

City of St. Petersburg
Housing Services Committee
September 24, 2015
10:30 a.m.
Conference Room 100/City Hall

Mission Statement: *To effectively address 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).*

- **Call to Order and Roll Call**
- **Approval of Agenda and Additions/Deletions**
- **Approval of Minutes (August 27, 2015)**

New Business:

1. Ms. Jo Ann S. Nesbitt appearance before the Housing Services Committee prior to her recommendation for appointment to the St. Petersburg Housing Authority Board of Directors.
 2. Information in reference to projects requesting City assistance and applying to Florida Housing for Tax Credit applications, Stephanie Lampe, Sr. Housing Development Coordinator.
 3. Update of the Pilot Program, Todd Yost, Director of Codes Compliance Assistance Department.
 4. Information on two new proposed SHIP Strategies, Lynn Gilbert, Housing Development Coordinator.
 5. Update on the NSP-1 and NSP-3 Programs, Stephanie Lampe, Sr. Housing Development Coordinator.
- Follow-up (information only):

Provide a copy of the status of multi-family projects that are scheduled for, or are under development/redevelopment.

Provide a copy of the status of NSP projects.

Provide a spreadsheet of past year's housing accomplishments and current status.

Provide a copy of Con Plan Actual to Budget

Provide copy of Vacant and Boarded Properties.

Adjourn

Committee Members

Karl Nurse, Committee Chair

Charlie Gerdes, Council Chair

Darden Rice, Committee Vice-Chair

Amy Foster, Councilmember

James Kennedy, Councilmember

CITY OF ST. PETERSBURG
Housing Services Committee Meeting
Thursday, August 27, 2015 @ 10:30 a.m.

PRESENT: Committee Chair Karl Nurse, Councilmembers Amy Foster and James Kennedy.

ALSO PRESENT: Councilmembers William Dudley; Housing & Community Development Director Joshua Johnson, Sr. Housing Development Coordinator Stephanie Lampe; Property Management and Real Estate Services Director Bruce Grimes, Codes Compliance Assistance Director Todd Yost, Assistant City Attorney Jordan Wolfram, and Assistant to the City Clerk Heather Worley

ABSENT: Committee Vice-Chair Rice, Councilmember Charlie Gerdes

Committee Chair Nurse called the meeting to order and requested amendment to the agenda by deleting the Financial Inclusion Update. Councilmember Kennedy moved for approval of the agenda as amended. All were in favor of the motion. Councilmember Kennedy moved for approval of the July 30, 2015 minutes as submitted. All were in favor of the motion.

Discussion of disposition of unbuildable lots, Bruce Grimes, Director, Real Estate and Property Management

Mr. Grimes began the discussion by explaining that unbuildable lots come to the City as part of the escheat process and that lots could be conveyed for nominal amounts to adjacent property owners. Currently, the City's existing real property disposition procedures provides for the ability to offer surplus property to the adjoining property owner(s) at market value. However, due to the marginal value of Unbuildable Surplus real property and in an effort to dispose of these properties in a timely and cost effective manner, it would be beneficial to amend the current procedure to allow for Unbuildable Surplus properties to be offered for nominal consideration by the Administration. This would provide the opportunity to return the property to the tax rolls in an efficient manner and in some cases make the original platted parcel whole again.

Mr. Grimes further explained that the criteria for disposition is one half or less of the original lot size that would have to be combined with the abutters or buyers of the abutting property. The City would obtain a deed restriction to make sure that it stays together in the future. Also, anybody with whom the transaction is conducted must have paid their real estate taxes on the properties, and are up to date.

Councilmember Kennedy made a motion to forward the above item to Full Council for approval. All were in favor of the motion.

Special Assessment Lien Modification, Bruce Grimes, Director, Real Estate and Property Management

Mr. Grimes discussed his second item regarding changes to the Special Assessment Lien Modification Program. One of which was Option "A". Suggested modification would allow people to pay off the principal, have the interest waived, and not be required to immediately construct something on the property.

The second change is Option "B" which allows people to apply for a Special Assessment Lien and Code Enforcement Liens with principal and interest is being revised for properties in the Southside Community Redevelopment Area.

The third change is a sunset of the program on November 30, 2018 which will allow everyone to review the program to see if it should be continued.

Councilmember Kennedy made a motion to forward the above item to Full Council for approval. All were in favor of the motion.

