CITY OF ST. PETERSBURG, FLORIDA

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)
STATE FISCAL YEARS

Prepared By:
Housing and Community Development Department

April 5, 2018
Technical Change 9/4/2018
Technical Change 3/20/19
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I. Program Details:

A. Name of the participating local government: **City of St. Petersburg, Florida**

Is there an Interlocal Agreement: Yes ________ No **X**

B. Purpose of the program:
   1. To meet the housing needs of very low, low and moderate-income households;
   2. To expand production of and preserve affordable housing; and
   3. To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2018-2019, 2019-2020, and 2020-2021

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through 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.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan.

J. Discrimination: In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.

K. Support Services and Counseling: Support services are available from various sources. Available support services may include but are not limited to: Homeownership
Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.

I. Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

- X - U.S. Treasury Department
- - Local HFA Numbers

M. Income Limits, Rent Limits and Affordability: The Income and Rent Limits used in the SHiP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

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

N. Welfare Transition Program: Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

O. Monitoring and First Right of Refusal: In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of $10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
P. Administrative Budget: A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. 
City of St. Petersburg, Florida finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), 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 applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

Q. Program Administration: Administration of the local housing assistance plan will be wholly performed and maintained by the City of St. Petersburg, Florida.

R. Project Delivery Costs: Costs associated with completion of all strategies by third party or City staff are as follows:

- Recording Fees/Doc Stamps
- Credit Report
- Ownership/Encumbrance Report
- Termite Inspection
- Surveys
- Lead-Based Paint Inspection/Testing
- Lead Clearance Testing/Exam

S. Essential Service Personnel Definition: For purpose of SHIP funding, the City considers the following groups as Essential Services Personnel: first responders, active military, medical personnel, government employees, and school district employees.

T. Describe efforts to incorporate Green Building and Energy Saving products and processes:

The City is committed to the production of energy efficient housing for long term affordability. The City will incorporate energy efficient improvements to reduce energy costs based on funding availability. Specific improvements include: installation of energy efficient doors and windows; replacement of heating and/or cooling systems with high energy efficient 15 SEER; installing R-30 insulation or higher, energy star appliances and water heaters and low consumption toilets and faucets.
U. Describe efforts to meet the 20% Special Needs set-aside: Housing assistance is available to income eligible persons requiring independent living services in order to maintain housing or develop independent living skills and to those who have a disabling condition, including survivors of domestic violence, those receiving SSDI or SSI or veterans’ benefits and those who may be hearing and visually impaired.

The City’s Barrier Free strategy provides SHIP funding to retrofit a residential dwelling unit and make it accessible for physically disabled persons.

The City has created a “Housing Programs” brochure featuring the “Barrier Free Program” and a separate “Special Needs” marketing brochure both of which are distributed throughout the City’s recreational facilities, libraries, municipal services center, city hall, and other public facilities. The brochure is featured on the City’s website and distributed to all public service organization such as those listed below. The City’s Housing and Community Development Department continually communicates to offer Special Needs services through these organization, churches, local non-profit housing providers and educators, other city departments such as Codes Compliance, Neighborhood Services, the City’s ADA Diversity Coordinator, the Neighborhoods Team (N-Team) and others.

- Deaf Missions International, Inc.
- Disabled American Veterans
- Council of Citizens with Low Vision
- Abilities of Florida
- Disability Achievement Center
- Louise Graham Regeneration Center
- CAPI - City of St. Petersburg
- Community Action Stops Abuse (CASA)
- Disabled American Veterans
- Pinellas County Urban League
- United Cerebral Palsy/UCP of Tampa Bay
- OPD Cares
- UPARC
- Homes for Independence
- Family Resources
- Goodwill Industries

Every effort is given in processing and documenting that a household member is a special needs applicant. We work with the Social Security Administration, Physicians and social services organizations to ensure that each applicant is given every consideration for assistance.

