

**ST. PETERSBURG CITY COUNCIL**  
**Consent Agenda**  
**Meeting of June 19, 2014**

**TO:** The Honorable Bill Dudley, Chair, and Members of City Council

**SUBJECT:** A resolution approving an Amendment (“Plan Amendment”) to the City’s Local Housing Assistance Plan under the State Housing Initiatives Partnership (“SHIP”) Program for FY 2012-2015 (“Current Plan”); authorizing the Mayor or his designee to accept a grant of \$1,143,819 from the Florida Housing Finance Corporation (“FHFC”) for FY 2014-2015 to fund the State Housing Initiatives Partnership (“SHIP”) Program for the purpose of providing affordable housing opportunities for low- and moderate-income persons; to submit the 2014-2015 SHIP Funding Strategies Summary Certification form to FHFC; and to expend funds in accordance with the current Plan, as amended, upon approval by FHFC; finding that five percent (5%) of the City’s SHIP allocation plus five (5%) percent of Program Income is insufficient to pay the administrative costs of the City’s SHIP Program; authorizing the use of up to ten percent (10%) of the City’s SHIP allocation plus ten (10%) of the City’s SHIP Program Income for administrative costs of the SHIP Program; authorizing the Mayor or his designee to execute a grant agreement with the FHFC and all other documents necessary to effectuate this transaction; approving a supplemental appropriation in the amount of \$1,143,819 from the increase in the unappropriated balance of the SHIP Fund (1019), resulting in these additional revenues to the SHIP Program, Housing and Community Development Department (082) Housing Administration Division (1089); and providing an effective date.

**EXPLANATION:** The State Housing Initiatives Partnership (“SHIP”) Program was created through the William E. Sadowski Affordable Housing Act, pursuant to Chapter 420.907 – 420.9079, Florida Statutes (“Act”), for the purpose of providing assistance through the transfer of funds from documentary stamps generated from the sale of residential properties to the Florida Housing Finance Corporation (“FHFC”) for use by local governments in implementing SHIP Programs to produce and preserve affordable housing. The City has participated in the SHIP Program since 1993.

To receive SHIP funds from the State, eligible municipalities must develop affordable housing strategies (“Strategies”) and must submit a SHIP Local Housing Assistance Plan (“Plan”) a minimum of every three years to FHFC to be eligible to receive funding. During the 2014 regular session of the Florida Legislature, the Florida Legislature allocated a total of \$167 million in funding to fund the SHIP Program from documentary stamp revenues, \$100 million of which was earmarked to fund the SHIP Program less \$4 million for homeless assistance, and \$5 million holdback to fund disaster relief separately if needed. FHFC allocated \$67 million to the State Apartment Incentive Loan (SAIL) Program to provide low interest loans on a competitive basis to developers of affordable housing. The City is scheduled to receive its allocation from the FHFC in the amount of \$1,143,819, and must comply with the Act during the implementation of the SHIP program during FY 2014-2015.

To accept the funding, the City has to budget the strategies in its Local Housing Assistance Plan (“LHAP”) under the SHIP Program for FY 2014-2015, where funding will be allocated to provide assistance to eligible applicants. All strategies currently in place shall remain in full force in effect except for the elimination of the Mayor’s Corridor Improvement Initiative identified as Item G in

the Local Housing Assistance Plan. The Purchase Assistance, Emergency Repair, Barrier Free, and Housing Rehabilitation Programs will be eligible to assist households whose incomes are up to 120% area median income ("AMI").

The City is required to reserve at least 30 percent of the funds for awards to very-low income persons and at least 30 percent of the funds for awards to low-income persons as required in the Act. In addition, there is a requirement to expend at least 75 percent of the funds for construction, rehabilitation or emergency repair and at least 65 percent of the funds for home ownership. The City is also required to make 20 percent of funds available for persons with special needs (preference to persons with developmental disabilities).

The City must expend all funding by June 30, 2016. The City is required to complete the SHIP Funding Strategies summary Certification Form detailing the strategies that it plans to use and submit it to the FHFC.

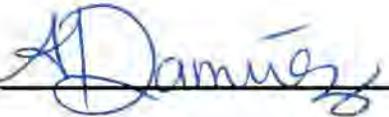
**RECOMMENDATION:** Administration recommends adoption of the attached resolution approving an Amendment ("Plan Amendment") to the City's Local Housing Assistance Plan under the State Housing Initiatives Partnership ("SHIP") Program for FY 2012-2015 ("Current Plan"); authorizing the Mayor or his designee to accept a grant of \$1,143,819 from the Florida Housing Finance Corporation ("FHFC") for FY 2014-2015 to fund the State Housing Initiatives Partnership ("SHIP") Program for the purpose of providing affordable housing opportunities for low- and moderate-income persons; to submit the 2014-2015 SHIP Funding Strategies Summary Certification form to FHFC; and to expend funds in accordance with the current Plan, as amended, upon approval by the Florida Housing Finance Corporation; finding that five percent (5%) of the City's SHIP allocation plus five (5%) percent of Program Income is insufficient to pay the administrative costs of the City's SHIP Program; authorizing the use of up to ten percent (10%) of the City's SHIP allocation plus ten (10%) of the City's SHIP Program Income for administrative costs of the City's SHIP Program; authorizing the Mayor or his designee to execute a grant agreement with the FHFC and all other documents necessary to effectuate this transaction; approving a supplemental appropriation in the amount of \$1,143,819 from the increase in the unappropriated balance of the SHIP Fund (1019), resulting in these additional revenues to the SHIP Program, Housing and Community Development Department (082) Housing Administration Division (1089); and providing an effective date.

**COST/FUNDING/ASSESSMENT INFORMATION:** Revenues of \$1,143,819 will be received from the FHFC. A supplemental appropriation in the amount of \$1,143,819 from the increase in the unappropriated balance of the SHIP Fund (1019), resulting in these additional revenues to the SHIP Program, Housing and Community Development Department (082), Housing Administration Division (1089) is required.

Attachments: Resolution  
Certification Form

APPROVALS:

Administration:   
Legal: 00196436.doc V. 2

Budget: 

A RESOLUTION APPROVING AN AMENDMENT ("PLAN AMENDMENT") TO THE CITY'S LOCAL HOUSING ASSISTANCE PLAN UNDER THE STATE HOUSING INITIATIVES PARTNERSHIP ("SHIP") PROGRAM FOR FY 2012-2015 ("CURRENT PLAN"); AUTHORIZING THE MAYOR OR HIS DESIGNEE TO ACCEPT A GRANT OF \$1,143,819 FROM THE FLORIDA HOUSING FINANCE CORPORATION ("FHFC") FOR FY 2014-2015 TO FUND THE STATE HOUSING INITIATIVES PARTNERSHIP ("SHIP") PROGRAM FOR THE PURPOSE OF PROVIDING AFFORDABLE HOUSING OPPORTUNITIES FOR LOW- AND MODERATE-INCOME PERSONS; TO SUBMIT THE 2014-2015 SHIP FUNDING STRATEGIES SUMMARY CERTIFICATION FORM TO FHFC; AND TO EXPEND FUNDS IN ACCORDANCE WITH THE CURRENT PLAN, AS AMENDED, UPON APPROVAL BY THE FHFC; FINDING THAT FIVE PERCENT (5%) OF THE CITY'S SHIP ALLOCATION PLUS FIVE PERCENT (5%) OF PROGRAM INCOME IS INSUFFICIENT TO PAY THE ADMINISTRATIVE COSTS OF THE CITY'S SHIP PROGRAM; AUTHORIZING THE USE OF UP TO TEN PERCENT (10%) OF THE CITY'S SHIP ALLOCATION PLUS TEN PERCENT OF THE CITY'S SHIP PROGRAM INCOME FOR ADMINISTRATIVE COSTS OF THE SHIP PROGRAM; AUTHORIZING THE MAYOR OR HIS DESIGNEE TO EXECUTE A GRANT AGREEMENT WITH THE FHFC AND ALL OTHER DOCUMENTS NECESSARY TO EFFECTUATE THIS TRANSACTION; APPROVING A SUPPLEMENTAL APPROPRIATION IN THE AMOUNT OF \$1,143,819 FROM AN INCREASE IN THE UNAPPROPRIATED BALANCE OF THE SHIP FUND (1019), RESULTING IN THESE ADDITIONAL REVENUES TO THE SHIP PROGRAM, HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT (082), HOUSING ADMINISTRATION DIVISION (1089); AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State Housing Initiatives Partnership ("SHIP") Program was created through the William E. Sadowski Affordable Housing Act, Chapter 420.907 – 420.9079, Florida Statutes ("Act"); and