Revision to Code Lien Waiver Program, Todd Yost, Director, Codes Compliance Assistance Program

Mr. Yost explained that assessments are against property and code fines are against property and people. Currently, a code violator gets away with the infraction when a release is provided. The revision would have language in place to reflect a partial release instead which would indicate release on the property but not the violator.

Mr. Yost discussed the second change that would be to have language in the Stipulated Agreement that states if you have active code violations on another property you own, a Stipulated Agreement will not be approved. Currently, if a person owns four properties and has code violations on three of them and has a Stipulated Agreement on one, the liens would be released on all.

The third change is to add a sunset clause on November 30, 2018 so that it comes back for review.

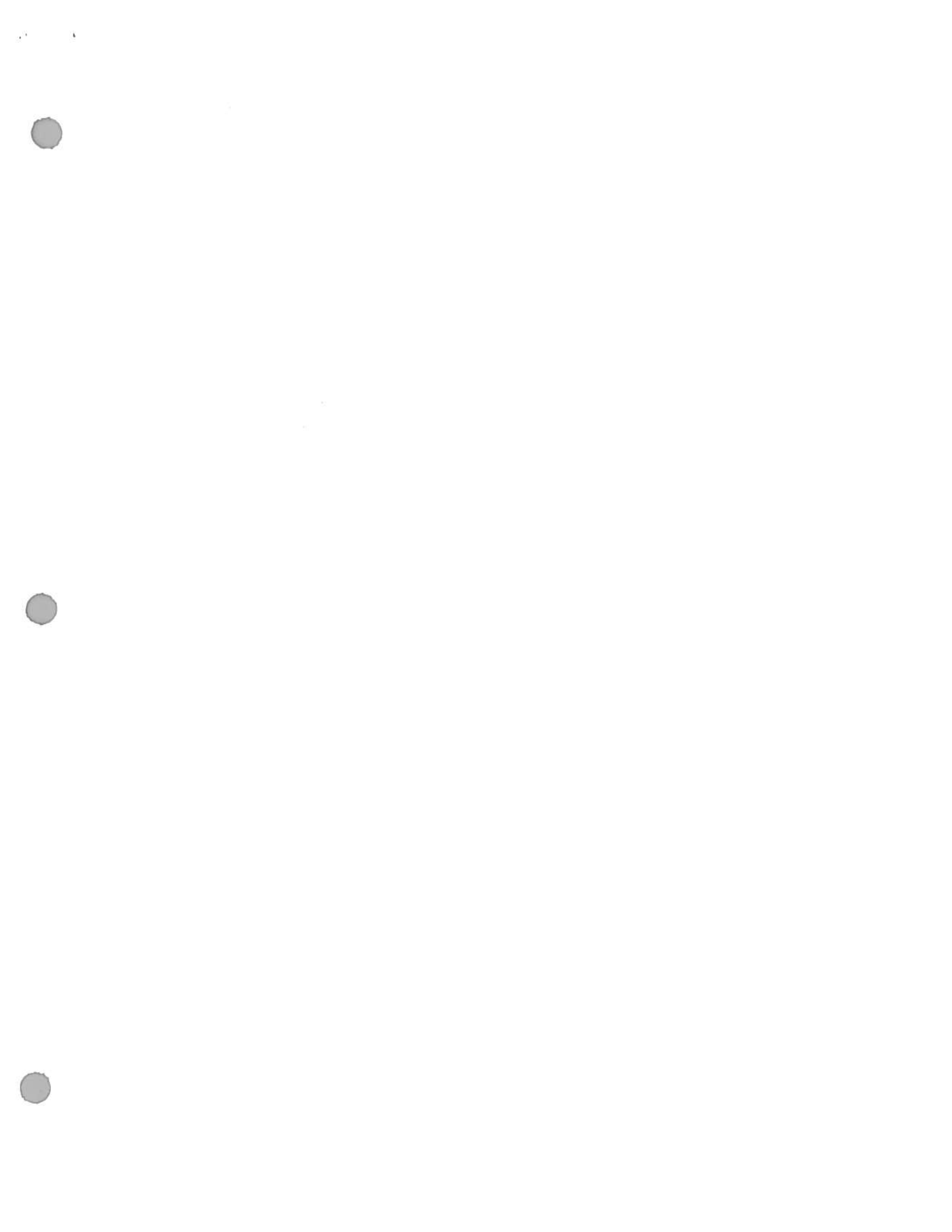
Councilmember Kennedy made a motion to forward the above item to Full Council for approval. All were in favor of the motion.