V. Describe efforts to reduce homelessness:

The City currently has a staff person dedicated to working with the Pinellas County Homeless Leadership Board (HLB) to help end homelessness. Through collaboration of all local jurisdictions and the HLB, it is our goal to end homelessness by 2020, making homelessness brief, rare and non-recurring. By way of the Rental Assistance strategy we will be able to assist those in need.
Section II. LHAP Strategies:

A. Strategy Name: Purchase Assistance Program  Code: 2

a. Summary of Strategy:

The purpose of the Purchase Assistance Program is to promote homeownership for homebuyers. Funds shall be made available to eligible homebuyers to assist with the purchase of a new or existing home. Eligible activities under this strategy shall include down payment and closing cost assistance.


c. Income Categories to be served: Very-Low (VL), Low (L), Moderate (MOD)

d. Maximum award: VL: $20,000  L: $20,000  MOD: $10,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as an amortized and forgivable loan secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0%

3. Years in loan term: 10 years

4. Forgiveness:
   - At or below 80% AMI → 50% of the loan will be forgiven at the end of the loan term

5. Repayment:
   - At or below 80% AMI → repay 50% of loan amount over a term not to exceed 10 years
   - 80.01%-120% AMI → repay 100% of loan amount over a term not to exceed 10 years

6. Grant: Not applicable

7. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence.

   In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the City from time to time, may modify the terms and conditions of the loan.
If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient Selection Criteria:
Applications for assistance under this program will be reviewed and approved on a first-qualified, first-served basis, following receipt of an application, income qualification, first mortgage approval, completion of a City-approved homeownership training program as required to determine applicant eligibility with priority given to special needs and essential services personnel.

g. Sponsor/Developer Selection Criteria: Not applicable

h. Additional Information: Not applicable.

B. Strategy Name: Owner-Occupied Rehabilitation Program Code: 3

a. Summary of Strategy:
This strategy will provide rehabilitation for SHIP eligible owner-occupied single-family households.

The program is designed to provide assistance to eligible homeowners to improve the health and safety conditions in the unit and to preserve the home. The repair priorities include: roofing, electrical, heating, plumbing, handicap accessibility, and other conditions that may affect the property. Mobile homes are not eligible to receive assistance from this program.


c. Income Categories to be served: Extremely Low (EL), Very Low (VL), Low (L), Moderate (MOD)

d. Maximum award: $65,000

e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as amortized and forgivable loans secured by a recorded mortgage and note.

2. Interest Rate: 0%
3. Years in loan term: 5, 10 or 15 years
4. Forgiveness:
   • At or below 30% AMI → 100% forgiven after 10 years
   • 30.01%-50% AMI → 90% forgiven at the end of the loan term
   • 50.01%-80% AMI → 60% forgiven at the end of the loan term

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- 80.01%-120% AMI \( \rightarrow \) 50% forgiven at the end of the loan term

5. Grant: Not applicable

6. Repayment:
   - At or below 50% AMI \( \rightarrow \) repay 10% of loan amount over a term not to exceed 15 years
   - 50.01%-80% AMI \( \rightarrow \) repay 40% of loan amount over a term not to exceed 15 years
   - 80.01%-120% AMI \( \rightarrow \) repay 50% of loan amount over a term not to exceed 15 years

7. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the City from time to time, may modify the terms and conditions of the loan.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient Selection Criteria: Applications for assistance under this program will be reviewed and approved on a first qualified, first-served basis, with priority given to special needs, essential service personnel, and households up to 80% AMI.

g. Sponsor/Developer Selection Criteria: Not applicable.

h. Additional Information: Not applicable.

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<th>C. Strategy Name: Disaster Repair Program</th>
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a. Summary of Strategy: The Disaster Repair/Mitigation strategy will provide assistance in which an emergency or disaster has been declared by executive order of the President or Governor. The following activities on behalf of eligible homeowners 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.

c. Income Categories to be served: Extremely Low (EL), Very Low (VL), Low (L), Moderate (MOD)

d. Maximum award: $100,000

e. Terms:
   1. Repayment loan/deferred loan/grant: Funds will be awarded as amortized and forgivable loans secured by a recorded mortgage and note.
   2. Interest Rate: 0%
   3. Years in loan term: 5, 10 or 15 years
   4. Forgiveness:
      • $0-$5,000 forgiven after 5 years
      • $5,001-$20,000 forgiven after 10 years
      • $20,001-$100,000 forgiven after 15 years
   5. Grant: Not applicable
   6. Repayment: Not required as long as the loan is not in default.
   7. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence.

