the Developer may be passed through to the Homebuyer, the funds will be given to the Developer in the form of a deferred loan, and will be satisfied at the time of sale to an eligible buyer. At that time, the funds that will be passed through to the homebuyer by reducing the cost of the housing unit by that amount, up to \$50,000. The balance of the deferred loan is due and payable at the time of sale to an eligible buyer. There is additional development cost savings in instances where the property is provided by the City to the developer. Project delivery cost will be paid in accordance with Section 1.S. This strategy may be combined with other state, federal, or local programs.

<b>G. Impact Fees - Homeowner</b>	Code 8
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a. Summary: SHIP funds will be used to reimburse developer/builder a portion of impact fees for affordable housing units, to include homeowners insurance. Affordable housing units must be sold to an income eligible homebuyer, at or below the City's current maximum sales price. Upon sale to an eligible buyer, the impact fee funding becomes a grant to the income qualified homebuyer. Projects must be certified as affordable through the City of Tampa's Housing & Community Development Department.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low, moderate and households up to 140% AMI
- d. Maximum award: \$10,000.00 per unit; of which, up to \$5,000 per unit for homeowners' insurance; Award determined on the income level of the beneficiary.





<u>Assistance</u>	<u>Beneficiary Income</u>
\$10,000	0-50% AMI
\$7,500	50.01-80.0% AMI
\$5,000	80.01-140% AMI

- 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: 5 years
  4. Forgiveness: Forgiven at the end of the loan term if the loan is in good standing. The impact fee funding becomes a grant to the income qualified homebuyer.
  5. Repayment: None required as long as the loan is in good standing.
  6. Default: In the event the property is not sold to an income eligible homebuyer, the impact fee funds received will become due and payable to the City.
- f. Recipient/Tenant Selection Criteria: Selected on a first qualified, first eligible basis. Priority may be given to qualified special populations including but not limited to Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: This strategy may be combined with other state, federal, or local programs.

<b>H. Acquisition/New Construction / Rehabilitation - Rental</b>
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Code 14, 21
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<p>a. Summary: Summary: SHIP funds will be provided to qualified sponsors (for-profit or non-profit organizations) for the acquisition, construction and/or rehabilitation of rental housing units to increase the supply of decent, safe affordable housing in the City of Tampa. SHIP funds will also be used to reimburse a portion of impact fees for affordable housing rental units. The owner/developer is required to demonstrate that the property will in fact be providing affordable rental units to income eligible tenants through the certification process and the impact fee funding will become a grant to support the affordable housing development. Projects must be certified as affordable through the City of Tampa's Housing &amp; Community Development Department.</p>
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low, moderate and households up to 140% AMI
- d. Maximum award: \$350,000 per unit
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred Loan secured by a mortgage and note.
  2. Interest Rate: 0%



3. Years in loan term: 30 years
4. Forgiveness: Loan is not forgiven.
5. Repayment: For all qualified sponsors, 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.
6. Default: In the event the property is no longer being rented to income eligible tenant(s), the loan will become due and payable to the City.

- f. Recipient Selection Criteria: Tenants will be assisted on a first-qualified, first-served basis.
- g. Priority may be given to qualified special populations including but not limited to Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.
- h. Sponsor 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 the City's housing element in the Comprehensive Plan.

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

1. Are in areas of immediate need due to lack of available units.
2. Propose to increase the affordable housing stock with quality units.

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

- i. 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. Project delivery cost will be paid in accordance with Section 1.S. This strategy may be combined with other state, federal, or local programs.

<b>I. Tenant Assistance – Rental</b>	Code 13, 23, 26
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a. Summary: SHIP funds may be provided to assist with rental security and utility deposits, eviction prevention, and temporary rental subsidy assistance on behalf of eligible households within the City of Tampa. Eligible utility deposits include only utility provider-mandated deposits for water, sewer, electricity, and gas. Funds may be paid directly to (on behalf of) eligible tenants, or through subrecipient agencies. Eligible tenants include Special needs (420.0004, F.S.) or is homeless as defined in Section 420.621, F.S

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low, moderate and households up to 140% AMI
- d. Maximum award: \$20,000 per unit/household



- e. Terms:
1. 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: Applicants will be served on a first-qualified, first-served basis. Priority shall be given to qualified special populations including Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.
- g. Sponsor Selection Criteria: As applicable, subrecipient agencies will apply to the City through an RFP process that will be advertised. The RFP will state funding amount available and will require proof of experience in providing rental counseling and tenant rental assistance programs.