Update of the NSP-1 and NSP-3 Programs, Stephanie Lampe, Sr. Housing Development Coordinator

Ms. Lampe discussed that there are two homes that have contracts pending which leaves one left to be sold. Additionally, contracts exist for five homes, three of which are under construction. The other two permits are ready for pick up and should start soon. Ms. Lampe stated that they will have five new homes for sale and are working on the next round of vacant lots on which to build.

There being no further business, the meeting was adjourned at 11:45 A.M.





HOMES FOR SALE

September 2015

NEW CONSTRUCTION PROJECTS

	Address	Bed Rooms	Baths	Square Ft.	Lot Size	Sales Price	Builder
1	650 27th Avenue S.	4	2	1350	45x127	SOLD - \$79800	New Millennial Homes
2	868 15th Avenue S. (Contract Pending)	3	2	1298	50x100	\$82,000	American Housing Corp.
3	1721 13th Avenue S.	3	2	1295	49x137	SOLD - \$80,000	American Housing Corp.
4	960 18th Avenue S.	3	2	1295	60x127	SOLD - \$80000	American Housing Corp.
5	923 20th Avenue S.	3	2	1292	60x127	SOLD - \$81000	American Housing Corp.
6	2037 12th Street S. (Contract Pending)	3	2	1292	54x90	\$81,000	American Housing Corp.
7	1727 13th Avenue S.	3	2	1521	52x137	\$90,000	Griffin Contracting, Inc.
8	1835 13th Avenue S.	3	2	1521	50x137	SOLD - \$90000	Griffin Contracting, Inc.
9	1801 40th Street S.	3	2	1298	45x125	SOLD - \$82000	American Housing Corp.
10	3901 12th Avenue S.	4	2	1298	43x120	SOLD - \$86000	American Housing Corp.
11	1015 40th Street S.	3	2	1308	43x126	SOLD - \$82000	American Housing Corp.
12	1919 Melrose Ave. S.	3	2	1521	57x136	SOLD - \$90,000	Griffin Contracting, Inc.
13	3482 16th Avenue S.	3	2	1521	50x121	SOLD - \$90000	Griffin Contracting, Inc.
14	820 15th Avenue S.	3	2	1308	50x100	SOLD - \$82000	American Housing Corporation
15	4101 14th Avenue S. (Contract Pending)	3	2	1308	60x125	\$82,000	American Housing Corp.

REMODELED HOMES

	Address	Bed Rooms	Baths	Square Ft.	Lot Size	Sales Price
1	2909 Freemont Terr. S.	3	2	1239	42x90	SOLD - \$45,000
2	4053 18th Avenue S.	3	2	1166	50x127	SOLD - \$85,000
3	810 14th Avenue S.	3	2	1180	50x100	SOLD - \$65,000
4	4026 14th Avenue S.	2	1	1192	45x135	SOLD - \$65000
5	4035 12th Avenue S.	3	2	1922	96x138	SOLD - \$85,000



HOME BUYER EDUCATION is a condition and a benefit of purchasing a **NEIGHBORHOOD STABILIZATION PROGRAM (NSP)** home. A first-time home buyer is required to attend and receive a certificate of completion from an 8 hour HUD approved home-ownership class that will provide important information necessary to make informed decisions during the process of buying and managing a home. **SELECT ANY OF THE APPROVED TRAINERS LISTED BELOW AND BEGIN THE CLASSES AS SOON AS POSSIBLE.**

HUD APPROVED HOUSING COUNSELING AGENCIES

Neighborhood Home Solutions (727) 821-6897 www.nhsfl.org

Tampa Bay Community Development Corporation (727) 442-7075 www.tampabaycdc.org

Catholic Charities (727) 893-1313 www.ccdosp.org

ClearPoint Credit Counseling (800) 750-2227 www.clearpointcreditcounselingsolutions.org

Bright Community Trust (727) 475-1366 www.brightcommunitytrust.org



FAMILY BUDGETING & FINANCIAL PLANNING CLASSES

Guidance, education and support is available to assist with building your credit, developing a spending plan and providing you the tools needed to achieve your goal of home ownership