WHEREAS, the SHIP Program transfers documentary stamp revenues to the Florida Housing Finance Corporation ("FHFC") and local governments for use in implementing partnership programs to produce and preserve affordable housing; and

WHEREAS, the Act provides for funding the SHIP Program through depositing a portion of the documentary stamp tax revenues as provided in s. 201.15, Florida Statutes, moneys received from any other source for the purposes of the Act, and all proceeds derived from the investment of such moneys with the Florida Housing Finance Corporation (“FHFC”) for distribution in accordance with the Act; and

WHEREAS, during the 2014 regular session of the Florida Legislature, \$167 million in funding to affordable housing to include the SHIP and State Apartment Incentive Loan (SAIL) programs; and

WHEREAS, \$100 million was allocated to the SHIP Program with \$4 million to be reserved for homeless funding, and \$5 million to be reserved for Disaster Relief; and

WHEREAS, The City is to receive its allocation from the Florida Housing Finance Corporation (“FHFC”) in the amount of \$1,143,819, and must comply with the Act during the implementation of the SHIP program for FY 2014-2015; and

WHEREAS, the City is required to expend at least 75 percent of the funds for rehabilitation or emergency repair and at least 65 percent of the funds for home ownership and reserve at least 30 percent of the total funds for awards to very-low income persons and at least 30 percent of the total funds for awards to low-income persons as required by the Act and;

WHEREAS, the City is required to make 20 percent of the funds available for persons with special needs; and

WHEREAS, the City proposes to amend its Local Housing Assistance Plan to reflect that Rehabilitation Assistance, Purchase Assistance, Emergency Repair, and Barrier Free Programs will be available to households whose incomes are up to 120% of area median income (“AMI”) with all programs otherwise remaining in full force and effect with the exception of the Mayor’s Corridor Initiative that is eliminated as a strategy; and

WHEREAS, in order to receive its FY 2014-2015 SHIP allocation, the City is required to complete a Ship Funding Strategies Summary Certification Form detailing the strategies that it plans to use and submit it to FHFC; and

WHEREAS, the City must expend all funding from this allocation by June 30, 2016.

NOW THEREFORE, BE IT RESOLVED by the City Council of the City of St. Petersburg, Florida, that an Amendment (“Plan Amendment”) to the City’s Local Housing Assistance Plan under the State Housing Initiatives Partnership (“SHIP”) Program for FY 2012-2015 (“Current Plan”) is approved; and

BE IT FURTHER RESOLVED that the Mayor or his designee is authorized to accept a grant of \$1,143,819 from the Florida Housing Finance Corporation ("FHFC") for FY 2014-2015 to fund the State Housing Initiatives Partnership ("SHIP") Program for the purpose of providing affordable housing opportunities for low- and moderate-income persons; to submit the FY 2014-2015 SHIP Funding Strategies Summary Certification form to FHFC; and to expend funds in accordance with the Plan upon approval by the Florida Housing Finance Corporation; and

BE IT FURTHER RESOLVED that this City Council finds that five percent (5%) of the City's SHIP allocation plus five (5%) percent of Program Income is insufficient to pay the administrative costs of the City's SHIP Program and authorizes the use of up to ten percent (10%) of the City's SHIP allocation plus ten (10%) of the City's SHIP Program Income for administrative costs of the City's SHIP Program; and

BE IT FURTHER RESOLVED that the Mayor or his designee is authorized to execute a grant agreement with FHFC and all other documents necessary to effectuate this transaction; and

BE IT FURTHER RESOLVED that there is hereby approved from the increase in the unappropriated balance of the SHIP Fund (1019) resulting from these additional revenues, the following supplemental appropriation for FY 2015:

SHIP Fund (1019)

SHIP Program, Housing and Community Development Department (082),	
Housing Administration Division (1089)	\$1,143,819

This Resolution shall become effective immediately upon its adoption.

Approvals:

Legal: \_\_\_\_\_ Administration: \_\_\_\_\_  
Budget: \_\_\_\_\_

Legal: 00196438.doc v.3



**CITY OF ST. PETERSBURG, FLORIDA  
SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**TECHNICAL AMENDMENT**

**FISCAL YEARS COVERED**

**2012/2013, 2013/2014 AND 2014/2015**

**As Approved by the St. Petersburg City Council on June 19, 2014**



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**I. PROGRAM DESCRIPTION:**

**A. Name of the Participating Local Government:**

City of St. Petersburg, Florida

Interlocal: Yes \_\_\_\_\_ No  X

**B. Purpose of the Program:**

Creation of the Plan is for the purpose of meeting the housing needs of the very low, low and moderate income households, to expand production of and preserve affordable housing, to further the housing element of the City's Comprehensive Plan specific to affordable housing.

**C. Fiscal Years Covered by the Plan:**

2012/2013

2013/2014

2014/2015

**D. Governance:**

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37 Florida Administrative Code. The SHIP Program does further the housing element of the City's Comprehensive Plan. **The City must be in compliance with these applicable statutes and rules.**

**E. Local Housing Partnership:**

The SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups. The City of St. Petersburg maintains active partnerships with many entities including:

**1. Local Governments and Other Public Agencies:**

- a. Housing Services Committee – The Committee is composed of 5 City Council members plus 1 alternate City Council member and invited participants representing the home building industry, public housing, homeless service providers, neighborhood representatives, the lending industry, and economic development interests. The Committee addresses the on-going need for affordable livable rental and owner-occupied housing units within the City by proposing legislation, developing clear-cut policies, supporting proven strategies and providing for the implementation of best practices. The Committee is tasked to provide recommendations on initiatives to the full City Council.
- b. West Central Florida SHIP Steering Committee - The City is a founding member and participant in the Committee, which provides a forum to discuss housing challenges and solutions on a region-

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wide basis.

- c. Low Income Housing Leadership Network of the Health and Human Services Coordinating Council for Pinellas County – The City participates in this organization working to expand the amount of housing that is available to low-income service workers or other persons whose income is at or below 80% of the area median income. It strives to develop housing in coordination with service providers so that those persons needing supportive services are provided those services.

**2. Community-Based Housing and Service Organizations:**

- a. The City funds a variety of community-based organizations, which provide a variety of services to its residents.

**3. Lending Institutions:**

- a. The City has partnerships with the lenders that participate in its various programs. On-going training is provided by the City to lenders that participate in the City's program and also to new lenders that wish to work with the City's programs.

**F. Leveraging:**

The Plans are 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 ("FHFC") programs and to provide local match to obtain Federal housing grants or programs.

Use of SHIP funds in combination with Federal housing grants or programs include: HOME Investment Partnership ("HOME"), Community Development Block Grant ("CDBG") Program, Pinellas County Trust Funds, FHFC Low Income Housing Tax Credit ("LIHTC") funds and the Neighborhood Stabilization Program ("NSP").

The City may also use its SHIP funds to leverage private sector financing.

