

**PINELLAS COUNTY, FLORIDA**  
**STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM**  
**LOCAL HOUSING ASSISTANCE PLAN (LHAP)**  
**FISCAL YEARS 2006-2007, 2007-2008 and 2008-2009**

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## **I. PROGRAM DESCRIPTION**

- A. Name of the Participating Local Government:** Pinellas County, Florida
- B. Purpose of the Program:** The Pinellas County SHIP Program, as defined in this Local Housing Assistance Plan (LHAP) provides a locally determined means of meeting the housing needs of very-low, low- and moderate-income households, expanding production of and preserving affordable housing, and furthering the housing element of the local government comprehensive plan specific to affordable housing.
- C. Fiscal Years Covered by the Plan:** July 1, 2006 - June 30, 2007; July 1, 2007 - June 30, 2008; July 1, 2008 - June 30, 2009.
- D. Governance:** The Pinellas County SHIP Program is established in accordance with, and will conform to all requirements of, Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code and furthers the housing element of the Pinellas County Comprehensive Plan. This program will be administered by the Pinellas County Community Development Department.
- E. Local Housing Partnership:** The Pinellas County SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups to produce affordable housing and provide related services.
- F. Leveraging:** The Pinellas County Local Housing Assistance Plan is intended to increase the availability of affordable residential units both by combining local resources and cost saving measures into a local housing partnership and by using public and private funds to reduce the cost of housing. Pinellas County SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and will provide local match to obtain federal housing grants or programs including funds provided under CDBG, HOME and FEMA.
- 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, Collaborative Engagement, chambers of commerce, the Professional Realtor Organization, Tampa Bay Builders, the Tampa Bay Partnership, Faith and Action for Strength Together (FAST) and the Bay Area Apartment Association.
- H. Advertising and Outreach:** 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 30 days before the beginning of its application period. Means of outreach include provision of 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, creed, religion, color, age, sex, marital status, familial status, national origin or handicap in the award application process for eligible housing.

**J. Support Services and Counseling:** Support services are available from various sources. Available support services will include, but will not necessarily be limited to, pre and post-purchase Homeownership Counseling, Credit Counseling and Foreclosure Prevention Counseling.

Support services are available from a number of sources within the community. Support services provided by nonprofits working as partners with the County include pre and post-purchase homeownership counseling and credit counseling; technical assistance to clients with home repair and new home construction processes including developing work plans, requesting bids and assisting in contractor selection. When appropriate, referrals are made to social service, health, housing and legal aid agencies. Clients wishing to purchase a home may participate in homeownership training programs and attend housing fairs, forums, and community homebuyer program presentations. In addition to counseling and credit repair services, these activities train individuals in 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 90% of the average area purchase price in the Tampa-St. Petersburg-Clearwater Metropolitan Statistical Area. Pinellas County relies on figures provided by the U. S. Treasury Department to determine sales price or value of new and existing homes.

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

**L. Income Limits, Rent Limits and Affordability:** Income limits used in the Pinellas County SHIP Program are updated annually by the U.S. Department of Housing and Urban Development based on median income of residents of the Tampa-St. Petersburg-Clearwater Metropolitan Statistical Area, adjusted for family size. Households at 0-50% of area median income are defined as very low-income, households at 51%-80% of area median income are defined as low-income and households at 81%-120% of area median income are defined as moderate-income.

Allowable rents for SHIP-assisted units are distributed annually by the Florida Housing Finance Corporation. Affordable means monthly rents or mortgage payments, including taxes and insurance, do not exceed 30% of the incomes of very low-income, low-income and moderate-income households.

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 institutional first 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 the rental limits adjusted for bedroom size that are established by the Florida Housing Finance Corporation.

**M. Wages to Work:** The qualification system and selection criteria for choosing eligible sponsors to assist in carrying out the Pinellas County SHIP Program includes a description demonstrating how eligible sponsors that employed personnel from the WAGES and Workforce Development Initiatives Programs will be given preference in the selection process.