*** PLEASE CONTACT A HOUSING COUNSELING AGENCY TODAY***

**City of St. Petersburg
Multi-Family Housing Delivery 2005-2015**

Name of Development	Address	Number of Units	0-30% AMI UNITS	* 0-50% AMI Units	50-60% AMI Units	60-80% AMI Units	80-120% AMI Units	Funding Req. From City	Other Funding Assistance	Current Status	Type of Units
Brooks Phase I & II	& 24th Ave. South	42		25	15	2		\$1,076,000	\$3,182,048	Completed June 2011	New
Lakeview Apts	966 22nd Ave. South	20			4		16	\$388,575	\$1,253,685	Completed	New
Greenview Manor	Burlington Ave. North	52			52			\$650,000	\$2,828,492	Completed	Existing
128 Place	2790 1st Ave. N	18		1				\$62,000	\$1,332,644	Completed	New
Boley's Safe Haven	555 31st St. S	22		22				\$434,137	\$558,474	Completed	Existing
Palmetto Breeze	3000 1st Ave. S	12		6				\$82,000	\$915,412	Completed	New
Jamestown Development	Burlington Ave North	21	7	4	7	2	1	\$4,820,151	\$0	Completed	New
Columbian/Veridian	518 3rd Ave. S	188	19		169			\$2,200,000	\$18,086,016	Completed Oct. 2010	Existing
The Portland	819 3rd Ave. N	68		7	61			\$1,100,000	\$16,158,068	Completed Nov. 2011	New
City Place	8th St. Burlington Ave.	82	6	2	74			\$500,000	\$16,389,631	Completed Aug 2010	New
Arlington Ave. Apts.	1007 Arlington Ave. N	16		10	6			\$500,000	\$1,700,600	Completed May 2011	New
Booker Creek Apartments	2468 13th Ave. North	156		3	60		93	\$3,000,000	\$19,215,054	Completed Aug 2010	New
Burlington Garden Apts.	Burlington Ave. N	20		20				\$1,669,215	\$0	Completed May 2011	Existing
Broadwater Place Phase 2	3615 37th St. S	12		12				\$239,549	\$775,292	Completed June 2011	New
Clam Bayou Phase I & II	3880 34th Ave. South	18		18				\$513,500	\$1,683,049	Mar-08	New
Broadwater Place Phase I	3615 37th St. S	14		14				\$120,000	\$1,895,290	Completed May 2013	New
McCormick Place	3611 37th St. S.	8			8			\$500,000	\$298,660	Completed May 2013	New
Fountain View Apts.	425 and 430 13th Ave. S	16		16				\$1,434,076	\$0	Completed Jan 2013	New/Existing
Broadwater Place Phase 4	3615 37th St. S	10		10				\$110,000	\$0	Under Construction	New
Campbell Landings	6th St. South & 4th Ave S	96		10	86			\$120,000	\$18,244,580	Completed Jan 2014	New
Urban Landings	300 4th Ave. S	40		4	28		8	\$90,000	\$8,900,778	Completed May 2014	New
Edge/Harbors Edge Senior	300 4th Ave. S	85		10	75			\$120,000	\$17,648,273	Completed May 2014	New
Burlington Place		53		53				\$120,000		In Underwriting	New
Boley Centers 3636 Park Apts	3636 5th Ave. N	8		8				\$268,965	\$1,599,203	Under Construction	New
Boley Centers 745 Delmar Terr		65	65							In Underwriting	New
Total		1077	32	255	645	4	118	\$20,118,168	\$132,665,249		

NSP

NSP

9-14-2015

All developments funded with SHIP, LHTF and HOME funding with the exception of those designated NSP

File: Multi-family Affordable Housing Accomplishments

**CITY OF ST. PETERSBURG, HOUSING AND COMMUNITY DEVELOPMENT
AWARDS, EXPENDITURES AND ACCOMPLISHMENTS OVER A THREE YEAR PERIOD**

