

BOARD OF COUNTY COMMISSIONERS

DATE: April 21, 2015
AGENDA ITEM NO. 15

Consent Agenda ☐

Regular Agenda ☒

Public Hearing ☐

 **County Administrator's Signature:**

Subject:

Adoption of a Resolution Approving the State Housing Initiatives Partnership Local Housing Assistance Plan for State Fiscal Years 2015-16, 2016-17, and 2017-18 for submittal to the Florida Housing Finance Corporation.

Department:

Planning

Staff Member Responsible:

Gordon Beardslee, Director

Recommended Action:

I RECOMMEND THE BOARD OF COUNTY COMMISSIONERS (BOARD) ADOPT THE RESOLUTION APPROVING THE 2015-16, 2016-17, AND 2017-18 LOCAL HOUSING ASSISTANCE PLAN; AUTHORIZE THE CHAIRMAN TO SIGN AND THE CLERK TO ATTEST THE CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION AND AUTHORIZE THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION.

I FURTHER RECOMMEND THE BOARD AUTHORIZE THE CHAIRMAN OR DESIGNEE TO SIGN AND THE CLERK TO ATTEST AGREEMENTS WITH VENDORS, SUBRECIPIENTS, AND DEVELOPERS AND ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZE THE CHAIRMAN AND COUNTY ADMINISTRATOR OR THEIR DESIGNEES AND THE PLANNING DEPARTMENT DIRECTOR TO SUBMIT REPORTS, CERTIFICATIONS AND OTHER NECESSARY DOCUMENTS NEEDED BY THE STATE.

Summary Explanation/Background:

The three-year State Housing Initiatives Partnership (SHIP) Program Local Housing Assistance Plan (LHAP) identifies locally developed homeowner and rental strategies for targeting funds to very low to moderate-income and special needs households, providing stimulus in the development community by working in partnership with nonprofit and for-profit organizations to provide community housing.

Approval of the SHIP Program LHAP is required for Pinellas County to remain eligible to receive State funding through the SHIP Program. In addition to supplementing local and private funding for the development of affordable housing, SHIP funds received by Pinellas County are used to meet match requirements of the Federal HOME Initiatives Partnership Program.

Fiscal Impact/Cost/Revenue Summary:

An estimated \$2.25M SHIP allocation and \$750,000 in program income annually, or \$9M over the three year period. SHIP funding does not require a match.

Exhibits/Attachments Attached:

Resolution
SHIP Local Housing Assistance Plan

RESOLUTION NO. _____

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF PINELLAS COUNTY, FLORIDA APPROVING THE 2015-16, 2016-17, 2017-18 LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING THE CHAIRMAN OR DESIGNEE TO EXECUTE AND THE CLERK TO ATTEST AGREEMENTS WITH VENDORS, SUBRECIPIENTS AND DEVELOPERS AND ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE CHAIRMAN AND COUNTY ADMINISTRATOR OR THEIR DESIGNEES AND THE PLANNING DEPARTMENT DIRECTOR TO SUBMIT REPORTS, CERTIFICATIONS AND OTHER NECESSARY DOCUMENTS 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.

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 one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

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

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; 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.* the Board of County Commissioners finds that five (5) percent of the local housing distribution estimated to be deposited into the County's SHIP Housing Trust Fund, plus five (5) percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of

administering the program may not exceed ten (10) percent of the local housing distribution plus five (5) percent of program income deposited into the trust fund; and

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

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

NOW THEREFORE BE IT RESOLVED, the Board of County Commissioners of Pinellas County, Florida, in regular session duly assembled this 21st day of April, 2015, does hereby approve the Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2015-16, 2016-17, 2017-18.

BE IT FURTHER RESOLVED, the Board of County Commissioners does hereby authorize expenditure for administrative costs in excess of five (5) percent of the County's local housing distribution under SHIP, not to exceed ten (10) percent of annual 2015-16, 2016-17, and 2017-18 distributed funds, plus five (5) percent of program income.

BE IT FURTHER RESOLVED, the Chairman or designee be authorized to execute and the Clerk to attest agreements with vendors, subrecipients and developers and any necessary documents and certifications needed by the state.

BE IT STILL FURTHER RESOLVED, the Chairman and County Administrator or their designees and the Planning Department Director be authorized to sign and submit reports, certifications and other necessary documents needed by the state.

BE IT STILL FURTHER RESOLVED, this resolution shall take effect immediately upon its adoption.

Commissioner _____ offered the foregoing Resolution and hereby moved its adoption, which was seconded by Commissioner _____ and upon roll call the vote was:

Ayes:

Nays:

Absent and Not Voting:

PINELLAS COUNTY, FLORIDA

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2015-2016, 2016-2017, and 2017-2018



Table of Contents

Title	Page #:
-------	---------

Section I. General Program Description

A. Name of the Participating Local Government	4
B. Purpose of the Program	4
C. Fiscal Years Covered by the Plan	4
D. Governance	4
E. Local Housing Partnership ..	4
F. Leveraging	5
G. Public Input	5
H. Advertising and Outreach ...	5
I. Discrimination	6
J. Support Services and Counseling	6
K. Purchase Price Limits ...	6
L. Income Limits, Rent Limits and Affordability	6
M. Welfare Transition Program	7
N. Monitoring and First Right of Refusal	7
O. Administrative Budget .	7
P. Program Administration	9
Q. Essential Service Personnel Definition	9
R. Efforts to Incorporate Green Building and Energy Saving Products and Processes	9

Section II. LHAP Strategies

Homeowner Housing

A. Purchase Assistance Without Rehab	10
B. Rehabilitation (Owner-Occupied)	12
C. Rehabilitation (Sponsor)	15
D. Demolition/Reconstruction	17
E. Disaster Repair/Mitigation .	19
F. New Construction .	20
G. Special Needs	22

Rental Housing

H. Special Needs-Rental ...	23
I. Rehabilitation-Rental ...	25

Demolition/Reconstruction-Rental
Disaster Repair/Mitigation-Rental
Land Acquisition-Rental
New Construction-Rental

Section III. LHAP Incentive Strategies

A. Expedited Permitting	27
B. Ongoing Review Process	27

Section IV. Exhibits

Section I. General Program Description:

A. Name of the participating local government and Interlocal if Applicable:

Pinellas County

Interlocal: Yes _____ No X

If "Yes", name of participating local government(s) in the Interlocal Agreement;

A copy of the Interlocal Agreement must be attached as Exhibit H.

B. Purpose of the program:

Creation of the Plan is for the purpose of:

- 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:

2015-2016, 2016-2017 and 2017-2018

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. This program will be administered countywide by Pinellas County.

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.

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 is continuously provided by special housing committees; countywide and neighborhood committees; public hearings; public forums; consultations with public, quasi-public, and nonprofit agencies, the housing development community; and through special studies. County staff works with community groups, makes public presentations, invites citizen input and shares information on an ongoing basis. Examples of agencies and committees include the Community Housing Work Group 2.0, collaborative engagement, chambers of commerce, the Professional Realtor Organization, Tampa Bay Builders, the Tampa Bay Partnership, Faith and Action for Strength Together (FAST), Health and Human Services Leadership Board, Health and Human Services Administrative Forum, Low Income Housing Network, Homeless Leadership Network, and the Bay Area Apartment Association.

Public input was solicited through the *Tampa Bay Times* by advertising the availability of the draft of the Local Housing Assistance Plan for public comment 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 thirty (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.

Pinellas County annually advertises a Notice of Funding Availability in a newspaper of general circulation and in one or more publications serving ethnic and diverse neighborhoods, at least thirty (30) days before the beginning of its application period. In addition, Pinellas County advertises annually as part of the Notice of Funding Availability for CDBG, HOME and ESG.