**N. Monitoring and First Right of Refusal:** For rental housing assisted with SHIP funds, Pinellas

County, or its agent, shall annually monitor and determine tenant eligibility. However, to the extent another governmental entity provides the same monitoring and determination, Pinellas County may rely on such monitoring and determination of tenant eligibility. 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 at least annually for 15 years or the term of assistance, whichever period 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.

- O. Administrative Budget:** The Pinellas County SHIP Program will be administered by the Pinellas County Community Development Department. A detailed listing including line-item budgets of proposed administrative expenditures is attached as **Exhibit A**. These are presented on an annual basis for each State fiscal year submitted in this plan.

Monies deposited in the local housing assistance trust fund shall be used to administer and implement Pinellas County's Local Housing Assistance Plan. Pinellas County finds that 5% of the estimated local housing distribution plus 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 10% of distributed funds, to be supplemented by expenditures not to exceed 5% of program income.

The Board of County Commissioners of Pinellas County has adopted the above finding in the attached resolution, **Exhibit E**.

## **II. LHAP HOUSING STRATEGIES**

### **A. Preservation of the Existing Affordable Housing Stock:**

#### **1. Homeowner Housing:**

- a) Summary of the Strategy: This strategy provides incentives to promote rehabilitation of owner-occupied housing and purchase/rehabilitation for owner occupancy.

SHIP assistance will be provided primarily through loans. Rehabilitation loans are made in the full amount of the rehabilitation expense. Purchase/rehabilitation loans provide a below market supplement to private market financing. Additionally, repayment of rehabilitation loans may be deferred until title is transferred or the mortgagor no longer occupies the property.

Small grants may be made to fund specific work such as barrier removal to make housing accessible to the disabled.

Certain activities may require higher than typical expenditures for rehabilitation. Examples are asbestos removal and disposal, lead-based paint abatement, and compliance with historic preservation requirements. The maximum assistance amount shown in the Housing Delivery

Goals Chart has been set so as not to prohibit these activities.

The average cost per unit for this strategy is \$30,000.

- b) Fiscal Years Covered: 2006-2007, 2007-2008 and 2008-2009.
- c) Income Categories to be Served: Very low-, low- and moderate-income.
- d) Maximum Award: Noted on Housing Delivery Goals Charts.
- e) Terms, Recapture and Default: Legally binding contractual agreements between property owners and the County will detail specific recapture provisions and terms and will include, but not necessarily be limited to, mortgages and notes.

The loans described above are a form of housing assistance to very low-, low- and moderate-income homeowners and buyers. They cannot be transferred to another person at the original interest rate. Therefore, the borrower must pay off the loan if the property is sold, rented, or otherwise vacated. At Pinellas County's discretion, loans may be assumed by subsequent buyers, heirs, or assigns at a negotiated interest rate.

- f) Recipient Selection Criteria: Homeowner applicants will be qualified on a first-come, first-served basis by administering agencies. Applicants must be income-eligible and occupy properties as primary residences.
- g) Sponsor Selection Criteria: Proposed projects from eligible affordable housing sponsors will be considered on an ongoing basis. All proposals from such sponsors will be evaluated based on the following factors: (a) economic feasibility, (b) location, (c) priority of need addressed and (d) employment of personnel from the WAGES and Workforce Development Initiatives Programs.

## **2. Rental Housing:**

- a) Summary of the Strategy: This strategy provides incentives to promote purchase, rehabilitation, and purchase/rehabilitation or conversion, of rental housing including special needs housing and conversion of non-residential properties to rental housing. SHIP assistance will be provided primarily through loans. These loans will provide a below market supplement to private market financing for for-profit entities. Financing at below market rate will be made in conjunction with private market financing for purchase, purchase/rehabilitation or conversion. Community-based non-profit housing organizations are eligible for up to 100% financing.