**Applicant eligibility- Rental Subsidy Assistance :**

- Up to 50% AMI household (VLI)
- maximum assistance - \$20,000 grant
- Applicant must demonstrate the ability to pay rent.
- Applicants shall complete a housing sustainability assessment with a City of Tampa housing staff member.
- Inspection by or on behalf of the City and the Applicant may be required.
- Tenant Lease must be for at least one year.
- Rental assistance up to 12 months or until lease end. **Rent may not exceed 120% AMI SHIP rent limits.**
- Priority may be given to qualified disaster impacted populations.
- Applicant may complete rental counseling with a HUD approved agency after receiving funds.

**Applicant eligibility -Eviction Prevention Assistance :**

- Up to 140% AMI household
- maximum assistance - \$15,000 grant
- Must demonstrate the inability to pay arrears.
- Applicant may shall complete rental counseling with a HUD approved agency after receiving funds.
- Applicants shall complete a housing sustainability assessment with a City of Tampa housing staff member.
- Tenant Lease must be for at least one year.
- Eviction prevention not to exceed six months of arrears. **Rent may not exceed SHIP Rent limits.**
- Applicant must demonstrate the ability to pay rent for balance of lease period.
- Priority may be given to qualified disaster impacted populations.

**Applicant eligibility Deposit Assistance :**

- Up to 140% AMI income household



- Maximum assistance - \$7,500 grant
- Must demonstrate the inability to pay the rental security and/or utility deposit(s).
- Applicant shall complete rental counseling with a HUD approved agency after receiving funds.
- Applicants shall complete a housing sustainability assessment with a City of Tampa housing staff member.
- Inspection by or on behalf of the City and the Applicant shall be required before applicants can move into unit.
- Tenant Lease must be for at least one year.
- Applicant must demonstrate the ability to pay rent. **Rent may not exceed HUD Fair Market Rent (FMR) limits.**
- Priority may be given to qualified disaster impacted populations.

Assistance is limited to a one-time award in a 5 year period. 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 provided on a first qualified, first served basis.

- h. Additional Information: For Security Deposits, Fair Market rents may be used as an alternative to the SHIP rent limits. Subrecipients will be required to meet compliance-reporting requirements related to prevention services to meet the statutory requirements for monitoring of SHIP projects. Project delivery costs will be paid in accordance with Section 1.S.

### III. LHAP Incentive Strategies

In addition to the **required Incentives 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: See below

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: See below

The Affordable Housing Advisory Committee meets regularly to review policies for a more streamlined approach to affordable housing. The reviews are done in coordination with any code updates that are being recommended for implementation.



**C. Other Incentive Strategies Adopted and Considered:**

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 annually 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 accelerated to a greater degree than other projects.**

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 Construction Services Division with verification from the Housing and Community Development Department when applying for permits and plan reviews. The project is then earmarked as a qualified affordable housing project and receives expedited review. Check box in Accella permitting program must also be checked upon permit application. Expedited review does not guarantee approval but does guarantee a greater priority review and reduction in time for review at each point in the process.

KPI data and tracking of this incentive and providing goals for expedited permitting/plans review is available and can provide data to be available to show success or show areas of improvement needed. (See attached)

**Incentive 2: All allowable fee waivers provided for the development or construction of affordable housing – Possible Development of an impact fee relief program (see attached)**

**Incentive 3: The allowance of flexibility in densities for designated affordable housing projects. (see attached)**

**Incentive 4: The reservation of infrastructure capacity for housing for very-low- to moderate income persons (see attached)**

**Incentive 5: The allowance of affordable accessory residential dwelling units. (see attached)**

**Incentive 6: The reduction of parking and setback requirements for affordable housing. (see attached)**

**Incentive 7: The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing. (see attached)**



- Incentive 8:**     **The modification of street requirements for affordable housing. (see attached)**
- Incentive 9:**     **The establishment of an on-going process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing. (see attached)**  
The City has a current process of reviewing policies and procedures that affect the cost of affordable housing. Issues are brought to the attention of the AHAC and the Deputy Administrator of Development and Economic Opportunity that may impact the cost of affordable housing. The City continues its efforts to identify and review new policy and procedures that may impact the cost of affordable housing.
- Incentive 10:**    **The preparation of a printed inventory of locally owned public lands suitable for affordable housing (see attached)**
- Incentive 11:**    **The support of development near transportation hubs and major employment centers and mixed-use developments. (see attached)**

Other Recommendations:

- Explore funding sources to develop an affordable housing trust fund and Community Land Trust.
- Provide Outreach and Education to developers and builders of affordable housing units.