   In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the City from time to time, may modify the terms and conditions of the loan.

   If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient Selection Criteria: Applications for assistance under this program will be reviewed and approved on a first qualified, first-served basis, with priority given to: special needs, essential service personnel, and households up to 80% AMI.

g. Sponsor/Developer Selection Criteria: Not applicable

h. Additional Information: Not applicable
D. Strategy Name: Barrier Free/Special Needs Program  

a. Summary of Strategy: The barrier free strategy will provide assistance to retrofit eligible owner-occupied or rented single family homes, condominium units, town home units, cooperative residential units or apartments, to allow functional accessibility for the owner/tenant or a member of the household who is physically, visually or hearing impaired.


c. Income Categories to be served: Extremely Low (EL), Very Low (VL), Low (L), Moderate (MOD)

d. Maximum award: $16,000 ($13,000 loan / $3,000 Grant)

e. Terms:
   1. Repayment loan/deferred loan/grant: Funds will be awarded as a forgivable loan secured by a recorded mortgage and note.
   2. Interest Rate: 0%
   3. Years in loan term: 10 years
   4. Forgiveness: Loan will be forgiven after 10 years
   5. Grant: $3,000
   6. Repayment: Not required as long as the loan is not in default.
   7. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the City from time to time, may modify the terms and conditions of the loan.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.
f. Recipient Selection Criteria: Applications for assistance under this program will be reviewed and approved on a first qualified, first-served basis, with priority given to special needs, essential service personnel, and households up to 80% AMI.

g. Sponsor/Developer Selection Criteria: Not applicable.

h. Additional Information: Not applicable.

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<th>E. Strategy Name: Rental Assistance Program</th>
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a. Summary of Strategy: The rental assistance strategy will provide assistance to households who are facing eviction, or very low-income households with at least one adult who is a person with special needs as defined in F.S. 420.0004 (13) or very low income homeless households as defined in 420.9071 (28). Cost shall include security and utility deposits, up to 3 month’s rent to prevent homelessness, up to 6 month’s rent to rapidly re-house the homeless or assist a household with special needs.

c. Income Categories to be served: Extremely-low (EL), Very-Low (VL) and Low (L)
d. Maximum award: $5,000
e. Terms:
   1. Repayment loan/deferred loan/grant: Funds awarded will be in the form of a grant
   2. Interest Rate: Not applicable
   3. Years in loan term: Not applicable
   4. Forgiveness: Not applicable
   5. Repayment: Not applicable
   6. Default: Not applicable

f. Recipient Selection Criteria: Applicants must meet the income qualifications and will be assisted on a “first-qualified, first-served” basis subject to funding availability. Applicants facing eviction must demonstrate that they can afford the monthly rent and utilities for their selected unit.

g. Sponsor/Developer Selection Criteria: Not applicable
h. Additional Information:
   • Applicant must have a minimum twelve-month lease
   • Applicant must be a US citizen or permanent resident
   • Unit must be able to pass a Housing Quality Standards (HQS) inspection
   • Assistance provided will be based on the SHIP published rents

F. Strategy Name: Multi-Family Rental Housing Development  
   Code: 14, 21

a. Summary of Strategy: The Multi-Family Rental Housing Development strategy provides financing for the new construction, 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. SHIP assisted units 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.