Other outreach includes providing information on housing programs to committees, at meetings and forums, via television and radio programs and internet postings and a variety of printed materials such as information statements and brochures.

I. 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.

J. Support Services and Counseling:

Support services are available from various sources and may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling and Transportation. In addition to counseling and credit repair services, these activities assist individuals with budgeting, the mortgage application process, and home maintenance.

K. Purchase Price Limits:

The sales price or value of new or existing eligible housing may not exceed ninety percent (90%) of the average area purchase price in the statistical area in which the eligible housing is located.

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

The methodology used is:

☒ U.S. Treasury Department
☐ Local HFA Numbers

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

L. 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.

Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed thirty percent (30%) 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 thirty percent (30%) of its income for housing, and housing for which a household devotes more than thirty percent (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 thirty percent (30%) benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

M. 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.

N. 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 the same 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 \$3,000 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 fifteen (15) years or the term of assistance whichever is longer unless as specified above.

Eligible sponsors that offer rental housing for sale before fifteen (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.

Affordability requirements are defined and enforced through a Land Use Restriction Agreement (LURA) recorded at the time of funding. The LURA runs with the land and binds the sponsor, its successors and all subsequent owners of the property to meet the requirements during the affordability period.

O. Administrative Budget:

A line-item budget of proposed Administrative Expenditures is attached as Exhibit A.

Pinellas County finds that the monies 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(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.”

Pinellas County finds that five percent (5%) of the estimated local distribution plus five percent (5%) of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan and authorizes expenditures not to exceed ten percent (10%) of distributed funds, to be supplemented by expenditures not to exceed five percent (5%) of program income.

The Board of County Commissions of Pinellas County has adopted the above findings in the resolution attached as Exhibit E.

P. Program Administration:

Administration of the local housing assistance plan will be wholly performed and maintained by Pinellas County.

Q. Essential Service Personnel Definition (required):

“Essential Services Personnel” means active duty/reserve military personnel; teachers and educators; employees of school districts, community colleges, or universities; police and fire personnel including but not limited to, police, fire, emergency medical service and 9-1-1 dispatchers; health care personnel and employees in health care related fields including employees of hospitals, assisted living facilities, medical providers and pharmacies; and skilled building trades personnel.

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

Pinellas County requires certain innovative design elements to enhance the sustainability of a project, lower maintenance costs and promote the health, safety and welfare of the occupants. Using Green Building practices, storm resistant construction and other elements will reduce long

term costs relating to maintenance, utilities and insurance while enhancing marketability and having a lower impact on the environment.

Pinellas County design criteria include, but are not limited to the following:

- Structural components shall be of sound condition. This shall include strengthening a structure to withstand adverse environmental conditions. Any structural defects shall be repaired or replaced.
- All deficiencies in proper grading and paving adjacent to the building shall be corrected to assure surface drainage away from the structure.
- Upgrade insulation where feasible.
- Provide caulking and weather stripping of windows and doors.
- Replace windows that are not substantially weatherproofed with windows containing impact glass.
- Assure that each building is effectively protected against vermin infestation.
- New plumbing fixtures shall be low flow.
- Energy Star rated appliances.
- Low VOC paints and coatings.
- Replacement HVAC systems shall be a minimum of SEER 14.

Section II. LHAP Strategies:

A. Homeowner Housing

<i>Purchase Assistance without Rehab</i>	2
--	---

a. Summary of the Strategy:

The goal of the Purchase Assistance without Rehab strategy is to increase affordable homeownership opportunities by providing down payment and closing costs assistance to eligible homebuyers.

Pinellas County will provide purchase assistance through the following programs:

- a) **Down Payment Assistance** - the Down Payment Assistance program expands homeownership opportunities for income eligible households.
- b) **Home Town Heroes** - the Home Town Heroes program expands homeownership opportunities for income eligible Essential Service Personnel.
- c) **Making Pinellas Home** - the Making Pinellas Home program expands homeownership opportunities for income eligible households by supplementing first mortgage funds provided by the Housing Finance Authority of Pinellas County's (HFA) Homebuyer Programs.

b. **Fiscal Years Covered:** 2015-2016, 2016-2017 and 2017-2018

c. **Income Categories to be served:** All

d. **Maximum award:** Noted on Exhibit C - Housing Delivery Goals Charts.

e. **Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default:**

Down Payment Assistance Program - provides down payment and closing cost assistance in the form of a zero-interest, second mortgage loan. The loan term is up to fifteen (15) years with repayment deferred for the first five (5) years. Beginning in year six (6), the loan is repaid at zero percent (0%) interest, amortized over the next five (5) to ten (10) years, depending upon the amount of the loan. Borrowers must contribute a minimum of two percent (2%) of the purchase price.

Home Town Heroes Program - provides down payment and closing cost assistance in the form of a zero-interest, second mortgage loan. The loan term is up to twenty-five (25) years with repayment deferred for the first five (5) years. Beginning in year six (6), the loan is repaid at zero percent (0%)

interest, amortized over a maximum of twenty (20) years. However, all loans will be amortized so that the monthly payment will be at least \$25.00. Borrowers must contribute a minimum of two percent (2%) of the purchase price.

Making Pinellas Home Program - provides down payment and closing cost assistance in the form of a zero-interest second or third mortgage. The loan term is up to twenty-five (25) years with repayment deferred for the first five (5) years. Beginning in year six (6), the loan is repaid at zero percent (0%) interest, amortized over the next two (2) to twenty (20) years, depending upon the amount of the loan. These loans are available only in conjunction with the HFA homebuyer loan products. Borrowers must contribute a minimum of two percent (2%) of the purchase price.

For all purchase assistance programs, the County's loan amount combined with the first mortgage amount cannot exceed one hundred seven percent (107%) of the value of the property. Down payment assistance loans are not assumable without County approval. Outstanding balances are usually due and payable if the borrower sells, rents, leases or otherwise vacates the residence. However, the County will work with subsequent buyers to determine if they qualify to assume the mortgage.

Legally binding contractual agreements between Pinellas County and borrowers detail specific terms and recapture provisions. Agreements include, but are not necessarily limited to, mortgages and promissory notes. Depending upon the original loan structure, recapture methods resulting from a default can include, but are not limited to, conversion from a deferred loan to an amortizing loan, payment in full at the time of default, or the initiation of foreclosure proceedings. Pinellas County applies established standards of the lending industry when attempting to mitigate losses. Similarly, Pinellas County attempts to provide work-out options whenever feasible to preserve the affordable housing.

f. Recipient Selection Criteria:

- a) Applicants will be assisted on a first-come, first-qualified, first-ready basis. Priority will be given to persons with special needs, as defined in 420.0004(13), F.S.
- b) Recipients must be income eligible.
- c) The home must serve as the recipient's primary residence.
- d) Recipients are required to provide a minimum investment of two percent (2%) of the purchase price towards the purchase of the home.
- e) Recipients are required to complete a homebuyer's counseling course and obtain a Certification of Completion.
- f) First mortgage must be at a fixed rate; ARM's, prepayment penalties, negative amortization, balloon loans, owner financing or other non-affordable loan terms are not allowed.
- g) Demonstrated need for funding, as evidence by a Good Faith Estimate.

g. **Sponsor Selection Criteria and duties, if applicable:** N/A

h. **Additional Information:**

Eligible properties include single-family detached houses, townhomes, villas, cooperatives, and condominiums. Mobile homes are not eligible; however, funds can be used to purchase a leasehold in a resident-owned manufactured housing community. Rental and income-producing properties are not eligible. The home must serve as the applicant's primary residence; vacation homes and second homes are not eligible.