Title/Strategy	FY 2016				FY 2015				FY 2014				GRAND TOTAL	
	Recommended Budget	Goals	Approved Budget	Expended as of August 31, 2015	Accomplishments as of August 31, 2015	Approved Budget	Expended	Accomplishments	Total Awarded	Total Expended	Total Goals / Accomplishments			
NSP Rehab/New Construction	884,574	6	1,334,574	284,170	8	3,044,602	1,854,956	2	5,263,750	\$2,139,126	8			
Nonprofit Acquisition and ReHabs	0	0	0	0	0	537,364	537,364	10	537,364	537,364	10			
Habitat for Humanity	75,000	7	50,000	0	2	0	0	0	125,000	50	9			
Habitat for Humanity	45,000	3	45,000	15,000	1	87,500	87,500	5	177,500	\$102,500	9			
Housing Counseling - Multiple Agencies	53,088		34,000	20,910	180	35,000	25,867	181	122,088	\$46,777	361			
NHS Housing Counseling	7,000	50	7,500	7,400	38	6,657	6,657	35	21,157	\$14,057	123			
Gulfcoast Legal Services	36,341	48	0	0	0	0	0	0	36,341	50	48			
Purchase Assistance	726,884	63	638,729	164,956	40	341,516	296,817	25	1,707,129	\$461,773	106			
Barrier Free	58,500	11	29,000	76,668	5	27,727	45,275	4	115,227	\$121,943	18			
Rehabilitation Assistance	1,040,192	34	1,016,675	829,973	38	993,964	540,214	41	3,050,831	\$1,370,187	113			
Rental Rehabilitation	152,932	2	60,000		1	0	0	0	212,932	50	1			
Multi-Family Community Housing Development	420,000		450,000	302,659	6	1,195,568	60,314	221	2,065,568	\$362,973	227			
Organization - PAL	230,000	26	0	0	0	0	0	0	230,000	50	26			
Boley Centers	230,480	25	230,480	185,889	29	230,480	230,480	33	691,440	\$417,369	87			
Rental Assistance Program	50,000	20	0	3,809	3	0	0	0	50,000	5,809	23			
Catholic Charities	28,360	16	30,676	33,612	45	45,676	42,347	58	104,712	\$75,958	119			
St. Vincent dePaul	28,360	9	0	0	0	0	0	0	28,360	50	9			
TOTAL HOUSING	\$4,066,711	320	\$3,926,634	\$1,926,047	179	\$6,546,054	\$3,727,791	615	\$14,539,399	\$5,653,838	1,302			

Note: 221 multi family units constructed and counted in FY 2014 as complete however funding was spent in prior fiscal year.

City of St. Petersburg
Housing and Community Development
FY 14/15 Consolidated Plan Budget to Actual
As of 31-Aug-2015