c. Income Categories to be served: Extremely Low (EL), Very Low (VL), Low (L), Moderate (MOD)
d. Maximum award: $750,000 per project
e. Terms:
   1. Repayment loan/deferred loan/grant: Funds will be awarded as an amortized or forgivable loan secured by a recorded mortgage and note.
   2. Interest Rate: 0%
   3. Years in loan term: 20 years unless longer term required by priority lender
   4. Forgiveness: The entire loan will be forgiven after 20 years if majority of the units are designated Special Needs. If not special needs, a portion of the loan may be forgiven after the affordability period in order to meet the current FHFC discount rate for the LIHTC RFA competition.
   5. Repayment: Any loan amount not forgiven under #4 above, will be amortized or deferred up to 30 years if Non-Special Needs development
   6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer or conveyance of the property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur without the prior written consent from the City, the outstanding balance will be due and payable.
f. Recipient Selection Criteria: All applicants for residence in a SHIP-assisted unit must meet income qualifications of the program as determined and reported by the developer’s management company for the development.
g. **Sponsor/Developer Selection Criteria:** The City shall administer the Multi-Family Rental Development program. An eligible developer/sponsor may submit applications when notified by the City of an RFP for assistance based on funding availability.

The criteria to select eligible Sponsors include, but are not limited to the following:

- Ability to proceed and expedite the development in a timely manner
- Sponsor has a management system in place for effective production, costs, and quality control
- Financial capacity to undertake the project, evidenced by a current audit or other documentation that shows stable financial condition
- If previously funded, sponsor has performed successfully
- 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 the Internal Revenue Service (IRS) at least one year before application
- Selection of Management Company with experience in tenant qualification and selection
- Sponsor must have the ability to leverage other resources to complete the project
- Submits an application that includes a pro-forma
- Sponsor must have site control and required zoning to receive funding funder this program
- Sponsor must have affordable housing development experience
- Sponsor’s project must be recommended for approval by the City’s Project Review Team (PRT)
- Sponsor must submit a monitoring and management plan for review and recommendation to the PRT

h. **Additional Information:** Developer/Sponsor will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units.

### III. LHAP Incentive Strategies

In addition to the required Incentive Strategies A and Strategy B, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. **Name of the Strategy: Expedited Permitting**

   Implementation: The City will continue the current process of expediting building permit applications as defined in s. 163.3177 (6) (f) (3) for affordable housing projects to a greater degree than other projects. The AHAC Committee recommended that a maximum of 10 business days be established as the time frame for the City to return comments on any affordable housing site plan/permit application.

B. **Name of the Strategy: Ongoing Review Process/Affordability Impact Statement**

   Implementation: The Housing Affordability Impact Statement was adopted as one of the original incentives recommended by the first Affordable Housing Advisory
Committee (AHAC) and adopted by City Council in 1994. The Impact Statement was included as a requirement in the Housing Element of the comprehensive Plan and was adopted as an official Administrative Policy in 1998. The City will continue the current process by which it considers, before adoption of policies, ordinances, regulations or plan provisions that increases the cost of housing by attaching the Affordable Housing Impact Statement whenever necessary.

C. Name of the Strategy: **Modification of permit or impact-fee requirements**

Implementation: In July 2017 by Ord. 284-H, local permit fees were reduced for homes under 1,400 s.f. to help promote rehabilitation and new development of affordable single-family homes; however, this does not include the County multimodal fee, which is the largest fee, and it is not controlled by the City. It was recommended that the City send a letter to Pinellas County requesting: 1) Chapter 150, Section 150-40 of the Pinellas County Land Development Code relating to impact fees be amended to allow a multi-modal impact fee waiver of 100% or a significant reduction (90%) for affordable housing developments; and 2) if a waiver cannot be granted, request appropriate new categories for affordable housing development and homeless shelters in both the Schedule A and B Schedule of Fees.

D. Name of the Strategy: **The allowance of flexibility in densities for affordable housing**

Implementation: The Committee voted to support the continuation of this incentive. The Committee also recommended some future modifications: 1) clarify the Workforce Housing Density (WFH) Bonus ordinance to more clearly and fairly address how tenant income increases will be handled over time, and modify the income categories to 80%, 100%, and 120% of AMI, removing the 150% AMI category; 2) clarify Chapter 16, regarding the calculation of the payment in lieu” of WFH option to increase the amount collected and deposited to the Housing Capital Improvement Projects (HCIP) fund for use in developing more affordable housing units; 3) research the possibility of implementing an increase to the number of WFH bonus units being awarded that would trigger the public hearing requirement from 12 to 24 WFH bonus units in order to encourage more developers to use the WFH bonus option; 4) research the possibility of reducing parking requirements when WFH density bonus units are granted; and 5) pursue the “missing middle” initiative which may bring new zoning district(s) and allowance of more 2-12 unit structures which may provide more affordable housing opportunities.