**G. Public Input:**

Public input solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability (NOFA). In addition, the City's Consolidated Plan process, which incorporates the SHIP Program, was used to obtain broader public input for

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the development of this plan. A NOFA and advertisement of workshops and public hearing dates were published on January 8, 2014. A public hearing on housing and community/economic development needs and past performance was held on January 21, 2014. A workshop to discuss the preparation of sub-recipient and sponsor applications and to provide technical assistance was held on February 5, 2014. A public notice was published in a newspaper of general circulation on June 6, 2014 to receive comments on the proposed LHAP. Comments will be received through June 17, 2014.

**H. Advertising and Outreach:**

The City will advertise the NOFA 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 NOFA is required.

In addition to advertising in the newspaper, the City publicizes the SHIP program on the city's website, [www.stpete.org](http://www.stpete.org), and on the City's local government cable channel, with brochure mailings and with presentations to local employers to provide housing program information and updates.

**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. In implementing its SHIP program, the city is mindful to affirmatively further fair housing. The city utilizes CDBG funds to further fair housing outreach and education activities, as called for in the Consolidated Plan.

**J. Support Services and Counseling:**

Support services and counseling are available from various sources. Available support services may include but are not limited to:

1. Homeownership Counseling (Pre and Post)
2. Budgeting
3. Home Maintenance and Repair
4. Credit Counseling
5. Foreclosure Intervention Services

All home buyers who purchase a home utilizing the City's programs must attend approved classes on the topic of "Home Ownership" offered through a series of seminars and workshops by several non-profit organizations.

The City also recommends Home Maintenance classes to provide

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information on home maintenance and repair through the Pinellas Technical Education Center (PTEC).

For Potential home buyers that are not immediately "mortgage-ready," a non-profit agency provides counseling to develop a positive credit history and to determine housing affordability.

Households that are delinquent on their mortgage obligations are provided Foreclosure Intervention services including: Counseling, intervention (if necessary) and an Emergency Mortgage Payment Loan Fund. In case of those victimized through predatory lending, short term financing is provided to preserve home ownership.

**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:

- Independent Study (copy attached)
- U.S. Treasury Department
- Local HFA Numbers

The City is also a recipient of Federal HOME Investment Partnership funds. The maximum sales price of housing used in the HOME Program is that of the Federal Housing Administration ("FHA") Mortgage Limits. The City's Policy and Planning Committee previously recommended and St. Petersburg City Council approved a policy to utilize the FHA Mortgage Limits or the results of a SHIP approved methodology; whichever is lower, for its maximum purchase price limit for both programs. The maximum purchase price shall increase without further action by City Council when a maximum sales price limit is determined using this procedure.

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts attached as **Exhibit C**.

**L. Income Limits, Rent Limits and Affordability:**

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by

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Florida Housing Finance Corporation. Affordable means that monthly rents or monthly 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 household 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, the City has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, 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 City's Housing staff shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, the City's Housing staff 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 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 for a period of at least 60 days to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

**O. Administrative Budget:**

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as **Exhibit A**. These are presented on an annual basis for each State fiscal year submitted.

The City of St. Petersburg 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**

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**Administrative Code, states:**

"A county of 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 Chapters 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% 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."

The City of St. Petersburg has adopted the above findings in the attached resolution, attached as **Exhibit E**.

**P. Program Administration:**

Administration of the local housing assistance plan is the responsibility of the City. However, there are third party contracts with agencies to provide housing counseling services:

1. Catholic Charities Diocese of St. Petersburg, Inc.
2. Community Service Foundation
3. Tampa Bay Community Development Corporation
4. St. Petersburg Neighborhood Home Solutions

**Q. Essential Service Personnel Rule Chapter 67-37.002(8) F.A.C., Chapter 67-37.005(10), F.A.C. and Section 420.9075(3), F.S.:**

The City's definition of essential service personnel includes, but is not limited to persons in need of affordable housing who are employed in occupations or professions in which they are considered essential to the community, who contribute to the growth and well being of the City and are permanently employed (excluding temporary and on-call employees) by a business or organization located within the City of St. Petersburg, including but not limited to persons working in one of the following categories:

1. Teachers, Educators, Instructional Personnel and Other School District, Public, Private, Community College and University employees
2. Justice, Public Order and Safety Activities – Local and State Law Enforcement, Corrections, Firefighters, Rescue, Emergency Responders and Emergency Management
3. Local, County, State and Federal Government Personnel
4. Medical, Health Care and Social Assistance Personnel
5. Accommodation, Food Services and Other Tourism Trade Personnel
6. General Retail and Wholesale/Warehouse Personnel
7. Hospitality and Food Service

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8. Utility Providers (water/sewer, wastewater, electrical, communications, etc.)
9. Skilled Building Trades and Construction Industry Personnel
10. Personnel Care Service Providers (hair, nail and skin services)
11. Facility Maintenance Personnel
12. Transit and Ground Passenger Transportation Personnel
13. Marine Services Personnel
14. Social Service and Non-Profit Employees
15. Information Technology Industry Personnel
16. Biotechnology Industry Personnel
17. Jail and Prison Employees
18. Landscape Industry Personnel
19. Members of the United States Armed Forces who are on full-time active duty and Members of a Reserve Component of the United States Armed Forces
20. Automobile Mechanics and Technicians, and
21. Personnel in Other Categories and Industries deemed essential in the City of St. Petersburg based on the local economy.

The City of St. Petersburg will review and revise this definition of Essential Service Personnel on an as needed basis to conform to local economic and industry trends and as required by Section 420.9075(3)(a) Florida Statutes. In order to be eligible for SHIP assistance, Essential Personnel households shall have a maximum household gross annual income at or below 120% of Area Median Income (AMI) as determined by the Florida Housing Finance Corporation and adjusted for household size.

**R. Initiatives for Green Building Design 420.9075(3) (d), F.S.:**

The City encourages the incorporation of innovative design techniques into construction and rehabilitation projects for ongoing sustainability and affordability. The initiatives include, but are not limited to, green building principles, storm resistant construction and energy efficient features, installation of energy efficiency doors and windows, star appliances and water heater and low flow water saving toilets and faucets. Hurricane preventative measures include, but are not limited to, storm resistant construction, hurricane shutters, garage doors, architectural roof shingles and windows that meet the current Florida Building Code.

**II. LHAP HOUSING STRATEGIES:**

**A. EMERGENCY REPAIR**

**1. Summary of the Strategy:**

The Emergency Repair Strategy will provide assistance for emergency repairs to owner-occupied housing in the following categories:

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- a. Electrical System Repair
- b. Potable Water/Sewer/Plumbing Repair
- c. Repair or replacement of Heating, Ventilation and Air Conditioning (HVAC) systems when the household occupants are elderly, disabled and/or have a medical condition that would require the installation of this system
- d. Replacement of water heater and severely damaged leaking pipes
- e. Replacement of ceilings that have been damaged as a result of a leaking roof
- f. Repair or replacement of floor areas weakened by water damage
- g. Repair of other emergency situations determined to be an immediate health and/or safety threat
- h. Replacement of leaking roofs, to include, fascia and soffit, and to perform safe practices if Lead Based Paint has been previously applied to the surface
- i. Replacement of faulty electrical wiring
- j. Replacement of malfunctioning plumbing facilities to include pipes
- k. Termite treatment and damage repair and replacement

**2. Fiscal Years Covered:**

2012/2013  
 2013/2014  
 2014/2015

**3. Income Categories to be Served:**

Extremely Low-Income (30% AMI)  
 Very Low-Income (50% AMI)  
 Low-Income (80% AMI)  
 Moderate-Income (120% AMI)