Funding Sources

Line No.	Approved Projects	Total Budget	CDBG	HOME	ESG	SHIP	HCP	GEN FUND	Total Expended	Amount Remaining	CapEx/Grants	Total Funds Available to Commit
Housing Programs												
1	Housing Rehabilitation Program (RAP) - SF, O.O. <120% MFI SHIP <80% MFI HOME	861,182.70		265,752.37		153,085.81			-118,838.18	442,344.52		243,687.73
2	Emergency Repair Program - SF, O.O. <120% MFI	834,109.35				411,134.63			411,134.63	422,974.72		2,262,278.05
3	Barrier Free Program - SF, O.O. <120% MFI	142,316.99				76,668.36			76,668.36	65,648.63		64,564.22
4	Purchase Assistance - SF, HB, <120% MFI SHIP <80% MFI HOME	735,601.88		19,400.00		145,556.49			164,956.49	570,645.39		72,240.00
5	Rental Rehabilitation Program - MF, <80% MFI (2)	60,000.00							0.00	60,000.00		60,000.00
6	Rental Assistance - One time assistance up to \$2,500 - <80% MFI, Priority to <50% MFI and homeless	60,000.00							0.00	60,000.00		60,000.00
7	Multi-Family Housing Development Program	1,336,963.87		307,658.59		3,808.75			3,808.75	1,034,305.26		828,570.26
8	Investment in the Improvement in Housing in the Southside CRA	100,000.00							0.00	100,000.00		100,000.00
9	Community Housing Development Organizations (CHDO) - <80% MFI (4)	304,829.00		0.00					0.00	304,829.00		79,820.00
10	Construction Warranty Program - SF, O.O. <80% MFI	13,458.18							4,040.50	9,417.68		9,417.68
11	Homeownership Counseling/Foreclosure Prevention Counseling	28,290.00				20,910.00			20,910.00	7,380.00		7,380.00
12	Lead Paint Abatement	15,805.76							-2,277.68	18,083.44		18,083.44
13	Developer Recycling	30,083.70							8.44	30,075.26		28,125.00
14	Neighborhood Housing Strategy	15,033.43							0.00	15,033.43		15,033.43
15	Habitat for Humanity-Homeowner repair program (CDBG) and Acquisition of Property (HOME)	101,000.00	0.00	15,000.00					15,000.00	86,000.00		86,000.00
16	Total Housing Programs	4,638,674.86	0.00	602,810.95	0.00	611,664.04	1,771.26	0.00	1,415,748.25	3,222,926.60		1,612,685.89
Subrecipient Projects												
17	211 Tampa Bay Cares - Referral Service	5,000.00	5,000.00						5,000.00	0.00		0.00
18	211 Tampa Bay Cares - TBIN	27,750.00	6,000.00		21,750.00				27,750.00	0.00		0.00
19	Boley Centers - Safe Haven	53,000.00	51,788.09						51,788.09	1,211.91		1,211.91
20	Boley Centers - TBRA	368,746.92		186,889.01					186,889.01	181,857.91		181,857.91
21	Brookwood	37,910.00	37,910.00						37,910.00	0.00		0.00
22	Catholic Charities - Pinnellas HOPE	25,000.00	23,820.95						23,820.95	1,179.05		1,179.05
23	Catholic Charities - Homeless prevention/rapid re-housing	83,774.89			75,959.16				75,959.16	7,815.73		7,815.73
24	Community Action Stops Abuse (CASA)	44,987.25	3,484.02		29,867.25				33,361.27	11,505.98		11,505.98
25	Deuce Live (1)	0.00	0.00						0.00	0.00		0.00
26	Louise Graham Regeneration Center	13,195.00	13,196.00						13,196.00	0.00		0.00
27	Mt. Zion Human Services (2)	148,800.00							0.00	148,800.00		148,800.00
28	Neighborhood Home Solutions	7,500.00	7,400.00						7,400.00	100.00		100.00
29	New Frontiers	8,000.00	7,725.61						7,725.61	274.39		274.39
30	PARC-3190 75th S.W.	9,021.00	9,021.00						9,021.00	0.00		0.00
31	PARC-3025/3101 76th W/N	55,612.00	55,612.00						55,612.00	0.00		0.00
32	Pinnellas Opportunity Council	20,000.00	20,000.00						20,000.00	0.00		0.00
33	Pinnellas Ex Offender Reentry Coalition (2)	151,400.00	0.00						0.00	151,400.00		151,400.00
34	Police Athletic League	219,598.00	903.98						903.98	218,694.02		218,694.02
35	Police Athletic League 820 20th S.S. (2)	90,000.00							0.00	90,000.00		90,000.00
36	R Club	23,030.00	18,305.85						18,305.85	4,724.15		4,724.15
37	St. Vincent dePaul	75,000.00	43,603.75						55,342.75	19,657.25		19,657.25
38	Westcare - Turning Point	27,500.00	165.75		11,738.00				165.75	27,334.25		27,334.25
39	YMCA	33,000.00	24,217.12						24,217.12	8,782.88		8,782.88
40	YWCA	43,462.75	6,294.00		27,201.75				33,495.75	9,967.00		9,967.00
41	IFTSP Youth Golf Council (2)	250,000.00							0.00	250,000.00		250,000.00
42	Total Subrecipients	1,822,378.81	314,458.12	188,889.01	168,517.16	0.00	0.00	0.00	687,864.29	1,134,514.52		644,714.52
											489,800.00	

City of St. Petersburg
 Housing and Community Development
 FY 14/15 Consolidated Plan Budget to Actual
 As of 31-Aug-2015

