

PINELLAS COUNTY, FLORIDA

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

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



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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 by the Pinellas County Community Development and Planning Department and the program area is Countywide.

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 was solicited through 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 Coordinating Council, 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 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 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. Available support services 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 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:

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

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 15 years or the term of assistance whichever is longer unless as specified above.

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

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 moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states:

“A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:

“The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(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 5% of the estimated local distribution plus 5 percent 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 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>	<i>2</i>
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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 assists income eligible households share in the American Dream of home ownership.
- b) **Home Town Heroes**- the Home Town Heroes program expands homeownership opportunities for Essential Service Personnel.
- c) **Making Pinellas Home**- the Making Pinellas Home program supplements 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 the Housing Delivery Goals charts.

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

Down Payment Assistance Program- provides financial assistance in the form of a zero-interest, second mortgage loan. The loan term is up to 10 years with repayment deferred for the first 5 years. Beginning in year six, the loan is repaid at 0% interest over the next three to five years, depending upon the amount of the loan. Borrowers must contribute a minimum of 2% of the purchase price.

Home Town Heroes Program- provides down payment and closing costs assistance in the form of a zero-interest, second mortgage loan. The loan term is up to 20 years with repayment deferred for the first 5 years. Beginning in year six, the loan is repaid at 0% interest, amortized over a maximum of twenty years. However, all loans will be amortized so that the monthly payment will be at least \$25.00. Applicants must contribute a minimum of 2% the purchase price.

Making Pinellas Home Program- provides homebuyer loans in the form of a zero-interest second or third mortgage. The loan term is up to 20 years with repayment deferred for 5 years. These loans are available only in conjunction with the HFA homebuyer loan products

For all purchase assistance programs, the County's loan amount combined with the first mortgage amount cannot exceed 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 be 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:

- 1) Applicants will be assisted on a first come, first qualified, first ready basis. Priority will be given to persons with special housing needs as defined in 420.0004 (13), F.S.
- 2) Applicants are required to provide a minimum investment of two percent (2%) of the purchase price towards the purchase of the home.
- 3) Applicants are required to complete a homebuyer's counseling course and obtain a Certification of Completion.
- 4) First mortgage must be at a fixed rate; no ARM's, prepayment penalty, negative amortization, balloon loan, owner financing or other non-affordable loan terms are allowed.
- 5) Demonstrated need for funding, as evidence by a Good Faith Estimate.
- 6) Combined Loan LTV cannot exceed 107%.

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 are eligible types of housing. 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
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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 relocations 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 program is to assist homeowners with property renovations. 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 is to assist homeowners, 62 or older, with specific repairs/upgrades to preserve and maintain their homesteaded properties. Eligible uses of grant funds include the improvement or replacement of the following items: 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 provides grants to fund home

improvements such as ramps, railings, and special equipment to enhance the lives of residents who are physically disabled to provide barrier free, accessible housing individuals with disabilities. Repairs whose sole purpose is to remove barriers and enhance independent living are eligible. These include, but are not limited to, 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 provides grants to assist homeowners retrofit their property to be better prepared and protected in the case of a hurricane. Grant funds are limited to improvements that reinforce the structure's ability to withstand a hurricane. Examples include 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:** Maximum award is noted on the Housing Delivery Goals Chart.
- 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 zero-interest first or second mortgage loans with repayment deferred up to twenty (20) years. Loans are available at 0% interest and are generally amortized over a term of 15 years. The maximum term cannot exceed 20 years.

The minimum loan amount is \$3,000 and the maximum loan amount is \$20,000. In the event that more funds are needed, applicants may contribute from other sources or seek supplemental loans so long as loan security and the borrower's ability to pay are not impaired. However, all loans will be amortized so that the monthly payment will be at least \$25.00. The County's loan amount combined with the first mortgage amount cannot exceed 145% of the Just/Market value of the real property as

determined by the county property appraiser

If the loan amount exceeds \$10,000, and the first mortgage does not escrow or there is no first mortgage, payment will include an amount to escrow for taxes and insurance. All loans are secured by a mortgage and promissory note recorded in the Official Records of Pinellas County.