B. Homeowner Housing

<i>Rehabilitation (Owner-occupied)</i>	3
--	----------

a. **Summary of the Strategy:**

The Homeowner Rehabilitation strategy is designed to preserve the existing affordable housing inventory and assist eligible homeowners to improve the physical condition of their houses. Rehabilitation programs provide assistance with the home repair process including identifying needed repairs, developing work plans, helping owners review construction proposals, and ensure the contracted work is complete before funds are released to contractors. Funds may also be used to assist with payment of relocation costs associated with rehabilitation of the residence occupied by the homeowner.

Pinellas County will provide rehabilitation assistance through the following programs:

- a) **Home Repair Loan Program** - the Home Repair Loan program assists homeowners with property renovations to preserve and maintain homesteaded properties. Eligible repairs include items such as: roof systems and soffit/fascia; AC/heat systems; necessary plumbing, upgrades of the electrical panel box including interior and exterior lighting, smoke and carbon detectors, arc faults and GFCI's; kitchen and bathroom upgrades; room additions; windows and exterior doors; attic insulation; painting; exterior repair/replacement of siding or stucco, water heaters, flooring, etc.
- b) **Senior Grant Program** - the Senior Grant program assists homeowners, sixty-two (62) or older, with specific property repairs/upgrades to preserve and maintain homesteaded properties. Eligible repairs include items such as: roof systems and soffit/fascia, AC/heat systems, necessary plumbing, upgrades of the electrical system, windows and doors, attic insulation, exterior painting, and repairs necessary to meet minimum exterior housing codes. If qualified, grant recipients may participate in the Home Repair Loan Program to make any repairs necessary to correct substandard conditions, as well as updating kitchens and bathrooms, add living space, improve energy-

efficiency, or provide access and conveniences for the handicapped. Site improvements such as landscaping, fencing, tree trimming, garages, security lighting, etc., may be included in the loan.

- c) **Independent Living Program** - the Independent Living program assists physically disabled homeowners with property renovations to provide barrier free, accessible housing. Eligible repairs include items that remove barriers and enhance independent living such as: ramps, rails, doors and doorways, stairs, floors, shower stalls, audible and visual warning signals, thresholds, etc. Personal property such as furnishings, appliances, personal electronics and consumable supplies are not eligible. Although they may enhance independent living, general repairs and items considered normal replacement are not eligible under this program. However, those items may be eligible under the County's Home Repair Program.
- d) **Hurricane Mitigation Grant Program** - the Hurricane Mitigation Grant program assists homeowners with property renovations to retrofit their property to be better prepared and protected in the case of a hurricane. Eligible repairs are limited to improvements that reinforce the structure's ability to withstand a hurricane such as: reinforcement or replacement of roof systems and soffit/fascia; hurricane roof straps; sealing cracks and painting of exterior walls; sealing air leaks around windows and exterior doors; impact resistant windows; permanent hurricane shutters; wind resistant exterior doors, including wind-rated garage doors or retrofitting/bracing of existing garage doors; permanent, interior "safe rooms;" mobile home tie-downs and anchors.

b. **Fiscal Years Covered:** 2015-2016, 2016-2017 and 2017-2018

c. **Income Categories to be served:** All

d. **Maximum award:** Noted on Exhibit C - Housing Delivery Goals Charts.

e. **Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default:**

Home Repair Loan Program - provides financial assistance in the form of a zero-interest, first or second mortgage loan. The loan term is up to twenty (20) years.

All borrowers are evaluated for ability to pay back the County loan through verification of debt-to-income ratios, loan-to-value ratios, and qualifying credit history. In instances where the borrower's front-end ratio is less than thirty percent (30%) and the back-end ratio is less than fifty percent (50%), the loan will be repaid, beginning three (3) months after closing, at zero percent (0%) interest, generally amortized over fifteen (15) years up to a maximum of twenty (20) years. In instances where the borrower is on a low-fixed income budget, such as Social Security, and the front-end ratio is near the maximum allowable thirty percent (30%) and the back-end ratio is near the maximum allowable fifty

percent (50%), a permanent loan deferral option is available. Permanently deferred loans are required to be paid back when the home is sold, vacated, or changed to a non-homestead property.

Home Repair loans are not assumable without County approval. Outstanding balances are usually due and payable if the borrower sells, rents, leases or otherwise vacates the residence. However, the County will work with subsequent buyers to determine if they qualify to assume the mortgage.

Legally binding contractual agreements between Pinellas County and borrowers detail specific terms and recapture provisions. Agreements include, but are not necessarily limited to, mortgages and promissory notes. Depending upon the original loan structure, recapture methods resulting from a default can include, but are not limited to, conversion from a deferred loan to an amortizing loan, payment in full at the time of default, or the initiation of foreclosure proceedings. Pinellas County applies established standards of the lending industry when attempting to mitigate losses. Similarly, Pinellas County attempts to provide work-out options whenever feasible to preserve the affordable housing.

Senior Grant Program - provides financial assistance in the form of a grant. Recipients are required to sign an Acceptance of Grant Form acknowledging receipt of the grant. In instances where grant recipients also qualify for a Home Repair Loan, loan funds combined with grant funds cannot exceed the maximum award amount. The County's loan amount combined with the first mortgage amount cannot exceed one hundred forty-five percent (145%) of the Just/Market Value of the real property as determined by the County Property Appraiser.

Independent Living Program - provides financial assistance in the form of a grant. Recipients are required to sign an Acceptance of Grant Form acknowledging receipt of the grant. In instances where grant recipients also qualify for a Home Repair Loan, loan funds combined with grant funds cannot exceed the maximum award amount. The County's loan amount combined with the first mortgage amount cannot exceed one hundred forty-five percent (145%) of the Just/Market Value of the real property as determined by the Property Appraiser's Office.

Hurricane Mitigation Grant Program - provides financial assistance in the form of a grant. Recipients are required to sign an Acceptance of Grant Form acknowledging receipt of the grant.

f. Recipient Selection Criteria:

- a) Applicants will be assisted on a first-come, first-qualified, first-ready basis. Priority will be given to persons with special needs, as defined in 420.0004(13), F.S.
- b) Recipients must be income eligible.
- c) The just/market value of the property cannot exceed \$151,000, as determined by the Property Appraiser's Office.

- d) Property title must be recorded in recipient's name and recipient must occupy the home as primary residence.
- e) Applicants who have received a County grant within the last five (5) years are not eligible.

g. Sponsor Selection Criteria and duties, if applicable: N/A

h. Additional Information:

Eligible properties include single-family detached houses, townhomes, villas, cooperatives, and condominiums. Mobile homes built prior to 1976 are not eligible. Rental and income-producing properties are not eligible. The home must serve as the applicant's primary residence.

C. Homeowner Housing

<i>Rehabilitation (Sponsor)</i>	4
---------------------------------	----------

a. Summary of the Strategy:

The Rehabilitation strategy is designed to preserve and improve the existing affordable housing inventory. Pinellas County will provide loans through the Affordable Housing Development Program to eligible sponsors to acquire, rehabilitate and sell homeowner units.

Funds can be used to assist projects involving rehabilitation or acquisition and rehabilitation. There is no minimum or maximum number of units that may be included in an assisted development. Properties may include units in one or more buildings that are under common ownership, management and financing. Funds are provided for a specific number of assisted units. All units within a development do not need to be assisted units.

Only units receiving funds are considered "Assisted Units." Strict occupancy and purchase price controls apply to assisted units. Units must meet or exceed Pinellas County Rehabilitation Standards.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: All

d. Maximum award: Noted on Exhibit C - Housing Delivery Goals Charts.

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default:

The Affordable Housing Development Program provides assistance in the form of low interest rate loans ranging between zero and three percent (0%-3%). The amount of funds contributed to the development is directly connected to the purpose of providing units that are affordable to income-eligible households and cannot be greater than the reasonable amount needed to accomplish that purpose. The loan term is up to forty-eight (48) months with repayment or partial repayment deferred until unit sale. If the total cost of development exceeds the post-construction appraised value, partial loan forgiveness may be provided by Pinellas County based on a review of all development costs.