Small grants may be made to fund specific work such as barrier removal to make housing accessible to the disabled.

Certain necessary activities may require higher than typical expenditures for rehabilitation or conversion. Examples are asbestos removal and disposal, lead-based paint abatement, and compliance with historic preservation requirements. The maximum assistance amount shown in the Housing Delivery Goals Chart has been set so as not to prohibit these activities.

The average cost per unit for this strategy is \$30,000.

- b) Fiscal Years Covered: 2006-2007, 2007-2008 and 2008-2009.
- c) Income Categories to be Served: Very low-, low- and moderate-income.
- d) Maximum Award: Noted on Housing Delivery Goals Charts.
- e) Terms, Recapture and Default: Legally binding contractual agreements between property owners and the County will detail specific recapture provisions and terms and will include, but not necessarily be limited to, mortgages, notes, and land use restriction agreements. (Properties receiving no more than \$3,000.00 in SHIP funds are not subject to land use restriction agreements.)

These agreements will assure required recapture of SHIP funds where property use fails to comply with SHIP requirements for a minimum period of 15 years or during the term of assistance, whichever is longer. Funds will not be released to a project until these legally binding agreements have been executed. Annual monitoring will insure continued compliance with tenant eligibility and affordability requirements. (Properties receiving no more than \$3,000.00 in SHIP funds are not subject to monitoring requirements.)

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

- f) Recipient Selection Criteria: Tenants applying for rental housing units will be qualified on a first-come, first-served basis by housing sponsors. Tenants must be income-eligible and must occupy rental units as primary residences.

- g) Sponsor Selection Criteria: County staff will administer activities supporting this preservation strategy. Projects proposed by eligible affordable housing sponsors will be considered on an ongoing basis. Evaluation of all proposals from such sponsors will be based on these factors: (a) economic feasibility, (b) location, including consideration of impact on targeted areas, (c) priority of need addressed including consideration of those needs identified in the County's Comprehensive Plan and Consolidated Plan and (d) employment of personnel from the WAGES and Workforce Development Initiatives Programs.



## **B. Production of Additional Affordable Housing:**

### **1. Homeowner Housing:**

- a) Summary of the Strategy: This strategy provides incentives for construction of new or replacement of existing substandard homeowner housing. Assistance will be provided through loans to homeowners and affordable housing builders. These loans will provide a below market supplement to private market financing for purchase or construction of affordable homeowner units. Loans to homeowners may be subject to equity sharing requirements.

Small grants may be made to fund specific work such as barrier removal to make housing accessible to the disabled.

Pinellas County will waive building permit and review fees for certified Affordable Housing Developments as defined in the Pinellas County Land Development Code, Section 138-1346 and reimburse impact fees upon sale of affordable units in certified Affordable Housing Developments to income-qualified buyers, to the extent budgeted funds are available.

The average cost per unit for this strategy is \$40,000.

- b) Fiscal Years Covered: 2006-2007, 2007-2008 and 2008-2009.
- c) Income Categories to be Served: Very low-, low- and moderate-income.
- d) Maximum Award: Noted on Housing Delivery Goals Charts.
- e) Terms, Recapture and Default: Legally binding contractual agreements between property owners and the County will detail specific recapture provisions and terms and will include, but not necessarily be limited to, mortgages and notes. Loans to homeowners may be subject to equity sharing requirements; loans may be made for home purchase in developments structured under provisions of community land trusts that require equity sharing.

The loans described above are a form of housing assistance to very low-, low- and moderate-income homebuyers. They cannot be transferred to another person at the original interest rate. Therefore, the borrower must pay off the loan if the property is sold, rented, or otherwise vacated. At Pinellas County's discretion, loans may be assumed by subsequent buyers, heirs, or assigns at a negotiated interest rate. Loans to affordable housing builders are also a form of assistance to very low-, low- and moderate-income homebuyers. The homes built with funds provided by construction loans must be sold only to very low-, low- and moderate-income homebuyers.