Funding Sources

Line No.	Approved Projects	Total Budget	CBDO	HOME	ESG	SNAP	HCIP	GEN FUND	Total Expended	Amount Remaining	Commitments	Total Funds Available to Commit
Support Services												
43	CHDO Operations (HFI, PAL)	53,006.37		35,382.00					35,382.00	17,624.37	922.00	16,701.68
44	Administration	1,040,407.83	311,687.65	82,195.86	9,679.53	101,152.20		287,557.38	792,272.71	248,135.12	248,135.12	0.00
45	Legal Administration	81,639.59					17,266.86		17,266.86	64,372.73	64,372.73	0.00
46	TBRA Voucher Program Administration	22,000.00		5,200.00					5,200.00	16,800.00	16,800.00	0.00
47	Program Delivery Costs	336,894.56	238,938.04	16,771.57					256,707.61	80,186.95	80,186.95	0.00
48	Section 108 Loan Repayment	303,029.81	303,029.81						303,029.81	0.00	0.00	0.00
49	Total Support Services	1,535,978.16	654,653.50	139,549.43	9,679.53	101,152.20	17,266.86	287,557.38	1,409,654.99	427,119.17	410,417.69	16,701.68
50	Total All Approved Projects	8,284,021.83	1,189,111.62	929,249.40	178,199.89	872,218.33	19,038.12	287,557.38	3,513,489.54	4,770,532.29	2,867,217.87	1,916,244.42
Undesignated Funding												
51	Grant Funding (4)	184,078.21	32,971.24	36,815.00		114,291.97				184,782.11		184,821
52	Old HUD (Program Ended) Funding at City	26,906.08	26,906.08							26,906.08		26,906.08
53	Total Undesignated Funding	210,984.29	59,877.32	36,815.00	0.00	114,291.97	0.00	0.00	0.00	210,984.20	0.00	210,984.20
Sources												
54	FY Grant/City Funds (3)	4,388,236.66	1,590,819.00	707,675.00	131,063	1,276,438	256	428.21				
55	Carry Forward Funds from Previous FY	3,331,731.52	694,816.38	2,040,382.70	53,098.89	543,433.55						
56	Yearly Program Income	762,141.86	84,838.33	209,868.25		46,335.8						
57	Per HUD-Must be used for Low Mod Housing	26,906.08	26,906.08									
58	Total Sources	8,509,016.12	2,397,479.79	2,957,925.95	184,161.89	2,287,206.83	256,020.06	428,221.00	0.00	0.00	0.00	0.00
59	Total Funding by Funding Source Remaining	0.00	1,808,368.17	2,028,676.55	7,965.29	1,374,829.50	238,982.54	138,683.82	0.00	4,995,548.58	2,867,217.87	2,427,726.71
												2,397,226.71

Notes:
 (1) Cancelled 2-13-15
 Amendment 15-192 and 2015-193 dated 7-May-2015
 3 SNAP Funds - codes 300, 1 State FY 15/16 for new strategy Rental Assistance
 Remainder of HHP FY 1 16 ending to be shown in Sep 2015 report



Single-family Owner Occupied Rehabilitation Assistance Loan to single-family homeowner who made improvements to their home

a. Summary of Strategy:

The City will assist single family owner-occupied property homeowners whose incomes are more than 81% but less than 120% of area median income (AMI) with a loan for rehabilitation assistance of up to 20% of owners funding verified as expended for approved and permitted work done to the owner-occupied property.

b. Fiscal Years Covered

FY 2015-2016, FY 2016-2017, FY 2017-2018

c. Income Categories to be served:

Eligible homeowners under this activity must be households with incomes of at least 81% but less than 120% of area median income (AMI) adjusted to family size as described in F.S. Section 420.9071(19) and (28). The City will determine if the proposed rehabilitation to the home is eligible. All request for loan awards must be presented prior to any commencement of work to the property.

d. Maximum award:

The Single-family Owner Occupied Rehabilitation Assistance Loan will provide up to 20% of matching funding to the homeowner for the rehabilitation work completed. For example, if a homeowner spends \$10,000 on rehabilitation to their home, they would be eligible to receive \$2,000 in matching funds for the work completed. The maximum assistance that would be awarded to a homeowner is \$10,000, and will be disbursed at the award of a certificate of completion.

e. Terms, Recapture, Default:

Rehabilitation Loans will be secured to the property in the form of a zero percent (0%), or low interest, deferred loan as per the City's Affordable Housing Policy, as amended in effect at the time of the award. The assistance will remain attached to the unit and the City's loan for the rehabilitation assistance will be secured by a soft-second type of loan for a maximum period of 5 years. In the event of the death of the borrower, the funds may be recaptured, or the loan may be assumed by an income eligible client or renegotiated if the client has an income that does not meet the income eligibility requirements at the same level as the original borrower. A satisfaction of mortgage will be provided to the homeowner at the end of the fifth year anniversary of the loan.

f. **Sponsor Selection Criteria:**

- Applications will be taken on a first-come, first-ready basis following the required SHIP advertising period.
- Unit must be located within the City of St. Petersburg's Southside CRA District.
- Applications from homeowners will be evaluated to ensure that the homes are owner-occupied and any matching funds requested will permit the City of St. Petersburg to meet the State statutory requirements of the SHIP program relating to the beneficiaries and units assisted, and to ensure that the unit can be completed by the State statutory deadline for expending SHIP program funds.
- The homeowner must be able to provide evidence of having pulled proper permits to conduct the rehabilitation to the home, and evidence of the amount of funding required to rehabilitate the home.
- The homeowner must include the City in the bid process to ensure that they have properly secured the services of an experienced licensed contractor to implement and complete the rehabilitation.
- In no event will the City assist a homeowner who personally conducted the rehabilitation work on their residence.
- Household will be required to adhere to the SHIP affordability requirements.

g. **Additional Information:** Loan assistance will be allocated after the rehabilitation of the work to the property is completed and inspected.