Legally binding contractual agreements between Pinellas County and borrowers detail specific terms and recapture provisions. Agreements include, but are not necessarily limited to, mortgages and promissory notes and agency agreements. Depending upon the original loan structure, recapture methods resulting from a default can include, but are not limited to, conversion from a deferred loan to an amortizing loan, payment in full at the time of default, or the initiation of foreclosure proceedings. Pinellas County applies established standards of the lending industry when attempting to mitigate losses. Similarly, Pinellas County attempts to provide work-out options whenever feasible to preserve the affordable housing.

f. Recipient Selection Criteria:

- a) Recipients must be income-eligible.
- b) The unit purchased must serve as the recipient's primary residence.
- c) Homebuyers are required to complete a homebuyer's counseling course and obtain a Certification of Completion.
- d) Homebuyers must be qualified for a first mortgage through a lending institution, as evidenced by an Award/Commitment Letter. First mortgage must be at a fixed rate; ARM's, prepayment penalties, negative amortization, balloon loans, owner financing or other non-affordable loan terms are not allowed.

g. Sponsor Selection Criteria and duties, if applicable:

Sponsored projects will be reviewed by Pinellas County staff to determine project viability and the applicant's ability to repay a loan under the terms and conditions requested. When providing subordinate financing, the senior lender's underwriting determination will be used, or if providing sole financing, or if the senior lender's underwriting is incomplete or unavailable, the County will utilize third party underwriting.

For-profit applicants, if a corporation or partnership, will be required to provide the following: corporate documents, partnership agreements, and three (3) years of financial statements (audited and/or prepared by a CPA) for the borrowing entity.

Not-for-profit applicants will be required to provide the following: three (3) years of financial statements (audited and/or prepared by a CPA); organizational documents, including Articles of Incorporation and Bylaws, evidence of tax-exemption, authorization to make application, list of board members and their resumes; list of primary contributors, if applicable; and operating statements on existing projects.

h. Additional Information:

Eligible properties include single-family detached houses, townhomes, and villas. The home must serve as the applicant's primary residence; vacation homes and second homes are not eligible.

D. Homeowner Housing

<i>Demolition/Reconstruction</i>	4
----------------------------------	----------

a. Summary of the Strategy:

The Demolition/Reconstruction strategy is designed to replace sub-standard housing by providing funding for the demolition of dilapidated structures and the construction of new homeownership housing units. Pinellas County will provide loans through the Affordable Housing Development Program to eligible sponsors to accomplish this strategy.

Funds can be used to assist projects involving acquisition, demolition, rehabilitation and new construction. There is no minimum or maximum number of units that may be included in an assisted development. Properties may include units in one or more buildings that are under common ownership, management and financing. Funds are provided for a specific number of assisted units. All units within a development do not need to be assisted units.

Only units receiving funds are considered "Assisted Units." Strict occupancy and purchase price controls apply to assisted units. Units must meet or exceed Pinellas County Rehabilitation Standards.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: All

d. Maximum award: Noted on Exhibit C - Housing Delivery Goals Charts.

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default:

The Affordable Housing Development Program provides assistance in the form of low interest rate loans ranging between zero and three percent (0%-3%). The amount of funds contributed to the development is directly connected to the purpose of providing units that are affordable to income-eligible households and cannot be greater than the reasonable amount needed to accomplish that purpose. The loan term is up to forty-eight (48) months with repayment or partial repayment deferred upon unit sale. If the total cost of development exceeds the post-construction appraised value, partial loan forgiveness may be provided by Pinellas County based on a review of all development costs.

Legally binding contractual agreements between Pinellas County and borrowers detail specific terms and recapture provisions. Agreements include, but are not necessarily limited to, mortgages and promissory notes, and agency agreements. Depending upon the original loan structure, recapture methods resulting from a default can include, but are not limited to, conversion from a deferred loan to an amortizing loan, payment in full at the time of default, or the initiation of foreclosure proceedings. Pinellas County applies established standards of the lending industry when attempting to mitigate losses. Similarly, Pinellas County attempts to provide work-out options whenever feasible to preserve the affordable housing.

f. Recipient Selection Criteria:

- a) Recipients must be income-eligible.
- b) The unit purchased must serve as the recipient's primary residence.
- c) Homebuyers are required to complete a homebuyer's counseling course and obtain a Certification of Completion.
- d) Homebuyers must be qualified for a first mortgage through a lending institution, as evidenced by an Award/Commitment Letter. First mortgage must be at a fixed rate; ARM's, prepayment penalties, negative amortization, balloon loans, owner financing, or other non-affordable loan terms are not allowed.

g. Sponsor Selection Criteria and duties, if applicable:

Sponsored projects will be reviewed by Pinellas County staff to determine project viability and the applicant's ability to repay a loan under the terms and conditions requested. When providing subordinate financing, the senior lender's underwriting determination will be used, or if providing sole financing, or if the senior lender's underwriting is incomplete or unavailable, the County will utilize third party underwriting.

For-profit applicants, if a corporation or partnership, will be required to provide the following: corporate documents, partnership agreements, and three (3) years of financial statements (audited and/or prepared by a CPA) for the borrowing entity.

Not-for-profit applicants will be required to provide the following: three (3) years of financial statements (audited and/or prepared by a CPA); organizational documents, including Articles of Incorporation and Bylaws, evidence of tax-exemption, authorization to make application, list of board members and their resumes; list of primary contributors, if applicable; and operating statements on existing projects.

h. Additional Information:

Eligible properties include single-family detached houses, townhomes, and villas. The home must serve as the applicant's primary residence; vacation homes and second homes are not eligible.

E. Homeowner Housing

<i>Disaster Repair/Mitigation</i>	5
-----------------------------------	---

a. Summary of the Strategy:

The Disaster Repair/Mitigation strategy is designed to assist with the rehabilitation or reconstruction of eligible housing in the aftermath of a disaster as declared by Executive Order by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a natural disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation.

SHIP disaster funds can only be used to assist with those repairs not covered by insurance or any other disaster relief program. Eligible repairs include such items as: interim repairs to avoid future damage; tree and debris removal required to make individual housing units habitable; and post-disaster assistance for non-insured repairs. Pinellas County will utilize the following programs for this strategy:

- **Home Repair Loan Program**
- **Hurricane Mitigation Program**
- **Independent Living Program**
- **Senior Grant Program**

See Section B. Homeowner Housing-Rehabilitation above for program descriptions and guidelines.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. **Income Categories to be served:** All

d. **Maximum award:** Noted on Exhibit C - Housing Delivery Goals Charts.

e. **Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default:**

See Section B. Homeowner Housing-Rehabilitation above for program terms.

f. **Recipient Selection Criteria:**

Applicants will be assisted on a first-come, first-qualified, first-ready basis. Priority will be given to persons with special needs, as defined in 420.0004 (13), F.S.

g. **Sponsor Selection Criteria and duties, if applicable:** N/A

h. **Additional Information:**

See Section B. Homeowner Housing-Rehabilitation above.

F. Homeowner Housing

<i>New Construction</i>	<i>10</i>
--------------------------------	------------------

a. **Summary of the Strategy:**

The New Construction strategy is designed to incentivize the development and construction of affordable housing units for sale to SHIP eligible homebuyers. Pinellas County will provide loans through the Affordable Housing Development Program to eligible sponsors to accomplish this strategy.

Funds can be used to assist projects involving acquisition, demolition, rehabilitation and new construction. There is no minimum or maximum number of units that may be included in an assisted development. Properties may include units in one or more buildings that are under common ownership, management and financing. Funds are provided for a specific number of assisted units. All units within a development do not need to be assisted units.