**Information on Incentives for Consideration: See attached LHAP Incentives Report as approved by the City of Tampa AHAC on November 20, 2024, and provided to City Council on December 19, 2024.**

#### **IV.     EXHIBITS:**

##### Required

- 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.

##### Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement (Required if applicable).
- H. Other Documents Incorporated by Reference.

## (City of Tampa)

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 3,076,618.00
Salaries and Benefits	\$ 292,661.00
Office Supplies and Equipment	\$ 3,000.00
Travel Per diem Workshops, etc.	\$ 10,000.00
Advertising	\$ 2,000.00
Other*	\$
Total	\$ 307,661.00
Admin %	10.00%
	<b>OK</b>
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 3,076,618.00
Salaries and Benefits	\$ 292,661.00
Office Supplies and Equipment	\$ 3,000.00
Travel Per diem Workshops, etc.	\$ 10,000.00
Advertising	\$ 2,000.00
Other*	\$
Total	\$ 307,661.00
Admin %	10.00%
	<b>OK</b>
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 3,076,618.00
Salaries and Benefits	\$ 292,661.00
Office Supplies and Equipment	\$ 3,000.00
Travel Per diem Workshops, etc.	\$ 10,000.00
Advertising	\$ 2,000.00
Other*	\$
Total	\$ 307,661.00
Admin %	10.00%
	<b>OK</b>
*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**

The City of Tampa affirms that funds allocated for these fiscal years will  
(local government)  
meet the following deadlines:

<b>Fiscal Year</b>	<b>Encumbered</b>	<b>Expended</b>	<b>Closeout Report</b>
<b>2025-2026</b>	6/30/2027	6/30/2028	9/15/2028
<b>2026-2027</b>	6/30/2028	6/30/2029	9/15/2029
<b>2027-2028</b>	6/30/2029	6/30/2030	9/15/2030

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation should be notified according to the following dates:

<b>Fiscal Year</b>	<b>Funds Not Expended</b>	<b>Closeout AR Not Submitted</b>
<b>2025-2026</b>	3/30/2028	6/15/2028
<b>2026-2027</b>	3/30/2029	6/15/2029
<b>2027-2028</b>	3/30/2030	6/15/2030

**Requests for Expenditure Extensions (close-out year ONLY) must be emailed to [robert.dearduff@floridahousing.org](mailto:robert.dearduff@floridahousing.org) and [kathy.cutler@floridahousing.org](mailto:kathy.cutler@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/timeline 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.*

**Other Key Deadlines:**

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.



FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2025-2026												
Name of Local Government:			City of Tampa									
Estimated Funds (Anticipated allocation only):			\$ 3,076,618									
Code	Strategies	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
	Homeownership											
1,2	Home Purchase Assistance	No	0	\$0	4	\$50,000	4	\$40,000	\$0.00	\$360,000.00	\$360,000.00	8
3	Owner Occupied Rehabilitation	Yes	6	\$100,000	5	\$100,000		\$100,000	\$1,100,000.00	\$0.00	\$1,100,000.00	11
4	Replacement Housing	Yes	1	\$275,000		\$275,000		\$0	\$275,000.00	\$0.00	\$275,000.00	1
5,16	Disaster Assistance	Yes		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No		\$15,000		\$15,000		\$15,000	\$0.00	\$0.00	\$0.00	0
9, 10	Acquisition/Rehabilitation/New Construction	Yes		\$150,000	1	\$150,000	1	\$150,000	\$300,000.00	\$0.00	\$300,000.00	2
8	Impact Fees	Yes		\$10,000		\$7,500		\$5,000	\$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
	Total Homeownership		7		10		5		\$1,675,000.00	\$360,000.00	\$2,035,000.00	22
Purchase Price Limits:			New	\$ 450,000	Existing	\$ 450,000						

