



CERTIFICATION
OF AFFORDABLE/WORKFORCE HOUSING FOR THE
EXPEDITED PERMIT PROCESSING PROGRAM

The City of St. Petersburg Planning and Development Services, Fire and Engineering Departments have all agreed to an expedited permit processing system for affordable housing developments that will provide a **10-day response time on the initial plan review**. The Expedited Permit Processing Program utilizes a streamlined review process to provide a financial savings for affordable housing developers. To determine if your application meets the definition of affordable housing for purposes of processing under this program, we need to ask a few questions. Please complete this form and submit it with the required attachments to:

City of St Petersburg
Housing and Community Development (HCD) Department
Attn: Mr. Joshua Johnson, Director
PO Box 2842, St. Petersburg, FL 33731-2842

Please attach a copy of:

- o Aerial & Site Plan
- o Sample of the restrictive covenant that will be placed upon the property & a commitment letter from the applicable funding agency (if you are *not* being funded by the HCD dept.)

Section 1: Development Location, Zoning, and Ownership Information

1. Please provide an accurate description of the property:

Development Name: _____
Address: _____
County Parcel Identification Number: _____
Legal Description: _____

2. Please state the current land use and zoning district designations for the property:

Land Use: _____
Zoning: _____

3. Name, address, phone number and e-mail of Developer/Applicant:

Name: _____
Address: _____
Telephone: _____
E-mail: _____

Name, address, phone number, and e-mail of current land owner, if not the same as Developer/Applicant:

Name: _____

Address: _____

Telephone: _____

E-mail: _____

Signature of Property Owner: _____ Date: _____

Printed Name of Property Owner: _____

4. Will the project be developed in phases? YES _____ NO _____

If yes, please provide a phasing plan identifying the number of Affordable/ Workforce Units by income designation in each phase.

Section 2: Eligibility

Please place a **check mark** in the appropriate category below to indicate how your development is eligible for the Expedited Permit Processing Program:

- A.** The proposed Residential or Mixed-Use Development has been **approved for a Workforce Housing Density/ Intensity Bonus** and prior to issuance of the building permit, a Restrictive Covenant will be recorded in the Official Record Books of Pinellas County.
- B.** The proposed Residential Development is being **funded by the City of St. Petersburg's Housing & Community Development Department** to produce or renovate housing affordable to households with incomes at or below 120% Area Median Income (AMI) as adjusted by household (HH) size and restrictive covenants will be recorded on the property.
- C.** The proposed Residential or Mixed-Use Development is a **Public/Private partnership (City or County)** or is located on City owned property, at least 20% of the total units produced or renovated will be restricted to households with incomes at or below 120% AMI, rents or sales prices will be affordable, and restrictive covenants will be recorded on the property.
- D.** The proposed Residential Development is **receiving Federal or State Funding** to produce or renovate housing where at least 20% of the units are affordable to households with incomes at or below 80% AMI and restrictive covenants will be recorded on the property.
- E.** The proposed **New Construction Development is Mixed-Use** and combines residential with other land uses where at least 50% of the gross floor area of the entire project is dedicated to residential use and at least 20% of the units will be affordable to households with incomes at or below 120% AMI.
- F.** The proposed single family new construction will be affordable and sold to households with incomes at or below 120% AMI and **restrictive covenants** will be recorded on the property.

Please complete the following tables to provide information regarding unit affordability.

TABLE I. TOTAL Number of Units Proposed for the Development (including the affordable and workforce units affordable to households at or below 80% AMI or 120% AMI)

<u>Type of Unit</u>	<u>Rental</u>	<u>Owner_Occupied (units for sale)</u>
Efficiency	_____	_____
1 Bedroom	_____	_____
2 Bedroom	_____	_____
3 Bedroom	_____	_____
4 Bedroom	_____	_____
TOTAL Units	_____	_____
Number of above Units for 80% AMI or below HH	_____	_____
Number of above Units for 120% AMI or below HH	_____	_____

TABLE II. Rent or Proposed Sales Price for the 80% AMI Units

	<u>Rental</u>	<u>Proposed Rent*</u>	<u>Owner Occupied**</u>	<u>Proposed Sales Price</u>
Efficiency	_____	_____	_____	_____
1 Bedroom	_____	_____	_____	_____
2 Bedroom	_____	_____	_____	_____
3 Bedroom	_____	_____	_____	_____
4 Bedroom	_____	_____	_____	_____
TOTAL	_____	_____	_____	_____