- f) Recipient Selection Criteria: Homeowner applicants will be qualified on a first-come, first-served basis by eligible sponsors and administering agencies. Buyers must meet the income guidelines applicable to the strategy, and the property purchased must be the primary residence of the buyer.
- g) Sponsor Selection Criteria: Proposed projects from eligible housing sponsors will be

considered on an ongoing basis. All proposals from such sponsors will be evaluated based on the following factors: (a) economic feasibility, (b) location, (c) priority of need addressed and (d) employment of personnel from the WAGES and Workforce Development Initiatives Programs.

## **2. Rental Housing:**

- a) Summary of the Strategy: This strategy provides incentives for construction of affordable rental housing. Below market rate gap financing will be provided to assist builders and developers of affordable rental housing. Loans will provide a below market interest rate supplement to private market financing for construction of affordable rental units.

Pinellas County will waive building permit and review fees for certified Affordable Housing Developments as defined in the Pinellas County Land Development Code, Section 138-1346 and, to the extent that budgeted funds are available, reimburse impact fees for affordable rental units in certified Affordable Housing Developments when occupied by income-qualified tenants.

The average cost per unit for this strategy is \$96,000.

- b) Fiscal Years Covered: 2006-2007, 2007-2008 and 2008-2009.
- c) Income Categories to be Served: Very low-, low- and moderate-income.
- d) Maximum Award: Noted on Housing Delivery Goals Charts.
- e) Terms, Recapture and Default: Legally binding contractual agreements between property owners and the County will detail specific recapture provisions and terms and will include, but not necessarily be limited to, mortgages, notes, and land use restriction agreements.

These agreements will assure required recapture of SHIP funds where property use fails to comply with SHIP requirements for a minimum period of 15 years or during the term of assistance, whichever is longer. Funds will not be released to a project until these legally binding agreements have been executed. Annual monitoring will insure continued compliance with tenant eligibility and affordability requirements.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgage balances on loans 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.

- f) Recipient Selection Criteria: Rental housing applicants will be qualified on a first-come, first-served basis by housing sponsors. Applicants must be income-eligible and must occupy rental units as primary residences.
- g) Sponsor Selection Criteria: County staff will administer activities supporting this production strategy. Proposed projects from eligible affordable housing sponsors will be considered on

an ongoing basis. All proposals from such sponsors will be evaluated based on the following factors: (a) economic feasibility, (b) location, including consideration of impact on targeted areas, (c) priority of need addressed including consideration of those needs identified in the County's Comprehensive Plan and Consolidated Plan and (d) employment of personnel from the WAGES and Workforce Development Initiatives Programs.

### **C. Promotion of Homeownership:**

- a) Summary of the Strategy: Through this strategy, Pinellas County will provide down payment and closing cost assistance to lower-income households. SHIP assistance will be provided primarily through loans. SHIP funds also may be used to lower the overall interest rate charged to homebuyers by producing a blended rate that is lower than otherwise would be available.

The types of assistance provided will help to close an affordability gap that is typically faced by lower-income households when financing home purchases in the private financial market.

Small grants may be made to fund specific work such as barrier removal to make housing accessible to the disabled.

The average cost per unit for this strategy is \$12,000.

- b) Fiscal Years Covered: 2006-2007, 2007-2008 and 2008-2009.
- c) Income Categories to be Served: Very low-, low- and moderate-income.
- d) Maximum Award: Noted on the Housing Delivery Goals Charts.
- e) Terms, Recapture and Default: Legally binding contractual agreements between property owners and the County will detail specific recapture provisions and terms and will include, but not necessarily be limited to, mortgages and notes.

The loans noted above are a form of housing assistance to very low-, low-, and moderate-income homebuyers. They cannot be transferred to another person at the original interest rate. Therefore, the borrower must pay off the loan if the property is sold, rented, or otherwise vacated. At Pinellas County Community Development's discretion, loans may be assumed by subsequent buyers, heirs, or assigns at a negotiated interest rate.