E. Name of the Strategy: **The allowance of affordable accessory residential units in residential zoning districts**

Implementation: the City’s land development regulations were amended in 2007 to allow accessory residential dwelling units in the NT1, NT2, and NT4 districts, which provides an affordable housing option for residents. The City will continue to implement this incentive as written and explore the possible future reduction of the minimum lot size required in order to accommodate an accessory dwelling unit. The committee also recommended that the City explore allowing accessory residential units in the NS zoning district in the future.

F. Name of the Strategy: **The reduction of parking and setback requirements**

Implementation: In 2016, the City implemented the reduction of paved parking requirements for affordable multi-family housing construction, allowing 25% of the required amount to be held as open space.
It was recommended by the Committee that staff continue to review appropriate reductions to parking requirements based on land use type, geography, and relationship to the City’s Complete Street Initiative.

G. Name of the Strategy: **Allowance of Flexible Lot Configurations, Including Zero-Lot-Line Configurations**

*Implementation:* This incentive is currently provided through the use of existing flexible urban setbacks to encourage affordable housing development.

The Committee recommends the City: 1) explore expansion of this incentive into other zoning districts as part of the “missing middle” study; and 2) explore allowing flexibility based on building typography and lot size.

H. Name of the Strategy: **Modification of street/sidewalk/design requirements**

*Implementation:* In 2017, the City implemented reduced some sidewalk and design requirements to provide for more affordable construction. The Committee did not recommend any changes to the City’s land development regulations pertaining to street requirements; however, recommended the City consider the elimination of midblock sidewalk and alley construction requirements for affordable housing developers, based on cost, liability and safety considerations.

I. Name of the Strategy: **The preparation of a printed inventory of locally owned public lands suitable for affordable housing**

*Implementation:* The Housing and Community Development (HCD) Department has a list of City-owned properties suitable for affordable housing that it keeps current. The list contains properties that are subject to income or prior sale restrictions. Also, a current listing of City-owned surplus land that is for sale that does not contain income or prior sale restrictions, some of which may be suitable for affordable housing, can be obtained by calling the Real Estate and Property Management Department at (727) 893-7500 or by visiting the City’s website at [http://www.stpete.org/realestate/properties_for_sale.asp](http://www.stpete.org/realestate/properties_for_sale.asp).

The City has seen a reduction in the number of dormant/zombie properties known to exist in the City from 830 in 2014 down to 228 units in 2018. However, the City is still aggressively pursuing properties with liens or special assessments that have accumulated above the value of the property. When the City is successful, the property is then added to the listing of City owned surplus property for sale which is posted on the City’s webpage. The strategy recommended in item K below will also create an opportunity for an increase in the possibility that these lots will be developed with affordable single-family homes.

J. Name of the Strategy: **The support of development near transportation hubs and major employment centers and mixed-use developments**

*Implementation:* The City absolutely supports development near transportation hubs and major employment centers. The City’s land development regulations (LDRs) currently encourages mixed-use, higher-density development that is concentrated along major corridors, the Pinellas Suncoast Transit Authority network, the Central Avenue Bus Rapid Transit route, and within six designated activity centers.
The committee recommended that the City continue its existing policy, but consider future reduction of minimum parking standards as a result of more development occurring near transportation hubs and consider creation of additional activity centers or new activity center categories.

K. Name of the Strategy: **Waving special assessment fees/Foreclosure Lots Initiative**
   Implementation: In order to encourage private investment to improve blighted properties within St. Petersburg that have existing City Special Assessment Liens, the City adopted Resolution 2012-515 establishing the Special Assessment Lien Modification Program. The City will continue to implement this program as written.