**4. Maximum Award is Noted on the Housing Delivery Goals Charts**

**5. Terms of the Award; Recapture and Default:**

For Extremely Low, Very Low and Low-Income and moderate-income households, this 0% interest, secured loan will amortize. The borrower's monthly payment amount will be determined by the household's monthly income category at 30%, 50%, 60%, 80%, and 120% of the Median Family Income (MFI) as defined by the U.S. Department of Housing and Urban Development (HUD), established specifically to St. Petersburg, Florida and the borrower's loan amount. For loan amounts not exceeding \$15,000, the monthly payment will be calculated at 1% of the household's monthly MFI; for loan amounts between \$15,001 and \$20,000, the monthly payment will be calculated at 2% of the household's monthly MFI, (see Exhibit H). The loan balance will become due and payable in full if the borrower ceases to occupy the property as their legal homestead and principal place of residence. The loan is due upon death unless

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the heir(s) provide documentation to support that he/she/they are lawfully in title to the property and his/her/their combined annual gross income as defined in Title 24 of the Code of Federal Regulations, section 5.609 (commonly referred to as 24CFR Part 5), is calculated to determine that the household is "income eligible." All heirs must agree to own and occupy the property as his/her/their primary residence. If all the aforementioned contingencies are met, then assumption by the heir(s) of the loan may be allowed. All terms of the original mortgage and note shall remain in full force and effect. All funds repaid shall be considered "program income," as defined in SHIP statute (420.9071(24), F.S.).

**6. Recipient Selection Criteria:**

- Eligible owner-occupants will be prioritized according to the following guidelines:
- a. Emergency Situation (specifically, major roof leak(s), electrical hazards which involve life safety issues and/or plumbing or potable water conditions that involve safety and sanitary issues, as determined by the City)
  - b. Persons Who Have Special Needs - as defined in Rule Chapter 67-37.002(21), F.A.C.
  - c. Extremely Low and Very Low-Income Households
  - d. Those Who Have Not Received Prior Assistance

**7. Additional Information:**

The Emergency Repair strategy is limited to assisting owner-occupied single family homes, condominium units, town home units or cooperative residential units only that are located in the corporate limits of the City of St. Petersburg. Limit of one Emergency Repair loan per property. Properties with junk, trash and debris, inoperative vehicle and overgrowth code violations may not be assisted until the situation/violation is cleared. Mortgage payments must be current. Properties assisted under this program are exempt from requirements for lead-based paint abatement.

**B. HOUSING REHABILITATION:**

**1. Summary of the Strategy:**

The Housing Rehabilitation strategy will provide assistance for substantial rehabilitation to remove health or life/safety risks, correct code violations to owner-occupied housing. In cases where the house is determined to be beyond financial or physical repair, there is an option to use the assistance, in part, to demolish the existing house and build a new house. Assistance is also provided to identify and mitigate lead-based paint hazards and to hurricane-harden the property to reduce hurricane damage to owner-occupants residence. Inclusion of Energy Conservation/Efficiency and Hurricane Hardening products must be included when applicable. Repairs must be made in compliance with the W.I.N. Minimum Quality Standards and the property must meet the City of St. Petersburg's Property Maintenance Minimum Standards after rehabilitation.

Effective Date: July 1, 2014

**2. Fiscal Years Covered:**

2012/2013  
2013/2014  
2014/1015

**3. Income Categories to be Served:**

Extremely Low-Income (30% AMI)  
Very Low-Income (50% AMI)  
Low-Income (80% AMI)  
Moderate-Income (120% AMI)

**4. Maximum Award is Noted on the Housing Delivery Goals Charts:**

**5. Terms of the Award; Recapture and Default:**

For Extremely Low, Very Low and Low-Income and moderate-Income households, this 0% interest, secured loan will amortize. The borrower's monthly payment amount will be determined by the household's monthly income category at 30%, 50%, 60%, 80% and 120% of the Median Family Income (MFI) as defined by the U.S. Department of Housing and Urban Development (HUD), established specifically to St. Petersburg, Florida and the borrower's loan amount. For loan amounts not exceeding \$15,000, the monthly payment will be calculated at 1% of the household's monthly MFI; for loan amounts between \$15,001 and \$30,000, the monthly payment will be calculated at 2% of the household's monthly MFI; for loan amounts between \$30,001 and \$45,000, the monthly payment will be calculated at 3% of the household's monthly MFI; and for loan amounts between \$45,001 and \$60,000, the monthly payment will be calculated at 4% of the household's monthly MFI (see Exhibit H). The loan balance will become due and payable in full if the borrower ceases to occupy the property as their legal homestead and principal place of residence. The loan is due upon death of the borrower unless the heir(s) provide documentation to support that he/she/they are lawfully in title to the property and his/her/their combined annual gross income, as defined in Title 24 of the Code of Federal Regulations, section 5.609 (commonly referred to as 24CFR Part 5), is calculated to determine that the household is "income eligible." All heirs must agree to own and occupy the property as his/her/their primary residence. If all the aforementioned contingencies are met, then assumption by the heir(s) of the loan may be allowed. All terms of the original mortgage and note shall remain in full force and effect. All funds repaid shall be considered "program income," as defined in SHIP statute (420.9071(24), F.S.).

**6. Recipient Selection Criteria:**

Eligible owner-occupants will be prioritized according to the following guidelines:

a. Emergency Situation

Effective Date: July 1, 2014

- b. Persons Who Have Special Housing Needs - as defined in the City's Consolidated Plan: physically disabled, elderly (households where the principal is 65 years or older) and household income at or below 50% AMI. Rule Chapter 67-37.002(21), F.A.C.
- c. Extremely Low and Very Low-Income Households
- d. Completion of Required Home Maintenance Training
- e. Those who have Not Received Prior Assistance

**7. Additional Information:**

The Housing Rehabilitation strategy is limited to assisting owner-occupied single family homes, condominium units, town home units or cooperative residential units only that are located in the corporate limits of the City of St. Petersburg. Properties with junk, trash and debris, inoperative vehicle and overgrowth code violations may not be assisted until the situation/violation is cleared. Mortgage payments must be current. There is a lifetime limit of one Housing Rehabilitation loan per property and/or borrower.

**C. BARRIER FREE:**

**1. Summary of the Strategy:**

The Barrier Free strategy will provide assistance to retrofit eligible owner-occupied or rental single family homes, condominium units, town home units, cooperative residential units or apartments that are located in the corporate limits of the City of St. Petersburg, to allow functional accessibility for the owner or member of the household who is physically disabled.

**2. Fiscal Years Covered:**

- 2012/2013
- 2013/2014
- 2014/2015

**3. Income Categories to be Served:**

- Extremely Low-Income (30% AMI)
- Very Low-Income (50% AMI)
- Low-Income (80% AMI)
- Moderate-Income (120% AMI)

**4. Maximum Award is Noted on the Housing Delivery Goals Charts**

**5. Terms of the Award; Recapture and Default:**

Assistance will be provided in the form of a grant for owner-occupied or rental households in the amount of \$1 to \$3,000. For owner-occupied households, a 0% interest loan for assistance will be provided in the amount of \$3,001 to \$15,000, but not less than \$3,001, which is evidenced by a promissory note and secured by a mortgage. For Extremely Low, Very Low,

Effective Date: July 1, 2014

Low-Income, and Moderate-Income households, the loan is forgiven for a period of fifteen years depending on the loan amount: loan amounts at or below \$5,000 shall be forgiven after 60 months, loan amounts between \$5,001 and \$10,000 shall be forgiven after 120 months and loan amounts between \$10,001 and \$15,000 shall be forgiven after 180 months. The loan balance will become due and payable in full if the borrower ceases to occupy the property as their legal homestead and principal place of residence. The loan is due upon death of the borrower unless the heir(s) provide documentation to support that he/she/they are lawfully in title to the property and his/her/their combined annual gross income, as defined in Title 24 of the Code of Federal Regulations, section 5.609 (commonly referred to as 24CFR Part 5), is calculated to determine that the household is "income eligible." All heirs must agree to own and occupy the property as his/her/their primary residence. If all the aforementioned contingencies are met, then assumption by the heir(s) of the loan may be allowed. All terms of the original mortgage and note shall remain in full force and effect. All funds repaid shall be considered "program income," as defined in SHIP statute (420.9071(24), F.S.).