- f) Recipient Selection Criteria: Homeowner applicants will be qualified on a first-come, first-served basis by eligible sponsors and administering agencies. Buyers must meet the income guidelines applicable to the strategy; these are based on the U.S. Department of Housing and Urban Development's median family income limits adjusted for household size. Also, property purchased must be the primary residence of the buyer.
- g) Sponsor Selection Criteria: Proposed projects from eligible affordable housing sponsors will be considered on an ongoing basis. All proposals from such sponsors will be evaluated based on the following factors: (a) economic feasibility, (b) location, (c) priority of need addressed and (d) employment of personnel from the WAGES and Workforce Development Initiatives

Programs.

Agencies will be selected to administer activities supporting this preservation strategy. These agencies will be evaluated based on the following factors: (a.) knowledge of program requirements (b.) demonstrated track record in performing activities in support of the strategy (c.) cost of performing activities in support of the strategy (d.) employment of personnel from the WAGES and Workforce Development Initiatives Programs.

**D. Disaster Recovery and Mitigation:** This is an initially un-funded contingency strategy to be utilized only in the event of a disaster officially declared at the federal, state, or local level. Anticipated types of natural disasters include, but are not limited to, tornadoes, hurricanes, and floods. In order to maximize funding available for disaster recovery and mitigation, funds not contractually committed for rehabilitation, construction, design or other activities will be redirected to the post-disaster recovery and mitigation effort. In an effort to maximize the effect of funds utilized for disaster mitigation and recovery, any waiting lists developed before the occurrence of a disaster will be suspended and funds will be redirected to areas of worst damage. This strategy is directed to long-range repair and replacement efforts and not to emergency response. (Emergency assistance to secure structures and prevent additional damage, such as boarding up broken windows and making temporary roof repairs, will have been completed in accordance with provisions of Pinellas County's overall disaster plan prior to activation of this strategy.)

#### **1. Homeowner Housing:**

- a) Summary of the Strategy: This strategy primarily covers the response to repair and replacement needs resulting from damage caused by a disaster. However, other work beyond repair of only disaster damage, such as hazard mitigation, may be included. SHIP assistance will be provided primarily through loans. Rehabilitation loans are made in the full amount of the rehabilitation expense less any insurance payoff amount.

Small grants may be made to fund specific work such as barrier removal to make housing accessible to the disabled.

Necessary activities may, due to extent of damage, require higher than typical expenditures for rehabilitation. The maximum assistance amount shown in the Housing Delivery Goals Charts has been set so as not to prohibit these activities.

The estimated average cost per unit for this strategy is \$30,000.

- b) Fiscal Years Covered: 2006-2007, 2007-2008 and 2008-2009.
- c) Income Categories to be Served: Very low-, low- and moderate-income.
- d) Maximum Award: Noted on Housing Delivery Goals Charts.

- e) Terms, Recapture and Default: Legally binding contractual agreements between property owners and the County will detail specific recapture provisions and terms and will include, but not necessarily be limited to, mortgages and notes.

The loans described above are a form of housing assistance to very low-, low-, and moderate-income homeowners. They cannot be transferred to another person at the original interest rate. Therefore, the borrower must pay off the loan if the property is sold, rented, or otherwise vacated. At Pinellas County's discretion, loans may be assumed by subsequent buyers, heirs, or assigns at a negotiated interest rate.

- f) Recipient Selection Criteria: Homeowner applicants will be qualified on a first-come, first-served basis. Applicants must be income qualified and occupy properties as primary residences.
- g) Sponsor Selection Criteria: County staff will administer activities supporting this strategy. Additionally, community-based housing organizations may work with the County to perform activities in support of this strategy.