In some cases, very low income applicants may qualify to defer all or part of the loan repayment, interest free, for as long as they continue to own and occupy the property. Other repayments may be temporarily delayed or reduced in order to give the applicant time to address other financial matters. Deferred payments and alternative payment schedules must be authorized by the Community Development Department and will be based upon an analysis of the applicant's situation and ability to pay.

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 be 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. 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 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.

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:

- 1) Applicants will be assisted on a first come, first qualified, first ready basis. Priority will be given to persons with special housing needs as defined in 420.0004 (13), F.S.
- 2) Applicants must occupy the home as primary residence.

- 3) The just value of the property cannot exceed \$151,000 as determined by the Property Appraiser Office.
- 4) Applicants who have received a County grant within the last five (5) years are not eligible.
- 5) Property title must be recorded in the applicant's name.
- 6) Rental and income producing properties are not eligible.
- 7) Mobiles homes built prior to 1976 are not eligible.

g. Sponsor Selection Criteria and duties, if applicable:

N/A

h. Additional Information:

Sub recipients will be reviewed, evaluated and awarded on their ability to perform the required services in a professional, efficient and timely manner. The County reserves the right to make revisions to the application, process and rating criteria as it sees applicable and as needed to conform to all the current rules and regulations of the State of Florida SHIP Program, County and any other programs in which SHIP units are used.

C. HOMEOWNER HOUSING

<i>Rehabilitation (Sponsor)</i>	4
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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 provide homeowner units.

Funds can be used to assist developments involving rehabilitation or acquisition and rehabilitation. Units must meet or exceed the Pinellas County Rehabilitation Standards. 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.

Assisted units must be sold to income-eligible buyers and the unit purchased must be the buyer's primary residence

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

c. Income Categories to be served: All

d. Maximum award: Noted on Housing Delivery Goals Charts.

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

This program offers deferred payment or reduced interest rate loans between 0%-3% that may be used to assist with acquisition, construction, rehabilitation, and soft costs associated

with the development and sale of units. 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.

Legally binding contractual agreements between Borrowers and the County detail specific recapture provisions and terms and will include, but not necessarily be limited to, mortgages and notes.

Terms of the loans, methods of recapture, and remedies in the event of a default are specific to individual programs and/or underwriting analysis. Interest rates range from 0-5%, and some programs offer a payment deferral period ranging from 3-5 years. 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.

Grants may be made to fund specific work, including, but not limited to, barrier removal to make housing accessible to the disabled, lead-based paint and asbestos abatement, demolition, and clearance.

f. Recipient Selection Criteria:

- 1) Applicants will be assisted on a first come, first qualified, first ready basis. Priority will be given to persons with special housing needs as defined in 420.0004 (13), F.S.
- 2) Applicants are required to provide a minimum investment of two percent (2%) of the purchase price towards the purchase of the home.
- 3) Applicants are required to complete a homebuyer's counseling course and obtain a Certification of Completion.
- 4) Be qualified for a first mortgage through a lending institution, as evidence by an Awards/Commitment Letter.
- 5) Demonstrated need for funding, as evidence by a Good Faith Estimate.

g. Sponsor Selection Criteria and duties, if applicable:

N/A

h. Additional Information:

Sub recipients will be reviewed, evaluated and awarded on their ability to perform the required services in a professional, efficient and timely manner. The County reserves the right to make revisions to the application, process and rating criteria as it sees applicable and as needed to conform to all the current rules and regulations of the State of Florida SHIP Program, County and any other programs in which SHIP units are used.

C. HOMEOWNER HOUSING

Demolition/Reconstruction	4
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- a. **Summary of the Strategy:**
This strategy will be used to replace unsafe housing by providing funding for costs associated with the demolition of dilapidated structures and the construction of homeownership housing. Funds may also be used to assist with payment of relocation costs associated with reconstruction of the residence occupied by homeowner.
- b. **Fiscal Years Covered:** 2015-2016, 2016-2017 and 2017-2018
- c. **Income Categories to be served:** All
- d. **Maximum award:** Noted on Housing Delivery Goals Charts.
- e. **Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default.**
As an incentive to builders, Pinellas County offers construction financing for forty-eight (48) months. For homes constructed under this program, potential buyers are eligible for down payment and closing costs assistance.

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.