**6. Recipient Selection Criteria:**

Eligible households must have a permanent, full-time member who is a "person who has special needs," as defined in Rule Chapter 67-37.002(21), F.A.C., and thereafter on a "first-come, first-ready" basis.

**7. Additional Information:**

The Barrier Free modifications may include structural modifications or apparatus that are permanently affixed to the housing unit. Assistance of \$3,000 or less will be provided as a grant. Rental assistance of \$3,000 or less will be provided to rental units occupied by eligible households with authorization from the owner of the property. There must be a minimum of twelve months remaining on the lease from the date of closing on the grant.

**D. DISASTER RELIEF:**

**1. Summary of the Strategy:**

The Disaster Relief strategy will provide assistance in which an emergency or natural disaster has been declared by executive order, including but not limited to hurricanes, tornadoes, floods, droughts, hazardous materials spills or accidents, wildfires and lightning. The following activities on behalf of eligible home owners may be provided: interim repairs to avoid additional property damage, payment of insurance policy deductibles for the insured residence, rehabilitation, new construction or any other eligible activities as provided under Florida Statutes or as authorized by the City. Assistance will only be provided for repairs not covered by insurance or other disaster programs.

Effective Date: July 1, 2014

**2. Fiscal Years Covered:**

2012/2013  
2013/2014  
2014/2015

**3. Income Categories to be Served:**

Extremely Low-Income (30% AMI)  
Very Low-Income (50% AMI)  
Low-Income (80%AMI)  
Moderate-Income (120% AMI)

**4. Maximum Award is Noted on the Housing Delivery Goals Charts**

**5. Terms of the Award; Recapture and Default:**

Assistance will be deferred if assistance provided is under \$20,000. In the event that the city is assisting with replacement housing, a mortgage will be placed on the property to assist the city in monitoring homeowner occupancy for a period of fifteen years. The mortgage amount will be forgiven and a satisfaction of mortgage will be recorded once the lien period is completed. If the owner sells the property or rents the property during the lien period, the owner shall be considered in default, and shall reimburse the city using the following method:

$$\frac{\text{Dollar Amount of Lien}}{\text{Total Lien Period in Years}} \times \text{\# of Years Remaining in Affordability Period}$$

Specific strategy requirements will be developed for each emergency or natural disaster. The loan is due upon death of the borrower unless the heir(s) provide documentation to support that he/she/they are lawfully in title to the property and his/her/their combined annual gross income, as defined in Title 24 of the Code of Federal Regulations, section 5.609 (commonly referred to as 24CFR Part 5), is calculated to determine that the household is "income eligible." All heirs must agree to own and occupy the property as his/her/their primary residence. If all the aforementioned contingencies are met, then assumption by the heir(s) of the loan may be allowed. All terms of the original mortgage and note shall remain in full force and effect. All funds repaid shall be considered "program income," as defined in SHIP statute (420.9071(24), F.S.).

**6. Recipient Selection Criteria:**

After determination of eligibility, recipients will be selected according to the following priorities:

- a. Emergency Situation

Effective Date: July 1, 2014

- b. Persons Who Have Special Needs - as defined in Rule Chapter 67-37.002(21), F.A.C.
- c. Income Level (Extremely Low and Very Low-Income households receive priority over Low-Income and Moderate-Income households)

**7. Additional Information:**

The Disaster Relief strategy will assist single family homes, condominium units, town home units or cooperative residential units only that are located in the corporate limits of the City of St. Petersburg.

**E. PURCHASE ASSISTANCE (FIRST TIME HOME BUYER / WITH REHABILITATION)**

**1. Summary of the Strategy:**

The First Time Home Buyer Purchase Assistance strategy shall provide financial assistance to first time home buyers, as defined by the U.S. Department of Housing and Urban Development (HUD), Homeownership Center (HOC) Reference Guide, Miscellaneous Policies, Chapter 3, Pg. 3-02, who purchase a newly constructed or existing single family residence, condominium, town-home or co-operative living unit located within the municipal boundaries of the City of St. Petersburg.

**2. Fiscal Years Covered:**

2012/2013

2013/2014

2014/2015

**3. Income Categories to be Served:**

Extremely Low-Income (30% AMI)

Very Low-Income (50% AMI)

Low-Income (80% AMI)

Moderate-Income (120% AMI)

**4. Maximum Award is Noted on the Housing Delivery Goals Charts**

**5. Terms of the Award; Recapture and Default:**

Individual loans, not exceeding \$20,000, shall be made available to eligible first-time home buyers whose incomes are at or below 80% of AMI. Loans in the amount of \$6,000 will also be made available to households whose incomes are up to 120% of AMI city-wide and up to \$10,000 for households who purchase a home in the proposed south-side CRA area of the City. The loan amount shall be based on the purchase price of the home, the amount of the first mortgage loan amount and the cost of closing the purchase transaction. First: an amount equal to ten percent (10%) of the purchase price shall be attributed to the down payment; Second: an amount equal to

Effective Date: July 1, 2014

one percent (1%) of the first mortgagee's loan amount shall be allocated to fund the up-front cost of the Federal Housing Administration (FHA) Mortgage Insurance Premium (MIP) or the conventional Private Mortgage Insurance (PMI) premium; Third: \$4,000 shall be provided to fund standard closing costs. However, should the borrower's required two percent (2%) contribution to the transaction be insufficient to pay all additional and necessary prepaid items, the city shall consider funding those prepaid items in an amount over and above the standard closing costs. In no case shall the total assistance exceed \$20,000.

Monthly payments shall be amortized at an interest rate of zero percent (0%) for a term of 20 years or 240 months. After 120 monthly payments have been made, at which time the principal balance of the loan shall have been reduced to fifty percent (50%), the remaining principal balance or fifty percent (50%) of the loan balance shall be forgiven. (see Exhibit I).

Loan terms shall be in accordance with the conditions of the City's note and mortgage documents and the SHIP program funding agreement. As stipulated in the mortgage loan documents: If a borrower does not remain the property owner and occupant, or if any part of the property, or an interest therein is rented, leased, sold or transferred by the borrower, the City shall at its option, declare all funds secured by the mortgage immediately due and payable. The loan is due upon death of the borrower unless the heir(s) provide documentation to support that he/she/they are lawfully in title to the property and his/her/their combined annual gross income, as defined in Title 24 of the Code of Federal Regulations, section 5.609 (commonly referred to as 24CFR Part 5), is calculated to determine that the household is "income eligible." All heirs must agree to own and occupy the property as his/her/their primary residence. If all the aforementioned contingencies are met, then assumption by the heir(s) of the loan may be allowed. All terms of the original mortgage and note shall remain in full force and effect. All funds repaid shall be considered "program income," as defined in SHIP statute (420.9071(24), F.S.).

**6. Recipient Selection Criteria:**

After determination of eligibility, recipients will be selected according to their completion of the required Home Ownership Training and the recommended Home Maintenance Class.

**7. Additional Information:**

Purchase Assistance is limited to one time per borrower, except when a previously assisted borrower's home is purchased for a public purpose. A minimum amount equal to two percent (2%) of the property's selling price is

Effective Date: July 1, 2014

required as a contribution by the borrower which may not be a gift, may not be borrowed, or paid by anyone other than the borrower (out-of-pocket expenses are included in this calculation). To be eligible for Purchase Assistance, the applicant and/or co-applicant must complete an eight-hour ownership education course and receive a "Certificate of Completion" from the city-approved educational provider, prior to closing the Purchase Assistance loan. Although highly recommended, the Home Maintenance Class is not a prerequisite to obtaining Purchase Assistance.