TABLE III. Rent or Proposed Sales Price for the 80.01 to 120% AMI Units

	<u>Rental</u>	<u>Proposed Rent*</u>	<u>Owner Occupied**</u>	<u>Proposed Sales Price</u>
Efficiency	_____	_____	_____	_____
1 Bedroom	_____	_____	_____	_____
2 Bedroom	_____	_____	_____	_____
3 Bedroom	_____	_____	_____	_____
4 Bedroom	_____	_____	_____	_____
TOTAL	_____	_____	_____	_____

- *A The Current Florida Housing Finance Corporations Rent and Income Chart is attached, please ensure that proposed rents are within the published levels for 80% and 120% AMI.
- **B Please refer to the attached Home Purchase Affordability Charts to find the Maximum Sales Prices for 80% AMI & 120% AMI Households.

Section 3: Commitment and Certification

I acknowledge that I am voluntarily developing affordable units on the property identified in Section 1 and have truthfully provided the information in Sections 1 and 2 to demonstrate that the proposed development will meet the criteria to qualify for the City’s Affordable Housing Expedited Permit Processing Program.

Penalty for False or Fraudulent Statement:
 Under Florida law, including but not limited to Chapter 817, Florida Statutes, fraud is both a tort and a crime and may be punishable as a felony.

Signature of Developer/Applicant: _____ Date: _____

Printed Name of authorized signatory: _____

Once this Certification of Affordable/Workforce Housing Development form is signed by the Director of Housing & Community Development, the applicant is eligible to check the “Affordable Housing” box on the Development Services Permit Application Form and qualifies for the Expedited Permit Processing Program for Affordable Housing.

City of St. Petersburg, Florida:

By: _____ Date: _____

Joshua A. Johnson, Director
 Housing & Community Development

HOME PURCHASE AFFORDABILITY FOR HOUSEHOLDS AT 80% AREA MEDIAN FAMILY INCOME (AMI)

Household Size	80% AMI Maximum	Monthly Income	Maximum Housing Expense Ratio @ 30%	Sales Price	First Mortgage Amount	First Mortgage Payment (P&I)	Property Taxes Escrow	Hazard Insurance Escrow	Mortgage Insurance (MIP)	City's Second Mortgage Payment *	TOTAL MONTHLY PAYMENT	PITI with DPA
1	\$ 35,800	\$ 2,983	\$ 894.90	\$ 109,000	\$ 98,100	\$ 524.44	\$ 99.58	\$ 125.44	\$ 69.48	\$ 66.25	\$ 885.19	30%
2	\$ 40,900	\$ 3,408	\$ 1,022.40	\$ 125,000	\$ 112,500	\$ 601.42	\$ 129.25	\$ 142.95	\$ 79.69	\$ 72.92	\$ 1,026.23	30%
3	\$ 46,000	\$ 3,833	\$ 1,149.80	\$ 140,000	\$ 126,000	\$ 673.59	\$ 154.00	\$ 157.25	\$ 89.25	\$ 79.17	\$ 1,153.26	30%
4	\$ 51,100	\$ 4,258	\$ 1,277.40	\$ 154,000	\$ 138,600	\$ 740.95	\$ 170.58	\$ 172.98	\$ 98.18	\$ 83.33	\$ 1,266.02	30%
5	\$ 55,200	\$ 4,600	\$ 1,380.00	\$ 165,000	\$ 148,500	\$ 793.87	\$ 195.33	\$ 190.28	\$ 105.19	\$ 83.33	\$ 1,368.00	30%
6	\$ 59,300	\$ 4,942	\$ 1,482.60	\$ 176,500	\$ 158,850	\$ 849.20	\$ 214.33	\$ 209.31	\$ 112.52	\$ 83.33	\$ 1,468.69	30%
7	\$ 63,400	\$ 5,283	\$ 1,584.90	\$ 188,855	\$ 169,970	\$ 907.21	\$ 234.67	\$ 230.24	\$ 120.04	\$ 83.33	\$ 1,575.49	30%
8	\$ 67,500	\$ 5,625	\$ 1,687.50	\$ 202,075	\$ 181,868	\$ 972.26	\$ 256.50	\$ 253.26	\$ 128.82	\$ 83.33	\$ 1,694.17	30%