Terms of the loans, methods of recapture, and remedies in the event of a default are specific to individual programs and/or underwriting analysis. Interest rates range from 0-5%, and some programs offer a payment deferral period ranging from 3-5 years. 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.

Grants may be made to fund specific work, including, but not limited to, barrier removal to make housing accessible to the disabled, lead-based paint and asbestos abatement, demolition, and clearance.

- f. **Recipient Selection Criteria:**
- 6) Applicants will be assisted on a first come, first qualified, first ready basis. Priority will be given to persons with special housing needs as defined in 420.0004 (13), F.S.
 - 7) Applicants are required to provide a minimum investment of two percent (2%) of the purchase price towards the purchase of the home.
 - 8) Applicants are required to complete a homebuyer's counseling course and obtain a Certification of Completion.
 - 9) Be qualified for a first mortgage through a lending institution, as evidenced by an Awards/Commitment Letter.
 - 10) Demonstrated need for funding, as evidenced by a Good Faith Estimate.
- g. **Sponsor Selection Criteria and duties, if applicable:**
N/A

h. Additional Information:

Sub recipients will be reviewed, evaluated and awarded on their ability to perform the required services in a professional, efficient and timely manner. The County reserves the right to make revisions to the application, process and rating criteria as it sees applicable and as needed to conform to all the current rules and regulations of the State of Florida SHIP Program, County and any other programs in which SHIP units are used.

D. Homeowner-Disaster Repair/Mitigation

<i>Disaster Repair/Mitigation</i>	<i>5</i>
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a. Summary of the Strategy:

This strategy will provide assistance for 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 will only be provided for those repairs not covered by insurance or any other disaster relief program. Repairs may include: 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. The guidelines of the Home Repair Program will be used for this strategy.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018**c. Income Categories to be served:** All**d. Maximum award:** Noted on Housing Delivery Goals Charts.

<u>Program</u>	<u>Loan/Grant amount</u>	<u>Term of Loan</u>	<u>Interest</u>
Home Repair Loan Program	Loan up to \$40,000	up to 20 years	0-5%
Hurricane Mitigation Program	Grant up to \$20,000	N/A	N/A
Independent Living Program	Grant up to \$4,000	N/A	N/A
Senior Grant Program	Grant up to \$20,000	N/A	N/A

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

Terms of the loans, methods of recapture and remedies in the event of a default are specific to individual programs and/or underwriting analysis. Interest rates range from 0-5%, and some programs offer a payment deferral period ranging from 3-5 years. 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.

Grants may be made to fund specific work, including, but not limited to, barrier removal to make housing accessible to the disabled, lead-based paint and asbestos abatement, demolition, and clearance.

f. Recipient Selection Criteria:

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

g. Sponsor Selection Criteria and duties, if applicable:

N/A

h. Additional Information:

Sub-recipients will be reviewed, evaluated and awarded on their ability to perform the required services in a professional, efficient and timely manner. The County reserves the right to make revisions to the application, process and rating criteria as it sees applicable and as needed to conform to all the current rules and regulations of the State of Florida SHIP Program, County and any other programs in which SHIP units are used.

E. HOMEOWNER HOUSING

<i>New Construction</i>	<i>10</i>
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a. Summary of the Strategy:

This strategy will be used to incentivize the development and construction of affordable units for sale to SHIP eligible homebuyers. Pinellas County offers low-interest rate construction loan financing to home builders.

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

c. Income Categories to be served: All

d. Maximum award: Noted on Housing Delivery Goals Charts.

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

As an incentive to builders, Pinellas County offers low-interest rate construction financing for forty-eight (48) months at 0% interest.

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.

Terms of the loans, methods of recapture and remedies in the event of a default are specific to individual programs and/or proforma analysis. Interest rates range from 0-5%, and some programs offer a payment deferral period ranging from 3-5 years. 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.