## **F. MULTI-FAMILY RENTAL HOUSING DEVELOPMENT**

### **1. Summary of the Strategy:**

The Multi-Family Rental Housing Development strategy provides financing for the new construction or the acquisition and/or substantial rehabilitation of multi-family rental units developed by eligible sponsors or the city. The city encourages leveraging of SHIP funds whenever possible. Units developed are to be occupied by primarily extremely low, very low and low-income occupants. Moderate-income units will only be funded to provide for the opportunity of "mixed-income" housing in a project that also serves extremely low, very low and low-income households.

### **2. Fiscal Years Covered:**

2012/2013  
2013/2014  
2014/2015

### **3. Income Categories to be Served:**

Extremely Low Income (30% AMI)  
Very Low Income (50% AMI)  
Low-Income (80% AMI)  
Moderate-Income (120% AMI)

### **4. Maximum Award is Noted on the Housing Delivery Goals Charts**

### **5. Terms of the Award; Recapture and Default:**

Developers who provide units for persons who have special needs as defined in Rule 67-37.002(21), F.A.C., shall receive a 0% interest loan. The loan term is set for the period of affordability, which is a minimum of 20 years for new construction (however, longer terms may be approved if a corresponding longer affordability period is provided). The loan payments are deferred during the affordability period and then the full amount of the loan is forgiven at the end of the loan term. Multi-family rental housing developments that serve eligible SHIP clients, but do not serve persons who have special needs as defined in Rule 67-37.002(21), F.A.C., shall receive a 0% interest loan which will amortize over the 20 year minimum affordability

Effective Date: July 1, 2014

period. However, if the Debt Coverage Ratio will drop below 1.10 as a result of the payments, payments may be deferred for five years or the loan term may be extended beyond 30 years if a corresponding longer affordability period is provided. Development agreements, notes, mortgages and deed restrictions will be used to ensure compliance and repayment. Eligible sponsors that offer rental housing for sale before the loan term has matured, must give a first right of refusal for a minimum of sixty days to eligible non-profit organizations for purchase at the current market value for continued occupancy by eligible persons. Any transfer is subject to meeting the selection criteria of the City's Project Review Team, City Council or Mayor, as applicable. If a non-profit agency is not interested in purchasing the property, the property may then be sold to a for-profit sponsor. The balance of the loan will be repaid to the City and will be classified as program income (received prior to the loan term) funds. All funds repaid shall be considered "program income," as defined in SHIP statute (420.9071(24), F.S.).

**6. Recipient Selection Criteria:**

Sponsors shall identify set-aside of units for income levels and for "Persons Who Have Special Needs," as defined in Rule Chapter 67-37.002(21), F.A.C., during application process. After project completion, eligible tenants shall be solicited.

**7. Sponsor Selection Criteria:**

General Requirements:

- a. Financial capacity to undertake the project, evidenced by a current audit or other documentation that shows stable financial condition
- b. Not be listed on City's Limited Denial of Participation List which excludes participation for a minimum of two years
- c. If previously funded, sponsor has performed successfully
- d. Sponsor and development team (if applicable) are in good standing with the city
- e. If Incorporated as a Non-Profit Organization, Sponsors must be incorporated at least one year before application submission deadline and have 501(c) (3) status from IRS at least one year before application.

Additional Requirements:

- a. Sponsor must have site control and required zoning to receive funding under this program
- b. Sponsor must have affordable housing development experience
- c. Sponsor must have the ability to secure other funds and financing necessary to complete the project
- d. Approval of the City's Project Review Team, and Mayor/City Council, as required
- e. Submission and approval of a written monitoring and management plan

Effective Date: July 1, 2014

**8. Additional Information:**

For rental projects competing for competitive scoring in programs funded by the Florida Housing Finance Corporation, up to 10% of the City's assistance may reimburse the sponsor of the assisted project for the building permit or for impact fees. This assistance will be to a maximum of \$25,000, as a forgiven portion of the loan, at the end of the affordability period.

**III. LHAP INCENTIVE STRATEGIES 420.9076, F.S.**

**A. Name of the Strategy: Expedited Permitting (Required)**

The City will continue the current process of expediting Building Permit Applications, as defined in s. 163.3164(7) and (8), for affordable housing projects to a greater degree than other projects. In addition, the City will amend the permit application to more clearly identify an affordable housing project.

**B. Name of the Strategy: Ongoing Review Process (Required)**

The City will continue the current process by which it considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing. The Housing and Community Development Department (HCD) Director will forward the Affordable Housing Impact Statement form to City administration and all directors to remind them of this incentive and the significance of the process. In addition, the HCD will continue to review all Planning & Visioning Commission, Community Preservation Commission and Development Review Commission meeting agendas, as well as City Council meeting agendas, for items that may impact affordable housing and to ensure that the Affordable Housing Impact Statement form is included, when appropriate.

**C. Name of the Strategy: Modification of Impact-Fee Requirements**

It is recommended that the City and County work together to modify the existing Pinellas County Transportation Impact Fee (TIF) and the proposed Multi-Modal Impact Fee (MMI) requirements for affordable housing, including conducting any technical studies that are necessary to justify lower fees or the elimination of fees for multifamily projects and single family homes developed as affordable housing, and further recommends that the City and County work together to identify another revenue source or sources to pay for the reduced or eliminated fee. In addition, it is recommended that the City consider the reduction or waiver of fees for affordable housing, specifically, special meeting fees assessed by the Construction Services and Permitting Division related to pre-construction and post-plan review comment/assistance meetings.

The HCD will continue its current policy of providing assistance up to

*Effective Date: July 1, 2014*

\$25,000 to an eligible affordable housing developer of a rental project financed through HCD for the building and TIF fees as a "forgiven" portion of the loan.

- D. Name of the Strategy: Allowance for Flexibility in Densities**  
No changes are recommended to the City's land development regulations (LDRs) which were amended in November 2007 to allow flexibility in densities for affordable housing.
- E. Name of the Strategy: Reservation of Infrastructure Capacity**  
A new process or procedure for reserving infrastructure capacity is not recommended given the fact that the City's public facilities, including potable water, sanitary sewer, recreation and roadway level of service have excess capacity.
- F. Name of Strategy: Allowance of Affordable Accessory Residential Units**  
No changes are recommended to the City's LDRs pertaining to the allowance of affordable accessory residential units in residential zoning districts. City staff will prepare a procedure to more accurately track the number of accessory dwelling units, including construction and renovation of accessory units in the Neighborhood Traditional zoning districts.
- G. Name of Strategy: Reduction of Parking and Setback Requirements**  
No changes are recommended to the City's LDRs pertaining to parking and setback requirements. City staff will conduct a review of whether or not licensed residential treatment facilities may be able to receive the same reduced parking requirement as assisted living facilities.
- H. Name of Strategy: Allowance of Flexible Lot Configurations, Including Zero-Lot-Line Configurations**  
No changes are recommended to the City's LDRs which presently allow flexible lot configurations, including zero-lot-line configurations.
- I. Name of Strategy: Modification of Street Requirements**  
No changes are recommended to the City's LDRs pertaining to street requirements.
- J. Name of Strategy: Printed Inventory of Locally Owned Public Lands**  
In addition to the preparation of a printed inventory of locally-owned public lands suitable for affordable housing, it is recommended that the City consider the implementation of a Foreclosure Registry.

Effective Date: July 1, 2014

**K. Name of Strategy: Development Near Transportation Hubs and Major Employment Centers and Mixed-Use Developments**

No changes are recommended to the City's LDRs, which generally encourage mixed-use development and specifically support development near transportation hubs and major employment centers.