Proposals from community based housing organizations will be considered based on the following factors: (a) staff training, (b) experience, (c) capacity and (d) employment of personnel from WAGES and Workforce Development Initiatives Programs.

## **2. Rental Housing:**

- a) Summary of the Strategy: This strategy primarily covers the response to repair and replacement needs resulting from damage caused by a disaster. However, other work beyond only repair of disaster damage, such as hazard mitigation, may be included. SHIP assistance will be provided primarily through loans. These loans will provide a below market interest rate supplement to private market financing.

Small grants may be made to fund specific work such as barrier removal to make housing accessible to the disabled.

Necessary activities may, due to extent of damage, require higher than typical expenditures for rehabilitation. The maximum assistance amount shown in the Housing Delivery Goals Charts has been set so as not to prohibit these activities.

The estimated average cost per unit for this strategy is \$30,000, and the maximum size of a rental property that will be addressed is 11 units. Critical special needs housing that has experienced disaster damage may be addressed also.

- b) Fiscal Years Covered: 2006-2007, 2007-2008 and 2008-2009.
- c) Income Categories to be Served: Very low-, low- and moderate-income.
- d) Maximum Award: Noted on Housing Delivery Goals Charts.
- e) Terms, Recapture and Default: Legally binding contractual agreements between property

owners and the County will detail specific recapture provisions and terms and will include, but not necessarily be limited to, mortgages, notes, and land use restriction agreements.

These agreements will assure required recapture of SHIP funds where property use fails to comply with SHIP requirements for a minimum period of 15 years or during the term of assistance, whichever is longer. Funds will not be released to a project until these legally binding agreements have been executed. Annual monitoring will insure continued compliance with tenant eligibility and affordability requirements.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgage balances 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.

- f) Recipient Selection Criteria: Rental property owners will be qualified on a first- come, first-served basis.
- g) Sponsor Selection Criteria: County staff will administer activities supporting this strategy. Additionally, community-based housing organizations and for-profit entities may work with the County to perform activities in support of this strategy.

Proposals from community based housing organizations will be considered based on the following factors: (a) staff training, (b) experience, (c) capacity and (d) employment of personnel from WAGES and Workforce Development Initiatives Programs.

### **III. LOCAL HOUSING ASSISTANCE PLAN INCENTIVE STRATEGIES**

- A. Expedited Permitting:** 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 Community Development Department staff to determine if the proposed development meets definitional 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 serves as an ombudsman to assist the applicant in achieving an expeditious review and waiver of permit and review fees.
- B. Ongoing Review Process:** Prior to adoption, the Pinellas County Planning Department, in its role as Local Planning Agency, conducts reviews of local ordinances, regulations, policies, and plan provisions that increase the cost of housing. The cumulative impact of changes on cost per housing unit will be determined. Special attention will be directed to the impact of proposed changes on affordable housing.

#### IV. EXHIBITS

- A. Administrative Budget for Each Fiscal Year Covered in the Plan: Exhibit A.**
- B. Timeline for Encumbrance and Expenditure:** A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B**. Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable state fiscal year.
- C. Housing Delivery Goals Chart (HDGC) for Each Fiscal Year Covered in the Plan:** A completed Housing Delivery Goals Chart for each fiscal year covered in this plan is attached as **Exhibit C**.
- D. Certification Page:** A signed Certification is attached as **Exhibit D**.
- E. Adopting Resolution:** An original signed, dated and attested adopting resolution is attached as **Exhibit E**.
- F. Program Information Sheet:** A completed Program Information Sheet is attached as **Exhibit F**.
- G. Ordinance:** There are no changes from the original ordinance previously submitted to the Florida Housing Finance Corporation. Therefore, a copy of the ordinance is not attached as an exhibit.
- H. Interlocal Agreement:** There is no Interlocal Agreement between Pinellas County and any other local government for use of funds distributed under the SHIP Program. Therefore, a copy of an Interlocal Agreement is not attached as an exhibit.