Grants may be made to fund specific work, including, but not limited to, barrier removal to make housing accessible to the disabled, lead-based paint and asbestos abatement, demolition, and clearance.

f. Recipient Selection Criteria:

- 1) Applicants will be assisted on a first come, first qualified, first ready basis. Priority will be given to persons with special housing needs as defined in 420.0004 (13), F.S.
- 2) Applicants are required to provide a minimum investment of two percent (2%) of the purchase price towards the purchase of the home.
- 3) Applicants are required to complete a homebuyer's counseling course and obtain a Certification of Completion.
- 4) Be qualified for a first mortgage through a lending institution, as evidence by an Awards/Commitment Letter.
- 5) Demonstrated need for funding, as evidence by a Good Faith Estimate.

g. Sponsor Selection Criteria and duties, if applicable:

County staff will administer activities supporting this preservation strategy. Projects proposed by eligible affordable housing sponsors will be considered on an ongoing basis. Proposals from such sponsors will be evaluated on:

- 1) Developments marketed toward mixed-income homebuyers;
- 2) Developments that benefit families with children;
- 3) Developments that include units with three (3) or more bedrooms;
- 4) Developments must meet Energy Star minimum requirements for energy efficiency;
- 5) Economic feasibility;
- 6) Location, including consideration of impact on targeted areas;
- 7) Priority of need addressed including consideration of those needs identified in the County's Comprehensive Plan and Consolidated Plan; and
- 8) Employment of personnel from the Welfare Transition Program.

h. Additional Information:

The sub-recipients will be reviewed, evaluated and awarded on their ability to perform the required services in a professional, efficient and timely manner. The County reserves the right to make revisions to the application, process and rating criteria as it sees applicable and as needed to conform

to all the current rules and regulations of the State of Florida SHIP Program, County and any other programs in which SHIP units are used.

F. HOME OWNER HOUSING

<i>SPECIAL NEEDS</i>	<i>II</i>
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a. Summary of the Strategy:

The purpose of the Special Needs strategy is to assistance eligible households with programs that meet the requirements of the SHIP program. Pinellas County will utilize the following programs to ensure his goal is met:

<u>Programs</u>	<u>Loan amount</u>	<u>Term of Loan</u>	<u>Interest Rate</u>
Purchase Assistance w/Rehab	Up to \$25,000	Up to 20 years	0-5%
Purchase Assistance w/o Rehab	Up to \$25,000	Up to 20 years	0-5%
Rehabilitation	Up to \$30,000	Up to 20 years	0-5%
Independent Living Grant	Up to \$4,000	N/A	N/A
Senior Grant	Up to \$20,000	N/A	N/A

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

c. Income Categories to be served: All

d. Maximum award: Noted on Housing Delivery Goals Charts.

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default. Terms of the loans, methods of recapture and remedies in the event of a default are specific to individual programs and/or underwriting analysis. Interest rates range from 0-5%, and some programs offer a payment deferral period ranging from 3-5 years. 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.

Grants may be made to fund specific work, including, but not limited to, barrier removal to make housing accessible to the disabled, lead-based paint and asbestos abatement, demolition, and clearance.

f. Recipient Selection Criteria:

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

g. Sponsor Selection Criteria and duties, if applicable:

County staff will administer activities supporting this preservation strategy. Projects proposed by eligible affordable housing sponsors will be considered on an ongoing basis. Proposals from such sponsors will be evaluated on:

- 1) Developments marketed toward mixed-income homebuyers;

- 2) Developments that benefit families with children;
- 3) Developments that include units with three (3) or more bedrooms;
- 4) Developments must meet Energy Star minimum requirements for energy efficiency;
- 5) Economic feasibility;
- 6) Location, including consideration of impact on targeted areas;
- 7) Priority of need addressed including consideration of those needs identified in the County's Comprehensive Plan and Consolidated Plan; and
- 8) Employment of personnel from the Welfare Transition Program.

h. Additional Information:

Sub-recipients will be reviewed, evaluated and awarded on their ability to perform the required services in a professional, efficient and timely manner. The County reserves the right to make revisions to the application, process and rating criteria as it sees applicable and as needed to conform to all the current rules and regulations of the State of Florida SHIP Program, County and any other programs in which SHIP units are used.

G. SPECIAL NEEDS-RENTAL

<i>SPECIAL NEEDS-RENTAL</i>	<i>12</i>
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a. Summary of the Strategy:

The purpose of the Special Needs- Rental strategy is to assist developers with affordable loans for the production of affordable multifamily rental units. Funds may be used for the rehabilitation of multi-family units, including transitional/group home housing or the housing portion of a mixed-use facility.

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

c. Income Categories to be served: All

d. Maximum award: Noted on Housing Delivery Goals Charts.