Single-family New Construction to assist for-profit developer, non-profit developer and sponsor with Matching Funds

a. Summary of Strategy:

The City will assist for-profit, non-profit developers or sponsor with matching funding for the construction of a new home which includes infrastructure and development costs including utilities of residential owner occupied housing for first time home buyers.

b. Fiscal Years Covered

FY 2015-2016, FY 2016-2017, FY 2017-2018

c. Income Categories to be served:

Eligible homeowners under this activity must be households with incomes up to 120% of area median income (AMI) adjusted to family size as described in F.S. Section 420.9071(19) and (28). The City would have to determine if the proposed homebuyer is eligible.

d. Maximum award:

The Single-family New Construction Assistance Program will provide up to \$10,000 in matching funds to developers or sponsor of new single-family affordable housing to leverage the developer's/sponsor's funding. Funding will be provided as part of the construction of the home, and will be disbursed at the award of a certificate of occupancy. Developers will be required to make homes available to households whose incomes are at or below 120% of AMI.

e. Terms, Recapture, Default:

New construction development loans will be secured to the property in the form of a zero percent (0%), or low interest, deferred loan as per the City's Affordable Housing Policy, as amended in effect at the time of the award. The assistance will remain in the unit and the City's construction loan will be modified into a soft-second type of loan. In the event of the death of the borrower, the funds may be recaptured, or the loan may be assumed by an income eligible client or renegotiated if the client has an income that does not meet the income eligibility requirements at the same level as the original borrower. Developer has to apply prior to commencing any work.

f. Sponsor Selection Criteria:

- Applications will be taken on a first-come, first-ready basis following the required SHIP advertising period.
- Unit must be located within the City of St. Petersburg's Southside CRA District.

- Applications from developers will be evaluated to ensure that the proposal and any matching funds requested will permit the City of St. Petersburg to meet the State statutory requirements of the SHIP program relating to the beneficiaries and units assisted, and to ensure that the unit can be completed by the State statutory deadline for expending SHIP program funds.
 - The developer must be able to provide evidence that a financial commitment, with the exception of the SHIP program, has been secured for the construction.
 - The developer must be able to provide evidence that the property is appropriately zoned.
 - The developer must provide evidence that he or she has the experience and professional standing to ensure the completion of the construction.
 - The unit must be marketed on a first-come, first-ready basis to income eligible households including special needs population.
 - Household will be required to adhere to the SHIP affordability requirements.
- g. Additional Information:** During construction of the home, developer is required to work to identify a purchaser and work with the City to ensure that the proposed purchaser meets income guidelines requirements and is able to secure financing to purchase the home.

2011- 2015 Vacant & Boarded Report Comparison

Month	Citywide						Midtown						Childs Park					
	2011	2012	2013	2014	2015		2011	2012	2013	2014	2015		2011	2012	2013	2014	2015	
JAN	711	767	861	830	741		334	365	379	358	347		188	231	223	188	112	
FEB	720	796	888	821	750		342	373	375	356	349		196	233	223	187	108	
MAR	714	786	890	814	735		337	365	377	353	340		197	226	221	182	103	
APR	730	782	899	803	617		353	362	385	368	268		194	229	220	176	94	
MAY	734	770	894	781	577		351	358	382	356	264		202	218	217	176	94	
JUNE	724	835	890	784	559		340	382	379	368	263		201	228	213	118	88	
JULY	740	833	910	813	537		342	381	389	378	256		215	223	207	120	84	
AUG	740	821	892	795	520		340	377	379	373	248		219	224	207	114	80	
SEPT	749	803	866	807	504		344	369	369	386	245		226	220	199	115	75	
OCT	754	797	849	787			349	371	360	376			233	214	195	109		
NOV	747	784	844	760			342	366	363	362			232	214	192	108		
DEC	746	845	827	768			345	388	354	363			231	222	188	112		