**L. Name of Strategy: Waiving Special Assessment Fees (New)**

It is recommended that the City continue to implement and market the current Special Assessment Waiver Program for Housing through the use of a Development Agreement that allows waiving the special assessment fees for lot clearing, boarding and demolition in return for a residential structure being renovated/rehabilitated or newly constructed and made available as owner-occupied housing. In addition, it is recommended that the Special Assessment Waiver Program be further refined to provide a waiver process for any affordable residential housing.

**M. Name of Strategy: Identification of Sources to Assist in Locating Eligible Home Buyers and Renters (New)**

No changes are recommended to the HCD's current policy of helping affordable housing developers to identify eligible home buyers and renters. In addition the City will continue to participate in the annual Hope Expo event.

**IV. EXHIBITS:**

**A. Administrative Budget for each fiscal year** covered in the Plan is attached as **Exhibit A.**

**B. Timeline for Encumbrance and Expenditure:** *Chapter 67-37.005, F.A.C.*  
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:**  
Completed HDGC for each fiscal year is attached as **Exhibit C.**

**D. Certification Page:**  
Signed Certification is attached as **Exhibit D.**

**E. Adopting Resolution:**  
Original signed, dated, witnessed or attested adopting resolution is attached as **Exhibit E.**

Effective Date: July 1, 2014

- F. Program Information Sheet:**  
Completed program information sheet is attached as **Exhibit F.**
- G. Ordinance:**  
No change from original ordinance - **Exhibit G** is not applicable.
- H. Household Income Qualification Matrix with Monthly Payment Structure:**  
Matrix for Emergency Repair and Housing Rehabilitation strategies repayment terms is attached as **Exhibit H.**
- I. Purchase Assistance: Payment and Closing Costs Assistance Flow Chart:**  
Matrix for the Purchase Assistance strategy repayment terms is attached as **Exhibit I.**



Title: LHAP Template 2009

**Exhibit A Admin Budget**

No. 001

**Fiscal Year 2012/2013**

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

Effective Date: 11/09

Salaries and Benefits	\$23,800.00
Office Supplies and Equipment	\$600.00
Travel Perdiem Workshops, etc	\$0.00
Advertising	\$600.00
	<b>\$25,000.00</b>

**Fiscal Year 2013/2014**

Salaries and Benefits	\$17,676.00
Office Supplies and Equipment	\$900.00
Travel Perdiem Workshops, etc	\$0.00
Advertising	\$600.00
	<b>\$19,176.00</b>

**Fiscal Year 2014/2015**

Salaries and Benefits	\$134,381.00
Office Supplies and Equipment	\$2,700.00
Travel Perdiem Workshops, etc	\$3,000.00
Advertising	\$1,800.00
	<b>\$141,881.00</b>



# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: FY 2014-2015

Please check applicable box

New Plan:	
Amendment:	X
Fiscal Yr. Closeout:	

Name of Local Government: **City of St. Petersburg, Florida**

Estimated Funds: **\$1,143,819.00**

Strategy # From Plan Text	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F
		Units	Award	Units	Award	Units	Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
E	Purchase Assistance	12	\$20,000	12	\$20,000	2	\$10,000		\$500,000.00		\$500,000.00	43.71%	26
A	Emergency Repairs Assistance	7	\$20,000	5	\$20,000	2	\$20,000		\$284,939.00		\$284,939.00	24.91%	14
B	Housing Rehabilitation Assistance	2	\$60,000	1	\$60,000	1	\$60,000		\$192,999.00		\$192,999.00	16.87%	4
C	Barrier Free Assistance	1	\$15,000	3	\$6,000	1	\$3,000		\$24,000.00		\$24,000.00	2.10%	5
D	Disaster Relief Assistance	0	\$100,000	0	\$100,000	0	\$100,000		\$0.00		\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	<b>Subtotal 1 (Home Ownership)</b>	<b>22</b>		<b>21</b>		<b>6</b>		<b>\$0.00</b>	<b>\$1,001,938.00</b>	<b>\$0.00</b>	<b>\$1,001,938.00</b>	<b>87.60%</b>	<b>49</b>

Strategy #	RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F
		Units	Award	Units	Award	Units	Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
C	Barrier Free for Rental Housing	2	\$3,000	0	\$4,000	0	\$4,000		\$5,000.00		\$5,000.00	0.44%	2
F	Multi-Family Rental Housing Development	1	\$250,000	0	\$250,000	0	0		\$250,000.00		\$250,000.00	21.86%	1
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	<b>Subtotal 2 (Non-Home Ownership)</b>	<b>3</b>		<b>0</b>		<b>0</b>		<b>\$0.00</b>	<b>\$255,000.00</b>	<b>\$0.00</b>	<b>\$255,000.00</b>	<b>22.29%</b>	<b>3</b>
	Administration Fees										\$114,381.00	10.00%	
	Admin. From Program Income										\$27,500.00	2.40%	
	Home Ownership Counseling										\$20,000.00	1.75%	

<b>GRAND TOTAL</b> <small>All Subtotals 1 &amp; 2, plus all Admin. &amp; HO Counseling</small>	<b>25</b>		<b>21</b>		<b>6</b>			<b>\$0.00</b>	<b>\$1,256,938.00</b>	<b>\$0.00</b>	<b>\$1,418,819.00</b>	<b>124.04%</b>	<b>52</b>
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Percentage Construction/Reh. Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 1.098895892

Maximum Allowable Purchase Price:													
								<b>New</b>	<b>\$215,555</b>	<b>Existing</b>	<b>\$215,555</b>		

Allocation Breakdown	Amount	%	Projected Program Income:	Max Amount Program Income For Admin:
Very-Low Income	\$547,000.00	47.8%	\$275,000.00	\$27,500.00
Low Income	\$388,000.00	33.9%	\$0.00	
Moderate Income	\$76,299.00	6.7%	\$1,143,819.00	
<b>TOTAL</b>		<b>88.4%</b>	<b>\$1,418,819.00</b>	

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: City of St. Petersburg

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

Page 2  
Certification

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

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Chief Elected Official or designee

\_\_\_\_\_  
Witness

Gary Cornwell, City Administrator  
Type Name and Title

\_\_\_\_\_  
Date  
**OR**

\_\_\_\_\_  
Attest:  
(Seal)

**State Housing Initiative Partnership (SHIP) Program  
Fiscal Year 2014-2015 Funding Certification**

**Name of Local Government**

City of St. Petersburg

**Projected Allocation\***

\$1,143,819

*\*See estimated allocation chart attached to this document. Funds are subject to approval of the Governor and transfer of funds to Florida Housing Finance Corporation.*

<b>Strategies</b>	<b>Does this strategy serve: HO or Rental?</b>	<b>Is this an approved strategy in current LHAP? (Y/N)</b>	<b>Will this strategy be eligible for Special Needs Applicants? (Y/N)</b>	<b>Total \$ Amount to be Expended</b>
Housing Rehabilitation	H/O	Y	Y	\$192,299
Emergency Repair	H/O	Y	Y	\$239,939
Barrier Free	H/O and Rental	Y	Y	\$29,000
Purchase Assistance	H/O	Y	Y	\$500,000
Housing Counseling	Rental	Y	Y	\$20,000
Multi-Family Housing	Rental	Y	Y	\$47,500
<b>Total must equal total allocation for 2014-2015 minus administrative costs</b>				\$1,029,438
For strategies targeting the Special Needs requirement, describe any additional information that will be utilized to ensure this goal is met:				

**Legislative Proviso Language**

*From the funds in Specific Appropriation 2247, each local government must use a minimum of 20 percent of its allocation to serve persons with special needs as defined in section 420.0004, Florida Statutes. Before this portion of the allocation is released by the Florida Housing Finance Corporation (FHFC), a local government must certify that it will meet this requirement through existing approved strategies in the local assistance plan or submit a new local housing assistance plan strategy for this purpose to the FHFC for approval to ensure that it meets these specifications. The first priority of these special needs funds must be to serve persons with developmental disabilities as defined in section 393.063, Florida Statutes, with an emphasis on home modifications, including technological enhancements and devices,*

which will allow homeowners to remain independent in their own homes and maintain their homeownership.