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

Legally binding contractual agreements between property owners and the County will detail mortgages and notes.

Terms of the loans, methods of recapture and remedies in the event of a default are specific to individual programs and/or proforma analysis. Interest rates range from 0-5%, and some programs offer a payment deferral period ranging from 3-5 years. 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.

Grants may be made to fund specific work, including, but not limited to, barrier removal to make housing accessible to the disabled, lead-based paint and asbestos abatement, demolition, and clearance.

f. Recipient Selection Criteria:

- 1) Applicant or household member must meet the definition of Special Needs as defined in 420.0004 (13), F.S.

g. Sponsor Selection Criteria and duties, if applicable:

County staff will administer activities supporting this preservation strategy. Projects proposed by eligible affordable housing sponsors will be considered on an ongoing basis. Proposals from such sponsors will be evaluated on:

- 1) Developments marketed toward mixed-income homebuyers;
- 2) Developments that benefit families with children;
- 3) Developments that include units with three (3) or more bedrooms;
- 4) Developments must meet Energy Star minimum requirements for energy efficiency;
- 5) Economic feasibility;
- 6) Location, including consideration of impact on targeted areas;
- 7) Priority of need addressed including consideration of those needs identified in the County's Comprehensive Plan and Consolidated Plan; and
- 8) Employment of personnel from the Welfare Transition Program.

h. Additional Information:

Sub-recipients will be reviewed, evaluated and awarded on their ability to perform the required services in a professional, efficient and timely manner. The County reserves the right to make revisions to the application, process and rating criteria as it sees applicable and as needed to conform to all the current rules and regulations of the State of Florida SHIP Program, County and any other programs in which SHIP units are used.

H. RENTAL HOUSING

REHABILITATION-RENTAL	13
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a. Summary of the Strategy:

This strategy provides incentives to promote rehabilitation of mixed-income rental housing that provide rental units that are affordable to low- and moderate income tenants. Strict occupancy and rental rate controls apply to assisted units. The minimum investment is \$1000 per unit.

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

c. Income Categories to be served: All

d. Maximum award: Noted on Housing Delivery Goals Charts.

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

Terms of the loans, methods of recapture and remedies in the event of a default are specific to individual programs and/or underwriting analysis. Interest rates range from 0-5%, and some programs offer a payment deferral period ranging from 3-5 years. 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.

Grants may be made to fund specific work, including, but not limited to, barrier removal to make housing accessible to the disabled, lead-based paint and asbestos abatement, demolition, and clearance.

f. Recipient Selection Criteria:

- 1) Applicants will be assisted on a first come, first qualified, first ready basis. Priority will be given to persons with special housing needs as defined in 420.0004 (13), F.S.
- 2) Applications for potential tenants will be reviewed for eligibility by the developers.

g. Sponsor Selection Criteria and duties, if applicable:

County staff will administer activities supporting this rental rehabilitation strategy. Projects proposed by eligible affordable housing sponsors will be considered on an ongoing basis. Proposals from such sponsors will be evaluated on:

- 1) Developments marketed toward mixed-income homebuyers;
- 2) Developments that benefit families with children;
- 3) Developments that include units with three (3) or more bedrooms;
- 4) Developments must meet Energy Star minimum requirements for energy efficiency;
- 5) Economic feasibility;
- 6) Location, including consideration of impact on targeted areas;
- 7) Priority of need addressed including consideration of those needs identified in the County's Comprehensive Plan and Consolidated Plan; and
- 8) Employment of personnel from the Welfare Transition Program.

h. Additional information:

Sub-recipients will be reviewed, evaluated and awarded on their ability to perform the required services in a professional, efficient and timely manner. The County reserves the right to make revisions to the application, process and rating criteria as it sees applicable and as needed to conform to all the current rules and regulations of the State of Florida SHIP Program, County and any other programs in which SHIP units are used.

I. RENTAL HOUSING

DEMOLITION/RECONSTRUCTION-RENTAL	15
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a. Summary of the Strategy:

This strategy provides incentives to promote purchase, rehabilitation, replacement, and purchase/rehabilitation or conversion, of rental housing including special needs housing, as defined in Rule 67-37.002(21), and conversion of nonresidential properties to rental housing.