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
14, 21	New Construction/Rehabilitation – Rental	Yes	2	\$350,000		\$350,000		350000	\$700,000.00	\$0.00	\$700,000.00	2
13, 23	Rental Assistance (Tenant)	No	2	\$20,000		\$20,000	0	15000	\$0.00	\$40,000.00	\$40,000.00	2
									\$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
	Total Rental		4		0		0		\$700,000.00	\$40,000.00	\$740,000.00	4
	Administration Fees		\$ 307,661		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$3,082,661.00		This total is over the allocation and will require less than the maximum amount be awarded per applicant							

## Set-Asides

Percentage Construction/Rehab (75% requirement)		77.2%	OK
Homeownership % (65% requirement)		66.1%	OK
Rental Restriction (25%)		24.1%	OK
Very-Low Income (30% requirement)	\$ 1,615,000	52.5%	OK
Low Income (30% requirement)	\$ 850,000	27.6%	OK
Moderate Income	\$ 310,000	10.1%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			City of Tampa									
Estimated Funds (Anticipated allocation only):			\$ 3,076,618									
Code	Strategies	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
	Homeownership											
1,2	Home Purchase Assistance	No	0	\$0	4	\$50,000	4	\$40,000	\$0.00	\$360,000.00	\$360,000.00	8
3	Owner Occupied Rehabilitation	Yes	6	\$100,000	5	\$100,000		\$100,000	\$1,100,000.00	\$0.00	\$1,100,000.00	11
4	Replacement Housing	Yes	1	\$275,000		\$275,000		\$0	\$275,000.00	\$0.00	\$275,000.00	1
5,16	Disaster Assistance	Yes		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No		\$15,000		\$15,000		\$15,000	\$0.00	\$0.00	\$0.00	0
9	Acquisition/Rehabilitation/New Construction	Yes		\$150,000	1	\$150,000	1	\$150,000	\$300,000.00	\$0.00	\$300,000.00	2
8	Impact Fees	Yes		\$10,000		\$7,500		\$5,000	\$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
	Total Homeownership		7		10		5		\$1,675,000.00	\$360,000.00	\$2,035,000.00	22
Purchase Price Limits:			New	\$ 450,000	Existing	\$ 450,000						

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
14, 21	New Construction/Rehabilitation – Rental	Yes	2	\$350,000		\$350,000		350000	\$700,000.00	\$0.00	\$700,000.00	2
13, 23	Rental Assistance (Tenant)	No	2	\$20,000		\$20,000	0	15000	\$0.00	\$40,000.00	\$40,000.00	2
									\$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
	Total Rental		4		0		0		\$700,000.00	\$40,000.00	\$740,000.00	4
	Administration Fees		\$ 307,661		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 3,082,661		This total is over the allocation and will require less than the maximum amount be awarded per applicant							

## Set-Asides

Percentage Construction/Rehab (75% requirement)		77.2%	OK
Homeownership % (65% requirement)		66.1%	OK
Rental Restriction (25%)		24.1%	OK
Very-Low Income (30% requirement)	\$ 1,615,000	52.5%	OK
Low Income (30% requirement)	\$ 850,000	27.6%	OK
Moderate Income	\$ 310,000	10.1%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
Name of Local Government:			City of Tampa									
Estimated Funds (Anticipated allocation only):			\$ 3,076,618									
Code	Strategies	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
	Homeownership											
1,2	Home Purchase Assistance	No	0	\$0	4	\$50,000	4	\$40,000	\$0.00	\$360,000.00	\$360,000.00	8
3	Owner Occupied Rehabilitation	Yes	6	\$100,000	5	\$100,000		\$100,000	\$1,100,000.00	\$0.00	\$1,100,000.00	11
4	Replacement Housing	Yes	1	\$275,000		\$275,000		\$0	\$275,000.00	\$0.00	\$275,000.00	1
5,16	Disaster Assistance	Yes		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No		\$15,000		\$15,000		\$15,000	\$0.00	\$0.00	\$0.00	0
9	Acquisition/Rehabilitation/New Construction	Yes		\$150,000	1	\$150,000	1	\$150,000	\$300,000.00	\$0.00	\$300,000.00	2
8	Impact Fees	Yes		\$10,000		\$7,500		\$5,000	\$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
	Total Homeownership		7		10		5		\$1,675,000.00	\$360,000.00	\$2,035,000.00	22
Purchase Price Limits:			New	\$ 450,000	Existing	\$ 450,000						