Only units receiving funds are considered "Assisted Units." Strict occupancy and purchase price controls apply to assisted units. Units must meet or exceed Pinellas County Rehabilitation Standards.

b. **Fiscal Years Covered:** 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: All

d. Maximum award: Noted on Exhibit C - Housing Delivery Goals Charts.

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default:

The Affordable Housing Development Program provides assistance in the form of low interest rate loans ranging between zero and three percent (0%-3%). The amount of funds contributed to the development is directly connected to the purpose of providing units that are affordable to income-eligible households and cannot be greater than the reasonable amount needed to accomplish that purpose. The loan terms is up to forty-eight (48) months with repayment or partial repayment deferred until unit sale. If the total cost of development exceeds the post-construction appraised value, partial loan forgiveness may be provided by Pinellas County based on a review of all development costs.

Legally binding contractual agreements between Pinellas County and borrowers detail specific terms and recapture provisions. Agreements include, but are not necessarily limited to, mortgages and promissory notes, and agency agreements. Depending upon the original loan structure, recapture methods resulting from a default can include, but are not limited to, conversion from a deferred loan to an amortizing loan, payment in full at the time of default, or the initiation of foreclosure proceedings. Pinellas County applies established standards of the lending industry when attempting to mitigate losses. Similarly, Pinellas County attempts to provide work-out options whenever feasible to preserve the affordable housing.

f. Recipient Selection Criteria:

- a) Recipients must be income-eligible.
- b) The unit purchased must serve as the recipient's primary residence.
- c) Homebuyers are required to complete a homebuyer's counseling course and obtain a Certification of Completion.
- d) Homebuyers must be qualified for a first mortgage through a lending institution, as evidenced by an Award/Commitment Letter. First mortgage must be at a fixed rate. ARM's, prepayment penalties, negative amortization, balloon loans, owner financing or other non-affordable loan terms are not allowed.

g. Sponsor Selection Criteria and duties, if applicable:

Sponsored projects will be reviewed by Pinellas County staff to determine project viability and the applicant's ability to repay a loan under the terms and conditions requested. When providing subordinate financing, the senior lender's underwriting determination will be used, or if providing sole

financing, or if the senior lender's underwriting is incomplete or unavailable, the County will utilize third party underwriting.

For-profit applicants, if a corporation or partnership, will be required to provide the following: corporate documents, partnership agreements, and three (3) years of financial statements (audited and/or prepared by a CPA) for the borrowing entity.

Not-for-profit applicants will be required to provide the following: three (3) years of financial statements (audited and/or prepared by a CPA); organizational documents, including Articles of Incorporation and Bylaws, evidence of tax-exemption, authorization to make application, list of board members and their resumes; list of primary contributors, if applicable; and operating statements on existing projects.

h. Additional Information:

Eligible properties include single-family detached houses, townhomes, and villas. The home must serve as the applicant's primary residence; vacation homes and second homes are not eligible.

G. Homeowner Housing

SPECIAL NEEDS	11
----------------------	-----------

a. Summary of the Strategy:

The purpose of the Special Needs strategy is designed to assist persons with special needs to attain and/or maintain homeownership.

Funds can be used to provide purchase assistance and renovations 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. Pinellas County will utilize the following programs to assist persons with special needs:

- **Down Payment Assistance**
- **Making Pinellas Home**
- **Home Repair Loan**
- **Independent Living**
- **Senior Grant**

See Section A. Homeowner Housing-Purchase Assistance without Rehab and Section B. Homeowner Housing-Rehabilitation above for program descriptions and guidelines.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: All

d. Maximum award: Noted on Exhibit C - Housing Delivery Goals Charts.

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default:

See Section A. Homeowner Housing-Purchase Assistance without Rehab and Section B. Homeowner Housing-Rehabilitation above for program terms.

f. Recipient Selection Criteria:

Applicants will be assisted on a first-come, first-qualified, first-ready basis.

See Section A. Homeowner Housing-Purchase Assistance without Rehab and Section B. Homeowner Housing-Rehabilitation above for criteria.

g. Sponsor Selection Criteria and duties, if applicable: N/A

h. Additional Information:

See Section A. Homeowner Housing-Purchase Assistance without Rehab and Section B. Homeowner Housing-Rehabilitation above.

H. Rental Housing

<i>SPECIAL NEEDS-RENTAL</i>	12
------------------------------------	-----------

a. Summary of the Strategy:

The Special Needs Rental Housing strategy is designed to provide affordable rental housing units for persons with special housing needs. Pinellas County will provide loans through the Affordable Housing Development Program to eligible sponsors to accomplish this strategy.

Funds may be used for the acquisition, rehabilitation, or construction of units including transitional/group home housing. There is no minimum or maximum number of units that may be included in an assisted development. Properties may include units in one or more buildings that are under common ownership, management and financing. Funds are provided for a specific number of assisted units. All units within a development do not need to be assisted units.

Only units receiving funds are considered "Assisted Units." Strict occupancy and purchase price controls apply to assisted units. Units must meet or exceed Pinellas County Rehabilitation Standards.

- b. Fiscal Years Covered:** 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served:** All
- d. Maximum award:** Noted on Exhibit C - Housing Delivery Goals Charts.
- e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default:**

The Affordable Housing Development Program provides assistance in the form of low interest rate loans ranging between zero and three percent (0%-3%). The amount of funds contributed to the development is directly connected to the purpose of providing units that are affordable to income-eligible households and cannot be greater than the reasonable amount needed to accomplish that purpose. The loan term is up to sixty (60) months with repayment deferred during construction and stabilization. Repayment is based on underwriting and project operating pro-forma analysis. In certain cases, where a property is serving a special needs population, loans may be deferred, in whole or in part, until debt service targets are met, cash flow targets are met, until sale, or forgiven over time.

Legally binding contractual agreements between Pinellas County and borrowers detail specific terms and recapture provisions. Agreements include, but are not necessarily limited to, mortgages and promissory notes, and agency agreements. Depending upon the original loan structure, recapture methods resulting from a default can include, but are not limited to, conversion from a deferred loan to an amortizing loan, payment in full at the time of default, or the initiation of foreclosure proceedings. Pinellas County applies established standards of the lending industry when attempting to mitigate losses. Similarly, Pinellas County attempts to provide work-out options whenever feasible to preserve the affordable housing.

- f. Recipient Selection Criteria:**
 - a) Applicant or household member must meet the definition of Special Needs, as defined in 420.0004 (13), F.S.
 - b) Recipients must be income-eligible.
 - c) The unit must be the recipient's primary residence.
- g. Sponsor Selection Criteria and duties, if applicable:**

Sponsored projects will be reviewed by Pinellas County staff to determine project viability and the applicant's ability to repay a loan under the terms and conditions requested. When providing

subordinate financing, the senior lender's underwriting determination will be used, or if providing sole financing, or if the senior lender's underwriting is incomplete or unavailable, the County will utilize third party underwriting.

For-profit applicants, if a corporation or partnership, will be required to provide the following: corporate documents, partnership agreements, and three (3) years of financial statements (audited and/or prepared by a CPA) for the borrowing entity.

Not-for-profit applicants will be required to provide the following: three (3) years of financial statements (audited and/or prepared by a CPA); organizational documents, including Articles of Incorporation and Bylaws, evidence of tax-exemption, authorization to make application, list of board members and their resumes; list of primary contributors, if applicable; and operating statements on existing projects.

h. Additional Information: N/A

i. Rental Housing

<i>REHABILITATION-RENTAL</i>	<i>14</i>
<i>DEMOLITION/RECONSTRUCTION-RENTAL</i>	<i>15</i>
<i>DISASTER REPAIR/MITIGATION-RENTAL</i>	<i>16</i>
<i>LAND ACQUISITION-RENTAL</i>	<i>20</i>
<i>NEW CONSTRUCTION-RENTAL</i>	<i>21</i>

a. Summary of the Strategy:

The Rental Housing Rehabilitation and Construction strategies are designed to preserve and produce affordable rental housing units for income-eligible households. Pinellas County will provide loans through the Affordable Housing Development Program to eligible sponsors to accomplish these strategies.