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

Terms of the loans, methods of recapture, and remedies in the event of a default are specific to individual programs and/or proforma analysis. Interest rates range from 0-5%, and some programs offer a payment deferral period ranging from 3-5 years. 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.

Grants may be made to fund specific work, including, but not limited to, barrier removal to make housing accessible to the disabled, lead-based paint and asbestos abatement, demolition, and clearance.

- f. **Recipient Selection Criteria:**
 - 1) Applicants will be assisted on a first come, first qualified, first ready basis. Priority will be given to persons with special housing needs as defined in 420.0004 (13), F.S.
- g. **Sponsor Selection Criteria and duties, if applicable:** County staff will administer activities supporting this preservation strategy. Projects proposed by eligible affordable housing sponsors will be considered on an ongoing basis. Proposals from such sponsors will be evaluated on:
 - 1) Developments marketed toward mixed-income homebuyers;
 - 2) Developments that benefit families with children;
 - 3) Developments that include units with three (3) or more bedrooms;
 - 4) Developments must meet Energy Star minimum requirements for energy efficiency;
 - 5) Economic feasibility;
 - 6) Location, including consideration of impact on targeted areas;
 - 7) Priority of need addressed including consideration of those needs identified in the County's Comprehensive Plan and Consolidated Plan; and
 - 8) Employment of personnel from the Welfare Transition Program.

h. Additional information

Sub-recipients will be reviewed, evaluated and awarded on their ability to perform the required services in a professional, efficient and timely manner. The County reserves the right to make revisions to the application, process and rating criteria as it sees applicable and as needed to conform to all the current rules and regulations of the State of Florida SHIP Program, County and any other programs in which SHIP units are used.

J. RENTAL HOUSING***DISASTER REPAIR/MITIGATION-RENTAL******16*****a. Summary of the Strategy:**

This strategy addresses the repair and replacement needs resulting from damage caused by a disaster; however, hazard mitigation items may be included. SHIP funding will be provided primarily as loans. These loans will provide a below market interest rate supplement to private market financing.

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

Terms of the loans, methods of recapture and remedies in the event of a default are specific to individual programs and/or proforma analysis. Interest rates range from 0-5%, and some programs offer a payment deferral period ranging from 3-5 years. 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.

Grants may be made to fund specific work, including, but not limited to, barrier removal to make housing accessible to the disabled, lead-based paint and asbestos abatement, demolition, and clearance.

f. Recipient Selection Criteria:

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

g. Sponsor Selection Criteria and duties, if applicable:

County staff will administer activities supporting this preservation strategy. Projects proposed by eligible affordable housing sponsors will be considered on an ongoing basis. Proposals from such sponsors will be evaluated on:

- 9) Developments marketed toward mixed-income homebuyers;

- 10) Developments that benefit families with children;
- 11) Developments that include units with three (3) or more bedrooms;
- 12) Developments must meet Energy Star minimum requirements for energy efficiency;
- 13) Economic feasibility;
- 14) Location, including consideration of impact on targeted areas;
- 15) Priority of need addressed including consideration of those needs identified in the County's Comprehensive Plan and Consolidated Plan; and
- 16) Employment of personnel from the Welfare Transition Program.

- h. Sub-recipients will be reviewed, evaluated and awarded on their ability to perform the required services in a professional, efficient and timely manner. The County reserves the right to make revisions to the application, process and rating criteria as it sees applicable and as needed to conform to all the current rules and regulations of the State of Florida SHIP Program, County and any other programs in which SHIP units are used.

K. RENTAL HOUSING

LAND ACQUISITION-RENTAL	20
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- a. **Summary of the Strategy:**
This strategy provides incentives for construction of new homeowner housing. Assistance will be provided through loans to potential homeowners and affordable housing builders.
- b. **Fiscal Years Covered:** 2015-2016, 2016-2017 and 2017-2018
- c. **Income Categories to be served:** All
- d. **Maximum award:** Noted on Housing Delivery Goals Charts.
- e. **Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), 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.

Terms of the loans, methods of recapture and remedies in the event of a default are specific to individual programs and/or proforma analysis. Interest rates range from 0-5%, and some programs

offer a payment deferral period ranging from 3-5 years. 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.