Down Payment: SHIP 10% + \$5,000 closing cost
City DPA: Maximum Loan / 240 = PMT
Mortgage Interest Rate: 5.00% (e)
Property Tax: PCPA Tax Estimator
Insurance: HO + Flood @ \$45.00

HOME PURCHASE AFFORDABILITY FOR HOUSEHOLDS AT 120% AREA MEDIAN INCOME (AMI)

Household Size	120% AMI Maximum	Monthly Income	Maximum Housing Expense Ratio @ 30%	Sales Price	First Mortgage Amount	First Mortgage Payment (P&I)	Property Taxes Escrow	Hazard Insurance Escrow	Mortgage Insurance MIP-.85	City's Second Mortgage Payment *	TOTAL MONTHLY PAYMENT	PITI with DPA
1	\$ 49,550	\$ 4,129	\$ 1,238.70	\$ 150,000	\$ 130,500	\$ 697.65	\$ 170.58	\$ 172.98	\$ 92.44	\$ 83.33	\$ 1,216.98	30%
2	\$ 56,650	\$ 4,720	\$ 1,416.00	\$ 170,000	\$ 153,000	\$ 817.93	\$ 203.58	\$ 199.80	\$ 108.38	\$ 83.33	\$ 1,413.02	30%
3	\$ 63,700	\$ 5,308	\$ 1,592.40	\$ 190,000	\$ 171,000	\$ 914.16	\$ 236.58	\$ 241.75	\$ 108.38	\$ 83.33	\$ 1,584.20	30%
4	\$ 70,800	\$ 5,900	\$ 1,770.00	\$ 210,000	\$ 189,000	\$ 1,010.38	\$ 269.58	\$ 265.93	\$ 133.87	\$ 83.33	\$ 1,763.09	30%
5	\$ 76,450	\$ 6,370	\$ 1,911.00	\$ 230,000	\$ 207,000	\$ 1,106.61	\$ 302.67	\$ 292.52	\$ 146.63	\$ 83.33	\$ 1,931.76	30%
6	\$ 82,150	\$ 6,845	\$ 2,053.50	\$ 250,000	\$ 225,000	\$ 1,202.84	\$ 335.67	\$ 321.77	\$ 159.38	\$ 83.33	\$ 2,102.99	30.7%
7	\$ 87,800	\$ 7,316	\$ 2,194.80	\$ 270,000	\$ 243,000	\$ 1,299.06	\$ 368.67	\$ 353.95	\$ 172.13	\$ -	\$ 2,193.81	30%
8	\$ 93,450	\$ 7,787	\$ 2,336.10	\$ 290,000	\$ 261,000	\$ 1,395.30	\$ 401.67	\$ 389.35	\$ 184.88	\$ -	\$ 2,371.20	30.5%

Down Payment: SHIP 10% = \$5,000 closing costs
City DPA: Maximum Loan /240 = PMT
Mortgage Interest Rate: 5.00% €
Property Tax: PCPA Tax Estimator
Insurance: HO + Flood @ \$45.00