420.0004 (13), F.S. "Person with special needs" means an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits.

393.063 (9), F.S. "Developmental disability" means a disorder or syndrome that is attributable to retardation, cerebral palsy, autism, spina bifida, or Prader-Willi syndrome; that manifests before the age of 18; and that constitutes a substantial handicap that can reasonably be expected to continue indefinitely.

**Certifications for SHIP Fiscal Year 2014-2015 Funding:**

          The City of St. Petersburg           **agrees that:**  
*Local Government Name*

1. The city/county has read and understands the legislative language above.
2. The city/county understands that we are required to meet the goals as described in the language for the allocation of SHIP funds for fiscal year 2014-2015 in addition to meeting all other SHIP program requirements in section 420.9071-9079, Florida Statutes, and chapter 67-37, Florida Administrative Code.
3. The city/county will use at least 20% of the allocation of SHIP funds for fiscal year 2014-2015 for special needs households as defined in section 420.0004 (13), Florida Statutes, and included below through approved strategies or by incorporating new strategies, prioritizing funding for persons with developmental disabilities as defined in s-section 393.063 (9), Florida Statutes, and included below with an emphasis on home modifications, including technological enhancements and devices.
4. The city/county agrees to tracking each household for special needs and will report such data as part of the annual report or as required by FHFC.

**Authorized Signature:**

Gary Cornwell, City Administrator \_\_\_\_\_  
Name Signature

Date: \_\_\_\_\_

Please return this completed form as a PDF document to [robert.dearduff@floridahousing.org](mailto:robert.dearduff@floridahousing.org)

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM  
INFORMATION SHEET

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LOCAL GOVERNMENT: City of St. Petersburg

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): Mayor Rick Kriseman

ADDRESS: P.O. Box 2842, St. Petersburg, Florida 33731-2842

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SHIP ADMINISTRATOR: Joshua A. Johnson

ADDRESS: P.O. Box 2842, St. Petersburg, Florida 33731-2842

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TELEPHONE: (727) 892-5585 FAX: (727) 892.5397

EMAIL ADDRESS: Joshua.Johnson@Stpete.org

ADDITIONAL SHIP CONTACTS: Terry Salerno & Lynn Gilbert

ADDRESS: P.O. Box 2842, St. Petersburg, Florida 33731-2842

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EMAIL ADDRESS: Terry Salerno@Stpete.org and Lynn.Gilbert@stpete.org

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INTERLOCAL AGREEMENT: YES/NO (IF yes, list other participants in the inter-local agreement):  
No

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

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-6000424

MAIL DISBURSEMENT TO: Joshua A. Johnson

ADDRESS: P.O. Box 2842, St. Petersburg, Florida 33731-2842

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OR: IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:

NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

Provide any additional updates the Corporation should be aware of in the space below:

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Please return this form to: SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000  
TALLAHASSEE, FL 32301 Fax: (850)488-9809

# **EXHIBIT G**

**N/A**

**(No Change from Original Ordinance)**

2014 Loan Repayment Structure by Household Income Category  
 Rehabilitation Assistance and Emergency Repair Loans  
 Maximum Income per Income Category, per household size

Household Size		1	2	3	4	5	6	7	8
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30% MFI

Loan Amount	pmt %	\$1,004.00	\$1,150.00	\$1,291.00	\$1,433.00	\$1,550.00	\$1,666.00	\$1,779.00	\$1,895.00
0-\$15,000	1% pmt	\$10.04	\$11.50	\$12.91	\$14.33	\$15.50	\$16.66	\$17.79	\$18.95
\$15,001-30,000	2% pmt	\$20.08	\$23.00	\$25.82	\$28.66	\$31.00	\$33.32	\$35.58	\$37.90
\$30,001-45,000	3% pmt	\$30.12	\$34.50	\$38.73	\$42.99	\$46.50	\$49.98	\$53.37	\$56.85
\$45,000-60,000	4% pmt	\$40.16	\$46.00	\$51.64	\$57.32	\$62.00	\$66.64	\$71.16	\$75.80

50% MFI

Loan Amount	pmt %	\$1,675.00	\$1,916.00	\$2,154.00	\$2,391.00	\$2,583.00	\$2,775.00	\$2,966.00	\$3,158.00
0-\$15,000	1% pmt	\$16.75	\$19.16	\$21.54	\$23.91	\$25.83	\$27.75	\$29.66	\$31.58
\$15,001-30,000	2% pmt	\$33.50	\$38.32	\$43.08	\$47.82	\$51.66	\$55.50	\$59.32	\$63.16
\$30,001-45,000	3% pmt	\$50.25	\$57.48	\$64.62	\$71.73	\$77.49	\$83.25	\$88.98	\$94.74
\$45,000-60,000	4% pmt	\$67.00	\$76.64	\$86.16	\$95.64	\$103.32	\$111.00	\$118.64	\$126.32

60% MFI

Loan Amount	pmt %	\$2,010.00	\$2,300.00	\$2,585.00	\$2,866.00	\$3,100.00	\$3,330.00	\$3,560.00	\$3,790.00
0-\$15,000	1% pmt	\$20.10	\$23.00	\$25.85	\$28.66	\$31.00	\$33.30	\$35.60	\$37.90
\$15,001-30,000	2% pmt	\$40.20	\$46.00	\$51.70	\$57.32	\$62.00	\$66.60	\$71.20	\$75.80
\$30,001-45,000	3% pmt	\$60.30	\$69.00	\$77.55	\$85.98	\$93.00	\$99.90	\$106.80	\$113.70
\$45,000-60,000	4% pmt	\$80.40	\$92.00	\$103.40	\$114.64	\$124.00	\$133.20	\$142.40	\$151.60

80% MFI

Loan Amount	pmt %	\$2,679.00	\$3,062.00	\$3,445.00	\$3,825.00	\$4,133.00	\$4,437.00	\$4,745.00	\$5,050.00
0-\$15,000	1% pmt	\$26.79	\$30.62	\$34.45	\$38.25	\$41.33	\$44.37	\$47.45	\$50.50
\$15,001-30,000	2% pmt	\$53.58	\$61.24	\$68.90	\$76.50	\$82.66	\$88.74	\$94.90	\$101.00
\$30,001-45,000	3% pmt	\$80.37	\$91.86	\$103.35	\$114.75	\$123.99	\$133.11	\$142.35	\$151.50
\$45,000-60,000	4% pmt	\$107.16	\$122.48	\$137.80	\$153.00	\$165.32	\$177.48	\$189.80	\$202.00

120% MFI

Loan Amount	pmt %	\$4,016.00	\$4,591.00	\$5,166.00	\$5,741.00	\$6,200.00	\$6,658.00	\$7,116.00	\$7,575.00
0-\$15,000	1% pmt	\$40.16	\$45.91	\$51.66	\$57.41	\$62.00	\$66.58	\$71.16	\$75.75
\$15,001-30,000	2% pmt	\$80.32	\$91.82	\$103.32	\$114.82	\$124.00	\$133.16	\$142.32	\$151.50
\$30,001-45,000	3% pmt	\$120.48	\$137.73	\$154.98	\$172.23	\$186.00	\$199.74	\$213.48	\$227.25
\$45,000-60,000	4% pmt	\$160.64	\$183.64	\$206.64	\$229.64	\$248.00	\$266.32	\$284.64	\$303.00