Funds can be used to assist projects involving acquisition, demolition, rehabilitation and new construction and may be used for related costs including demolition, reconstruction, and disaster repair of rental units. There is no minimum or maximum number of units that may be included in an assisted development. Properties may include units in one or more buildings that are under common ownership, management and financing. Funds are provided for a specific number of assisted units. All units within a development do not need to be assisted units.

Only units receiving funds are considered "Assisted Units." Strict occupancy and rent limits apply to assisted units. Units must meet or exceed Pinellas County Rehabilitation Standards.

- b. Fiscal Years Covered:** 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served:** All
- d. Maximum award:** Noted on Exhibit C - Housing Delivery Goals Charts.
- e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default:**

The Affordable Housing Development Program provides assistance in the form of low interest rate loans ranging between zero and three percent (0%-3%). The amount of funds contributed to the development is directly connected to the purpose of providing units that are affordable to income-eligible households and cannot be greater than the reasonable amount needed to accomplish that purpose. The loan term is up to sixty (60) months with repayment deferred during construction and stabilization. Repayment is based on underwriting and project operating pro-forma analysis. In certain cases, where a property is serving a special needs population, serving a low-income population, or meeting a special redevelopment need, loans may be deferred, in whole or in part, until debt service targets are met, cash flow targets are met, until sale, or forgiven over time.

Legally binding contractual agreements between Pinellas County and borrowers detail specific terms and recapture provisions. Agreements include, but are not necessarily limited to, mortgages and promissory notes, and agency agreements. Depending upon the original loan structure, recapture methods resulting from a default can include, but are not limited to, conversion from a deferred loan to an amortizing loan, payment in full at the time of default, or the initiation of foreclosure proceedings. Pinellas County applies established standards of the lending industry when attempting to mitigate losses. Similarly, Pinellas County attempts to provide work-out options whenever feasible to preserve the affordable housing.

- f. Recipient Selection Criteria:**
 - a) Recipients must be income-eligible
 - b) The unit must be the recipient's primary residence.
- g. Sponsor Selection Criteria and duties, if applicable:**

Sponsored projects will be reviewed by Pinellas County staff to determine project viability and the applicant's ability to repay a loan under the terms and conditions requested. When providing subordinate financing, the senior lender's underwriting determination will be used, or if providing sole

financing, or if the senior lender's underwriting is incomplete or unavailable, the County will utilize third party underwriting.

For-profit applicants, if a corporation or partnership, will be required to provide the following: corporate documents, partnership agreements, and three (3) years of financial statements (audited and/or prepared by a CPA) for the borrowing entity.

Not-for-profit applicants will be required to provide the following: three(3) years of financial statements (audited and/or prepared by a CPA); organizational documents, including Articles of Incorporation and Bylaws, evidence of tax-exemption, authorization to make application, list of board members and their resumes; list of primary contributors, if applicable; and operating statements on existing projects.

h. Additional Information: N/A

Section III. LHAP Incentive Strategies

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

A. Name of the Strategy: Expedited Permitting

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

Pinellas County's permit review process gives priority to affordable housing developments so that these developments are permitted faster than other projects. The first step in obtaining approval for an affordable housing development is to meet with staff of the Community Development and Planning Division of the Planning Department to determine if the proposed development meets established criteria for affordable housing. When Community Development Department staff is satisfied that these criteria are met, an affordable housing certification is issued. Additionally, a designated Development Review Services staff member provides oversight to assist the applicant in achieving an expeditious review and waiver of permit and review fees.

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.

Prior to adoption, the Pinellas County Planning Department conducts reviews of local ordinances, regulations, policies, and plan provisions to determine the potential impact on the cost of housing. Special attention will be directed to the impact of proposed changes on affordable housing.

The Affordable Housing Advisory Committee, appointed by the Board of County Commissioners in 2008, as required by Section 420.9076, F.S., reviews affordable housing strategies in the County's Land Development Code and recommends strategies to reduce regulatory barriers to develop affordable housing in the community.

Section IV. Exhibits:

- A.** Administrative Budget for each fiscal year covered in the Plan.
- B.** Timeline for Estimated Encumbrance and Expenditure for each fiscal year covered in the Plan.
- C.** Housing Delivery Goals Chart (HDGC) for each fiscal year covered in the plan.
- D.** Signed Certification.
- E.** Signed, dated, witnessed or attested adopting resolution.
- F.** Program Information Sheet.
- G.** Ordinance: (If changed from the original creating ordinance).
- H.** Interlocal Agreement: A copy of the interlocal agreement if applicable.

N/A. Pinellas County does not have interlocal agreements with any other local government for use of funds distributed in the SHIP Program.

Section IV. Exhibits

LHAP 2015

Exhibit A

67-37.005(1), F.A.C.

Effective Date: 10/2014

**Pinellas County
Administrative Budget for Each Fiscal Year**


Fiscal Year: 2015-2016		
Estimated Allocation for Calculating:	\$	261,637.00
Salaries and Benefits	\$	254,387.00
Office Supplies and Equipment	\$	1,000.00
Travel Perdiem Workshops, etc	\$	4,500.00
Advertising	\$	1,750.00
Other	\$	
Total	\$	261,637.00
Fiscal Year: 2016-2017		
Estimated Allocation for Calculating:	\$	261,637.00
Salaries and Benefits	\$	254,387.00
Office Supplies and Equipment	\$	1,000.00
Travel Perdiem Workshops, etc	\$	4,500.00
Advertising	\$	1,750.00
Other	\$	
Total	\$	261,637.00
Fiscal Year 2017-2018		
Estimated Allocation for Calculating:	\$	261,637.00
Salaries and Benefits	\$	254,387.00
Office Supplies and Equipment	\$	1,000.00
Travel Perdiem Workshops, etc	\$	4,500.00
Advertising	\$	1,750.00
Other	\$	
Total	\$	261,637.00

TIMETABLE FOR STATE FISCAL YEAR

Name of Local Government: Pinellas County

Mark each box below that corresponds with each activity for that month

Program	Year	2015-2016												2016-2017												2017-2018											
	Month	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6
Advertise Availability of Funds		X																																			
Application Period(On-Going)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X												
Annual Report																																					
Mid-Year Review/Adjustments							X																														
End-Year Review/Adjustments													X											X												X	
Encumbrance Deadline													X																								X
Expenditure Deadline																								X													
Final Program Review																								X													X

 SHIP Annual Report due to State - September 15th

 FY 15-16 Encumbrance Deadline (6/30/17)

 FY 15-16 100% Expenditure Deadline (6/30/18)

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2015-2016

Name of Local Government: **PINELLAS COUNTY**

Allocation: **\$2,241,376.00**

Please check applicable box	
New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	2018