HUD release: 3/30/2018

FHFC Posted: 4/9/2018

Effective: 4/1/2018

**2018 Income Limits and Rent Limits
Florida Housing Finance Corporation
SHIP Program**

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household										Rent Limit by Number of Bedrooms in Unit					
		1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5
Osceola County (Orlando-Kissimmee-Sanford MSA) Median: 62,900	30%	13,450	16,460	20,780	25,100	29,420	33,740	38,060	42,200	Refer to HUD		336	373	519	681	843	1,003
	50%	22,400	25,600	28,800	31,950	34,550	37,100	39,650	42,200	44,730	47,286	560	600	720	831	927	1,023
	80%	35,800	40,900	46,000	51,100	55,200	59,300	63,400	67,500	71,568	75,658	895	958	1,150	1,328	1,482	1,636
	120%	53,760	61,440	69,120	76,680	82,920	89,040	95,160	101,280	107,352	113,486	1,344	1,440	1,728	1,995	2,226	2,455
	140%	62,720	71,680	80,640	89,460	96,740	103,880	111,020	118,160	125,244	132,401	1,568	1,680	2,016	2,327	2,597	2,864
Palm Beach County (W Palm Bch-Boca Raton HMFA; Miami-Ft. Lauderdale-Pompano Bch) Median: 74,300	30%	16,150	18,450	20,780	25,100	29,420	33,740	38,060	42,380	Refer to HUD		403	432	519	681	843	1,005
	50%	26,950	30,800	34,650	38,450	41,550	44,650	47,700	50,800	53,830	56,906	673	721	866	1,000	1,116	1,231
	80%	43,050	49,200	55,350	61,500	66,450	71,350	76,300	81,200	86,128	91,050	1,076	1,153	1,383	1,599	1,783	1,968
	120%	64,680	73,920	83,160	92,280	99,720	107,160	114,480	121,920	129,192	136,574	1,617	1,732	2,079	2,400	2,679	2,955
	140%	75,460	86,240	97,020	107,660	116,340	125,020	133,560	142,240	150,724	159,337	1,886	2,021	2,425	2,800	3,125	3,447
Pasco County (Tampa-St.Petersburg-Clearwater MSA) Median: 63,900	30%	13,450	16,460	20,780	25,100	29,420	33,740	38,060	42,200	Refer to HUD		336	373	519	681	843	1,003
	50%	22,400	25,600	28,800	31,950	34,550	37,100	39,650	42,200	44,730	47,286	560	600	720	831	927	1,023
	80%	35,800	40,900	46,000	51,100	55,200	59,300	63,400	67,500	71,568	75,658	895	958	1,150	1,328	1,482	1,636
	120%	53,760	61,440	69,120	76,680	82,920	89,040	95,160	101,280	107,352	113,486	1,344	1,440	1,728	1,995	2,226	2,455
	140%	62,720	71,680	80,640	89,460	96,740	103,880	111,020	118,160	125,244	132,401	1,568	1,680	2,016	2,327	2,597	2,864
Pinellas County (Tampa-St.Petersburg-Clearwater MSA) Median: 63,900	30%	13,450	16,460	20,780	25,100	29,420	33,740	38,060	42,200	Refer to HUD		336	373	519	681	843	1,003
	50%	22,400	25,600	28,800	31,950	34,550	37,100	39,650	42,200	44,730	47,286	560	600	720	831	927	1,023
	80%	35,800	40,900	46,000	51,100	55,200	59,300	63,400	67,500	71,568	75,658	895	958	1,150	1,328	1,482	1,636
	120%	53,760	61,440	69,120	76,680	82,920	89,040	95,160	101,280	107,352	113,486	1,344	1,440	1,728	1,995	2,226	2,455
	140%	62,720	71,680	80,640	89,460	96,740	103,880	111,020	118,160	125,244	132,401	1,568	1,680	2,016	2,327	2,597	2,864
Polk County (Lakeland-Winter Haven MSA) Median: 53,600	30%	12,140	16,460	20,780	25,100	28,950	31,100	33,250	35,400	Refer to HUD		303	357	519	675	777	858
	50%	18,800	21,450	24,150	26,800	28,950	31,100	33,250	35,400	37,520	39,664	470	503	603	696	777	858
	80%	30,050	34,350	38,650	42,900	46,350	49,800	53,200	56,650	60,032	63,462	751	805	966	1,115	1,245	1,373
	120%	45,120	51,480	57,960	64,320	69,480	74,640	79,800	84,960	90,048	95,194	1,128	1,207	1,449	1,672	1,866	2,059
	140%	52,640	60,060	67,620	75,040	81,060	87,080	93,100	99,120	105,056	111,059	1,316	1,408	1,690	1,951	2,177	2,402
Putnam County Median: 42,900	30%	12,140	16,460	20,780	25,100	28,150	30,250	32,350	34,400	Refer to HUD		303	357	519	665	756	834
	50%	18,250	20,850	23,450	26,050	28,150	30,250	32,350	34,400	36,470	38,554	456	488	586	677	756	834
	80%	29,200	33,400	37,550	41,700	45,050	48,400	51,750	55,050	58,352	61,686	730	782	938	1,084	1,210	1,335
	120%	43,800	50,040	56,280	62,520	67,560	72,600	77,640	82,560	87,528	92,530	1,095	1,173	1,407	1,626	1,815	2,002
	140%	51,100	58,380	65,660	72,940	78,820	84,700	90,580	96,320	102,116	107,951	1,277	1,368	1,641	1,897	2,117	2,336

Florida Housing Finance Corporation (FHFC) income and rent limits are based upon figures provided by the United States Department of Housing and Urban Development (HUD) and are subject to change. Updated schedules will be provided when changes occur.