Grants may be made to fund specific work, including, but not limited to, barrier removal to make housing accessible to the disabled, lead-based paint and asbestos abatement, demolition, and clearance.

- f. **Recipient Selection Criteria:**

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

g. Sponsor Selection Criteria and duties, if applicable:

County staff will administer activities supporting this preservation strategy. Projects proposed by eligible affordable housing sponsors will be considered on an ongoing basis. Proposals from such sponsors will be evaluated on:

- 17) Developments marketed toward mixed-income homebuyers;
- 18) Developments that benefit families with children;
- 19) Developments that include units with three (3) or more bedrooms;
- 20) Developments must meet Energy Star minimum requirements for energy efficiency;
- 21) Economic feasibility;
- 22) Location, including consideration of impact on targeted areas;
- 23) Priority of need addressed including consideration of those needs identified in the County's Comprehensive Plan and Consolidated Plan; and
- 24) Employment of personnel from the Welfare Transition Program.

- h.** Sub-recipients will be reviewed, evaluated and awarded on their ability to perform the required services in a professional, efficient and timely manner. The County reserves the right to make revisions to the application, process and rating criteria as it sees applicable and as needed to conform to all the current rules and regulations of the State of Florida SHIP Program, County and any other programs in which SHIP units are used.

L. RENTAL HOUSING

<i>NEW CONSTRUCTION-RENTAL</i>	<i>21</i>
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a. Summary of the Strategy:

The purpose of this strategy is to stimulate redevelopment efforts and modernize some of Pinellas County's older rental stock. Only units receiving funds are considered "Assisted Units." Strict occupancy and rental rate controls apply to assisted units.

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

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

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

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

Terms of the loans, methods of recapture and remedies in the event of a default are specific to individual programs and/or proforma analysis. Interest rates range from 0-5%, and some programs offer a payment deferral period ranging from 3-5 years. 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.

Grants may be made to fund specific work, including, but not limited to, barrier removal to make housing accessible to the disabled, lead-based paint and asbestos abatement, demolition, and clearance.

f. Recipient Selection Criteria:

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

g. Sponsor Selection Criteria and duties, if applicable:

County staff will administer activities supporting this preservation strategy. Projects proposed by eligible affordable housing sponsors will be considered on an ongoing basis. Proposals from such sponsors will be evaluated on:

- 1) Developments marketed toward mixed-income homebuyers;
- 2) Developments that benefit families with children;
- 3) Developments that include units with three (3) or more bedrooms;
- 4) Developments must meet Energy Star minimum requirements for energy efficiency;
- 5) Economic feasibility;
- 6) Location, including consideration of impact on targeted areas;
- 7) Priority of need addressed including consideration of those needs identified in the County's Comprehensive Plan and Consolidated Plan; and
- 8) Employment of personnel from the Welfare Transition Program.

- h.** Sub-recipients will be reviewed, evaluated and awarded on their ability to perform the required services in a professional, efficient and timely manner. The County reserves the right to make revisions to the application, process and rating criteria as it sees applicable and as needed to conform to all the current rules and regulations of the State of Florida SHIP Program, County and any other programs in which SHIP units are used.

D. Disaster Recovery and Mitigation:

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 Community Development Department staff 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, in its role as the 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.

The Affordable Housing Advisory Committee, appointed by the Board of County Commissioners in 2012, 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.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed 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.