Strategy #		HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F
From Plan Text	Code	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
2	2	Purchase Assistance without Rehab	1	\$25,000	4	\$25,000	0	\$25,000			\$125,000.00	\$125,000.00	5.58%	5
3	3	Rehabilitation	12	\$50,000	9	\$50,000	0	\$50,000		\$1,050,000.00		\$1,050,000.00	46.85%	21
4	4	Demo/Reconstruction	0	\$27,000	0	\$27,000	0	\$270,000				\$0.00	0.00%	0
5	5	Disaster Repair/Mitigation	0	\$50,000	0	\$50,000	0	\$50,000				\$0.00	0.00%	0
10	10	New Construction	0	\$270,000	0	\$270,000	1	\$270,000	\$150,000.00			\$150,000.00	6.69%	1
11	11	Special Needs	2	\$120,000	0	\$120,000	0	\$120,000		\$240,000.00		\$240,000.00	10.71%	2
												\$0.00	0.00%	0
												\$0.00	0.00%	0
		Subtotal 1 (Home Ownership)	15		13		1		\$150,000.00	\$1,290,000.00	\$125,000.00	\$1,565,000.00	69.82%	29
		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
12	12	Special Needs-Rental	2	\$120,000	0	\$120,000	0	\$120,000		\$239,739.00		\$239,739.00	10.70%	2
13	13	Rehabilitation-Rental	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0
15	15	Demolition/Reconstruction-Rental	0	\$270,000	0	\$270,000	0	\$270,000				\$0.00	0.00%	0
16	16	Disaster/Repair/Mitigation	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0
20	20	Land Acquisition-Rental	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0
21	21	New Construction	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0
		Subtotal 2 (Non-Home Ownership)	2		0		0		\$0.00	\$239,739.00	\$0.00	\$239,739.00	10.70%	2
		Administration Fees										\$224,137.00	10.00%	
		Admin. From Program Income										\$37,500.00	1.67%	
		Home Ownership Counseling										\$175,000.00	7.81%	
		GRAND TOTAL												
		Add Subtotals 1 & 2, plus all Admin. & HO Counseling	17		13		1		\$150,000.00	\$1,529,739.00	\$125,000.00	\$2,241,376.00	100.00%	31
		Percentage Construction/Rehab											75%	
		Maximum Allowable Purchase Price:							New	\$270,000	Existing	\$270,000		
		Allocation Breakdown		Amount		%								
		Very-Low Income		\$1,104,739.00		49.3%								
		Low Income		\$550,000.00		24.5%								
		Moderate Income		\$150,000.00		6.7%								
		TOTAL				80.5%								

Projected Program Income:	\$750,000.00	Max Amount Program Income For Admin	\$37,500.00
Projected Recaptured Funds:			
Distribution:	\$2,241,376.00		
Total Available Funds:	\$2,991,376.00		

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2016-2017

Name of Local Government: PINELLAS COUNTY

Allocation: \$2,241,376.00

Please check applicable box

New Plan:	<input checked="" type="checkbox"/>
Amendment:	
Fiscal Yr. Closeout:	2019

Strategy #	Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A New Construction SHIP Dollars	B Rehab/Repair SHIP Dollars	C Without Construction SHIP Dollars	D Total SHIP Dollars	E Total Percentage	F Total Units
2	2	Purchase Assistance without Rehab	1	\$25,000	4	\$25,000	0	\$25,000			\$125,000.00	\$125,000.00	5.58%	5
3	3	Rehabilitation	12	\$50,000	9	\$50,000	0	\$50,000		\$1,050,000.00		\$1,050,000.00	46.85%	21
4	4	Demo/Reconstruction	0	\$27,000	0	\$270,000	0	\$270,000				\$0.00	0.00%	0
5	5	Disaster Repair/Mitigation	0	\$50,000	0	\$50,000	0	\$50,000				\$0.00	0.00%	0
10	10	New Construction	0	\$270,000	0	\$270,000	1	\$270,000	\$150,000.00			\$150,000.00	6.69%	1
11	11	Special Needs	2	\$120,000	0	\$120,000	0	\$120,000		\$240,000.00		\$240,000.00	10.71%	2
												\$0.00	0.00%	0
												\$0.00	0.00%	0
		Subtotal 1 (Home Ownership)	15		13		1		\$150,000.00	\$1,290,000.00	\$125,000.00	\$1,565,000.00	69.82%	29
		RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
12	12	Special Needs-Rental	2	\$120,000	0	\$120,000	0	\$120,000		\$239,739.00		\$239,739.00	10.70%	2
13	13	Rehabilitation-Rental	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0
15	15	Demolition/Reconstruction-Rental	0	\$270,000	0	\$270,000	0	\$270,000				\$0.00	0.00%	0
16	16	Disaster/Repair/Mitigation	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0
20	20	Land Acquisition-Rental	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0
21	21	New Construction	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0
		Subtotal 2 (Non-Home Ownership)	2		0		0		\$0.00	\$239,739.00	\$0.00	\$239,739.00	10.70%	2
		Administration Fees										\$224,137.00	10.00%	
		Admin. From Program Income										\$37,500.00	1.67%	
		Home Ownership Counseling										\$175,000.00	7.81%	
		GRAND TOTAL												
		Add Subtotals 1 & 2, plus all Admin. & HO Counseling	17		13		1		\$150,000.00	\$1,529,739.00	\$125,000.00	\$2,241,376.00	100.00%	31
		Percentage Construction/Rehab											75%	
		Maximum Allowable Purchase Price:							New	\$270,000	Existing	\$270,000		
		Allocation Breakdown		Amount		%								
		Very-Low Income		\$1,104,739.00		49.3%								
		Low Income		\$550,000.00		24.5%								
		Moderate Income		\$150,000.00		6.7%								
		TOTAL				80.5%								

Projected Program Income:	\$750,000.00	Max Amount Program Income For Admin	\$37,500.00
Projected Recaptured Funds:			
Distribution:	\$2,241,376.00		
Total Available Funds:	\$2,991,376.00		

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2017-2018

Name of Local Government: **PINELLAS COUNTY**

Allocation: **\$2,241,376.00**

Please check applicable box

New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	2020

									A	B	C	D	E	F		
Strategy #		HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total		
From Plan Text	Code	STRATEGIES (strategy title must be same as the title used in plan text.	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units		
2	2	Purchase Assistance without Rehab	1	\$25,000	4	\$25,000	0	\$25,000			\$125,000.00	\$125,000.00	5.58%	5		
3	3	Rehabilitation	12	\$50,000	9	\$50,000	0	\$50,000		\$1,050,000.00		\$1,050,000.00	46.85%	21		
4	4	Demo/Reconstruction	0	\$27,000	0	\$270,000	0	\$270,000				\$0.00	0.00%	0		
5	5	Disaster Repair/Mitigation	0	\$50,000	0	\$50,000	0	\$50,000				\$0.00	0.00%	0		
10	10	New Construction	0	\$270,000	0	\$270,000	1	\$270,000	\$150,000.00			\$150,000.00	6.69%	1		
11	11	Special Needs	2	\$120,000	0	\$120,000	0	\$120,000		\$240,000.00		\$240,000.00	10.71%	2		
												\$0.00	0.00%	0		
												\$0.00	0.00%	0		
		Subtotal 1 (Home Ownership)	15		13		1		\$150,000.00	\$1,290,000.00	\$125,000.00	\$1,565,000.00	69.82%	29		
		RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total		
		STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units		
12	12	Special Needs-Rental	2	\$120,000	0	\$120,000	0	\$120,000		\$239,739.00		\$239,739.00	10.70%	2		
13	13	Rehabilitation-Rental	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0		
15	15	Demolition/Reconstruction-Rental	0	\$270,000	0	\$270,000	0	\$270,000				\$0.00	0.00%	0		
16	16	Disaster/Repair/Mitigation	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0		
20	20	Land Acquisition-Rental	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0		
21	21	New Construction	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0		
		Subtotal 2 (Non-Home Ownership)	2		0		0		\$0.00	\$239,739.00	\$0.00	\$239,739.00	10.70%	2		
		Administration Fees										\$224,137.00	10.00%			
		Admin. From Program Income										\$37,500.00	1.67%			
		Home Ownership Counseling										\$175,000.00	7.81%			
		GRAND TOTAL														
		Add Subtotals 1 & 2, plus all Admin. & HO Counseling	17		13		1		\$150,000.00	\$1,529,739.00	\$125,000.00	\$2,241,376.00	100.00%	31		
Percentage Construction/Rehab												Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.			75%	
		Maximum Allowable														
		Purchase Price:							New	\$270,000	Existing	\$270,000				
		Allocation Breakdown	Amount		%											
		Very-Low Income	\$1,104,739.00		49.3%											
		Low Income	\$550,000.00		24.5%											
		Moderate Income	\$150,000.00		6.7%											
		TOTAL			80.5%											
Projected Program Income:										\$750,000.00	Max Amount Program Income For Admin		\$37,500.00			
Projected Recaptured Funds:																
Distribution:										\$2,241,376.00						
Total Available Funds:										\$2,991,376.00						

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government: Pinellas County

- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions of the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to ensure conformance with the Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.

- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.
- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (16) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida _____ *has or* **X** *has not* been implemented.
(note: Miami Dade County will check "has")

Witness

Chief Elected Official or designee

Witness

John Morroni, Chairman
Type Name and Title

Date

OR

Attest:
(Seal)

APPROVED AS TO FORM
BY THE COUNTY ATTORNEY
Michelle Wallace

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
PROGRAM INFORMATION SHEET

The following information must be furnished to the Corporation before any funds can be disbursed.

Local Government	Pinellas County
Chief Elected Official	John Morroni, Chairman
Address	315 Court Street, Clearwater, Florida 33756
SHIP Administrator	Bruce Bussey
Address	440 Court Street, 2 nd Floor
Telephone	727-464-8210
EMAIL	bbussey@pinellascounty.org
Alternate SHIP Contact	Cheryl C. Reed
Telephone	727-464-8210
EMAIL	creed@pinellascounty.org
Local Government Employer Federal ID #	59-6000800
Other Information	

Please attach this form as Exhibit F and submit along with your completed LHAP.

Exhibit G

Ordinance

ORDINANCE NO. 08- 39

AN ORDINANCE OF THE BOARD OF COUNTY COMMISSIONERS OF PINELLAS COUNTY, FLORIDA, AMENDING SECTION 38-29 AND SECTION 38-30 OF THE PINELLAS COUNTY CODE DESIGNATING THE RESPONSIBILITY FOR THE ADMINISTRATION AND IMPLEMENTATION OF THE LOCAL HOUSING ASSISTANCE PROGRAM; PROVIDING FOR AN AFFORDABLE HOUSING ADVISORY COMMITTEE; PROVIDING FOR SEVERABILITY; PROVIDING FOR INCLUSION IN THE PINELLAS COUNTY CODE; PROVIDING FOR OTHER MODIFICATIONS THAT MAY ARISE FROM REVIEW OF THE ORDINANCE AT THE PUBLIC HEARING AND WITH RESPONSIBLE AUTHORITIES; PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the State Housing Initiatives Partnership (SHIP) Program was created pursuant to the William E. Sadowski Affordable Housing Act and §420.9072, Florida Statutes, for the purpose of providing funds to local governments as an incentive for the creation of partnerships to produce and preserve affordable housing; and

WHEREAS, pursuant to Pinellas County Ordinance 93-30, the Board of County Commissioners began implementing and continue to implement a Local Housing Assistance Program; and

WHEREAS, pursuant to §420.9072, Florida Statutes and the Florida Administrative Code, local governments are required to establish an Affordable Housing Advisory Committee; and

WHEREAS, in 2007, SHIP legislation was amended to require recipients of SHIP funds to expand the committee from nine (9) members to a committee that consists of eleven (11) members; and

WHEREAS, on May 20, 2008, the County adopted Resolution 08-75 establishing an Affordable Housing Advisory Committee and appointing eleven members to the Committee; and

WHEREAS, the County must amend Ordinance 93-30 to comply with SHIP legislation in order to continue to receive entitlement funding.

NOW, THEREFORE, BE IT ORDAINED BY THE BOARD OF COUNTY COMMISSIONERS OF PINELLAS COUNTY, FLORIDA, in a meeting duly assembled this 22nd day of July, 2008 that:

SECTION 1. Section 38-29 of the Pinellas County Code is hereby amended to read as follows:

Section 38-29. Local housing assistance program – Administration; costs.

- (a) The county community development department or its successors is hereby designated as the agency responsible for administering the SHIP program, including the development of a local strategy and local housing assistance program to meet the requirements of the SHIP program, as amended, and for coordinating with the housing partnership.
- (b) Administrative expenses under this article include the cost of salaries, benefits and operational expenses associated with the program. Such administrative expenses shall also include costs of necessary consultants to develop programs and program

parameters, to evaluate proposals and projects, and to develop staff capacity to carry out the housing programs and projects. Administrative costs shall not exceed the amount authorized in §420.9075 (6).

SECTION 2. Section 38-30 of the Pinellas County Code is hereby amended to read as follows:

Section 38-30. Affordable housing advisory committee.

The County has established, by Resolution 08-75, adopted May 20, 2008, an eleven-member affordable housing advisory committee which complies with F.S. § 420.9076(2). The committee's work involves recommendations to the Board of County Commissioners for implementation of its affordable housing incentive program. Staff and administrative support shall be provided by the Board of County Commissioners as an eligible administrative expense under the SHIP program.

SECTION 3. Severability.

If any section, subsection, sentence, clause, phrase, or provision of this Ordinance is for any reason held invalid or unconstitutional by any court of competent jurisdiction, such holding shall not be construed to render the remaining provisions of this Ordinance invalid or unconstitutional.

SECTION 4. Codification.

The provisions of this Ordinance shall be included and incorporated in the Pinellas County Code as an addition thereto, and shall be appropriately renumbered to conform to the uniform system of the Code.

SECTION 5. Amendment of Proposed Ordinance at Public Hearing.

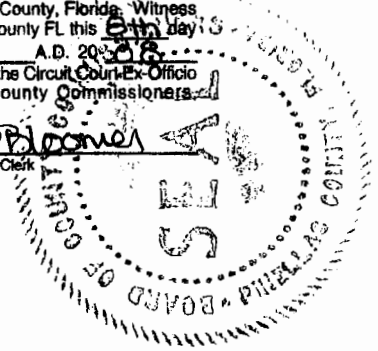
Any section, subsection, sentence, clause, phrase, or provision of this Ordinance as proposed be amended, added, or deleted by majority vote of the Board of County Commissioners as a result of matters raised at the public hearing or in consultation with responsible authorities, and in such event, the amendments, additions or deletions shall be validly adopted without additional advertisement or hearing.

SECTION 6. Filing of Ordinance.

Pursuant to Section 125.66, Fla. Stat., a certified copy of this Ordinance shall be filed with the Department of State by the Clerk of the Board of County Commissioners within ten (10) days after the enactment by the Board of County Commissioners. This Ordinance shall become effective upon filing of the Ordinance with the Department of State. Additionally, pursuant to Section 38-31 of the Pinellas County Code, a copy of this Ordinance shall be furnished to the State Housing Finance Agency within twenty-one (21) days after the enactment.

I, KENNETH P. BURKE, Clerk of the Circuit Court and
Clerk Ex-Officio, Board of County Commissioners,
do hereby certify that the above and foregoing is a
true and correct copy of the original as it appears
in the official files of the Board of County
Commissioners of Pinellas County, Florida. Witness
my hand and seal of said County FL this 8th day
of AUGUST A.D. 2008.
KENNETH P. BURKE, Clerk of the Circuit Court Ex-Officio
Clerk of the Board of County Commissioners
Pinellas County, Florida.

By Jessie Bloomer
Deputy Clerk



APPROVED AS TO FORM
OFFICE OF COUNTY ATTORNEY

M. Zan
Attorney