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
14, 21	New Construction/Rehabilitation – Rental	Yes	2	\$350,000		\$350,000		350000	\$700,000.00	\$0.00	\$700,000.00	2
13, 23	Rental Assistance (Tenant)	No	2	\$20,000		\$20,000	0	15000	\$0.00	\$40,000.00	\$40,000.00	2
									\$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
	Total Rental		4		0		0		\$700,000.00	\$40,000.00	\$740,000.00	4
	Administration Fees		\$ 307,661		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 3,082,661		This total is over the allocation and will require less than the maximum amount be awarded per applicant							

## Set-Asides

Percentage Construction/Rehab (75% requirement)		77.2%	OK
Homeownership % (65% requirement)		66.1%	OK
Rental Restriction (25%)		24.1%	OK
Very-Low Income (30% requirement)	\$ 1,615,000	52.5%	OK
Low Income (30% requirement)	\$ 850,000	27.6%	OK
Moderate Income	\$ 310,000	10.1%	

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Tampa

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 ensure 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 (ACFR). An electronic copy of the ACFR or a hyperlink 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

Jane Castor  
Chief Elected Official or designee

\_\_\_\_\_  
Witness

Jane Castor, Mayor  
Type Name and Title

4/14/2025

\_\_\_\_\_  
Date

OR

Attest:

Shirley Fox-Krueger

(Seal)



The execution of this document was authorized	
by Resolution No. <u>2025-280</u>	
<u>[Signature]</u> (signature)	
<input type="checkbox"/> City Attorney	
<input checked="" type="checkbox"/> Assistant City Attorney	

EXHIBIT E

RESOLUTION NO. 2025- 280

**A RESOLUTION OF THE CITY OF TAMPA, FLORIDA APPROVING THE 2025-2027 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; APPROVING THE EXECUTION BY THE MAYOR AND ATTESTATION BY THE CITY CLERK OF 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.**

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**WHEREAS**, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

**WHEREAS**, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a three-year Local Housing Assistance Plan outlining how funds will be used; and

**WHEREAS**, SHIP requires local governments to establish the maximum SHIP funds allowable for each strategy; and

**WHEREAS**, SHIP further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to SHIP, and the methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

**WHEREAS**, as required by *section 420.9075, F.S.*, City Council of Tampa, Florida ("City Council") finds that 10 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan; and

**WHEREAS**, 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; and

**WHEREAS**, the Housing and Community Development Department prepared a three-year Local Housing Assistance Plan for Fiscal Years 2025-2027 for submittal and approval by the Florida Housing Finance Corporation; and

**WHEREAS**, the Affordable Housing Advisory Committee ("AHAC") approved the plan at its February 19, 2025 public meeting; and

**WHEREAS**, a thirty day comment period was held to solicit input from the public on the proposed plan; and

**WHEREAS**, City Council finds that it is in the best interest of the public for the City of Tampa to submit the FY2025-2027 Local Housing Assistance Plan for review and approval.

DE025-12966

**NOW THEREFORE,  
BE IT RESOLVED BY THE CITY COUNCIL  
OF THE CITY OF TAMPA, FLORIDA:**

Section 1. The City of Tampa, acting through its City Council and upon the recommendation of its Mayor, 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 2025-2027.

Section 2. The execution by the Mayor and attestation by the City Clerk of any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, is hereby approved in the form of the copy attached hereto or in substantially similar form, together with all things necessary and proper to carry out the term and conditions of said program.

Section 3. That the City Clerk shall file a fully executed copy of the Local Housing Assistance Plan in the official records of the City of Tampa as maintained by the Office of the City Clerk.

Section 4. This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED by the City Council of the City of Tampa, Florida on  
MAR 27 2025.

ATTEST:

  
CITY CLERK/DEPUTY CITY CLERK

  
CHAIR/CHAIRMAN PRO-TEM, CITY COUNCIL

APPROVED AS TO LEGAL SUFFICIENCY:

E/S Rebecca Johns  
ASSISTANT CITY ATTORNEY