DRAFT

FLORIDA HOUSING FINANCE CORPORATION												Please check applicable box												
HOUSING DELIVERY GOALS CHART												New Plan:		X										
2015-2016												Amendment:												
												Fiscal Yr. Closeout:												
Name of Local Government:				PINELLAS COUNTY				Allocation:		\$2,241,376.00														
								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	Purchase Assistance without Rehab		0	\$25,000		5	\$25,000		0	\$25,000					\$125,000.00		\$125,000.00		5.58%		5		
	3	Rehabilitation		7	\$50,000		10	\$50,000		0	\$50,000			\$850,000.00				\$850,000.00		37.92%		17		
	4	Demolition/Reconstruction		0	\$270,000		0	\$270,000		0	\$270,000							\$0.00		0.00%		0		
	5	Disaster Repair/Mitigation		0	\$50,000		0	\$50,000		0	\$50,000							\$0.00		0.00%		0		
	10	New Construction		0	\$270,000		0	\$270,000		1	\$270,000		\$270,000.00					\$270,000.00		12.05%		1		
	1	Purchase Assistance with Rehab		0	\$120,000		2	\$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)		7			17			1			\$270,000.00	\$1,090,000.00		\$125,000.00		\$1,485,000.00		66.25%		25		
		RENTAL		VLI	Max. SHIP		LI	Max. SHIP		MI	Max. SHIP		New Construction	Rehab/Repair		Without		Total		Total		Total		
		STRATEGIES		Units	Award		Units	Award		Units	Award		SHIP Dollars	SHIP Dollars		SHIP Dollars		SHIP Dollars		Percentage		Units		
	12	Special Needs-Rental		3	\$120,000		0	\$120,000		0	\$120,000			\$319,739.00				\$319,739.00		14.27%		3		
	13	Rehabilitation-Rental		0	\$120,000		0	\$120,000		0	\$120,000							\$0.00		0.00%		0		
	15	Demolition/Reconstruction-Rental		0	\$270,000		0	\$270,000		0	\$270,000							\$0.00		0.00%		0		
	16	Disaster Repair/Mitigation		0	\$120,000		0	\$120,000		0	\$120,000							\$0.00		0.00%		0		
	20	Land Acquisition-Rental		0	\$120,000		0	\$120,000		0	\$120,000											0		
	21	New Construction-Rental		0	\$120,000		0	\$120,000		0	\$120,000							\$0.00		0.00%		0		
		Subtotal 2 (Non-Home Ownership)		3			0			0			\$0.00	\$319,739.00		\$0.00		\$319,739.00		14.27%		3		
		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		10			17			1			\$270,000.00	\$1,409,739.00		\$125,000.00		\$2,241,376.00		100.00%		28		
		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		%						Projected Program Income:		\$750,000.00		Max Amount Program Income For Admin		\$37,500.00						
		Very-Low Income		\$1,060,000.00		47.3%						Projected Recaptured Funds:												
		Low Income		\$625,000.00		27.9%						Distribution:		\$2,241,376.00										
		Moderate Income		\$556,376.00		24.8%						Total Available Funds:		\$2,991,376.00										
		TOTAL				100.0%																		

FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box		
HOUSING DELIVERY GOALS CHART											New Plan:		
2016-2017											Amendment:		
											Fiscal Yr. Closeout:		
Name of Local Government:								Estimated Funds:	\$0.00				
								A	B	C	D	E	F
	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without	Total	Total	Total
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
											\$0.00	#DIV/0!	0
											\$0.00	#DIV/0!	0
											\$0.00	#DIV/0!	0
											\$0.00	#DIV/0!	0
											\$0.00	#DIV/0!	0
											\$0.00	#DIV/0!	0
											\$0.00	#DIV/0!	0
											\$0.00	#DIV/0!	0
	Subtotal 1 (Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0
	RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without	Total	Total	Total
	STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
											\$0.00	#DIV/0!	0
											\$0.00	#DIV/0!	0
											\$0.00	#DIV/0!	0
											\$0.00	#DIV/0!	0
											\$0.00	#DIV/0!	0
	Subtotal 2 (Non-Home Ownershi	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0
	Administration Fees											#DIV/0!	
	Admin. From Program Income											#DIV/0!	
	Home Ownership Counseling											#DIV/0!	
	GRAND TOTAL												
	Add Subtotals 1 & 2, plus all Ad	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0
	Percentage Construction/Re	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									#DIV/0!		
	Maximum Allowable												
	Purchase Price:							New		Existing			
	Allocation Breakdown	Amount		%			Projected Program Income:			Max Amount Program Income For Admin		\$0.00	
	Very-Low Income				#DIV/0!		Projected Recaptured Funds:						
	Low Income				#DIV/0!		Distribution:						
	Moderate Income				#DIV/0!		Total Available Funds:		\$0.00				
	TOTAL				#DIV/0!								

LHAP 2015**Exhibit A****67-37.005(1), F.A.C.****Effective Date: 10/2014****PINELLAS COUNTY****Pinellas County**

Fiscal Year: 2015-2016		
Estimated Allcoation 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 Allcoation 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 Allcoation 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

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