   The Committee recommended that the City implement the new/proposed Code Foreclosure Lot Initiative to provide lots at a reduced amount in return for the production of an affordable housing unit.

L. Name of the Strategy: **The identification of existing sources that can be made available to affordable housing developers to provide assistance in locating eligible home buyers and renters for affordable housing units**
   Implementation: This incentive strategy is in place. The committee recommended a modification of the City’s Housing Website to include a “tab” for Developers.

M. Name of the Strategy: **The Rebates for Residential Rehabs Program**
   Implementation: This program is currently in place and uses City funding to encourage renovation of existing housing units in order to provide more affordable housing options in the Southside CRA district by providing 20% rebates for conducting pre-approved improvements. A minimum investment of $10,000 is required by the owner/investor and a maximum of $10,000 rebate will be provided per property.

   The AHAC committee voted to encourage the City to continue this program and to consider fully funding it up to at least $200,000 annually.

N. Name of the Strategy: **The creation of a web page link to provide public access to all of the Affordable Housing Incentives approved by the Committee**
   Implementation: The Incentive Plan is currently posted on the City’s web page. However, the Committee requested an enhancement to the web page to improve the ability to search for existing incentives, possibly under the new developer tab as presented under Incentive L above.

O. Name of the Strategy: **Penny for Pinellas funding for affordable housing land acquisition (New)**
   Implementation: In November 2017 voters in Pinellas County passed this initiative. The Committee requested a clarification of the State Surtax Statute regarding its use for the construction of affordable housing units, as opposed to its use solely for land acquisition. In addition, clarification regarding possible use of any “program income” generated from land lease payments, to allow the program income to be kept in a local affordable housing fund for construction of additional affordable housing units.
IV. EXHIBITS:

A. Administrative Budget for each fiscal year covered in the Plan.
B. Timeline for Estimated Encumbrance and Expenditure.
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
D. Signed LHAP Certification.
E. Signed, dated, witnessed or attested adopting resolution.
F. Ordinance: (If changed from the original creating ordinance).
G. Interlocal Agreement.  Not applicable.
H. Other Documents Incorporated by Reference.
City of St. Petersburg

<table>
<thead>
<tr>
<th>Fiscal Year: 2018-2019</th>
<th>Estimated Allocation for Calculating:</th>
<th>$838,709.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and Benefits</td>
<td>$55,420.00</td>
<td></td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
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<td></td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$1,500.00</td>
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<tr>
<td>Advertising</td>
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<tr>
<td>Office Supplies and Equipment</td>
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</tr>
<tr>
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<td>$1,500.00</td>
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</tr>
<tr>
<td>Advertising</td>
<td>$1,500.00</td>
<td></td>
</tr>
<tr>
<td>Other*</td>
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<td></td>
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<tr>
<td>Total</td>
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<tr>
<td>Office Supplies and Equipment</td>
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</tr>
<tr>
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<td>$1,500.00</td>
<td></td>
</tr>
<tr>
<td>Advertising</td>
<td>$1,500.00</td>
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<tr>
<td>Other*</td>
<td>$200.00</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$60,120.00</td>
<td></td>
</tr>
</tbody>
</table>

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.
Details: Annual Membership in Florida Housing Coalition
Exhibit B
Timeline for SHIP Expenditures

City of St. Petersburg affirms that funds allocated for these fiscal years will meet the following deadlines:

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Encumbered</th>
<th>Expended</th>
<th>1st Year AR</th>
<th>2nd Year AR</th>
<th>Closeout AR</th>
</tr>
</thead>
</table>

If funds allocated for these fiscal years is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Funds Not Encumbered</th>
<th>Funds Not Expended</th>
<th>1st Year AR Not Submitted</th>
<th>2nd Year AR Not Submitted</th>
<th>Closeout AR Not Submitted</th>
</tr>
</thead>
</table>

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terry.auringer@floridahousing.org and include:

1. A statement that (city/county) requests an extension to the expenditure deadline for fiscal year ________________.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email terry.auringer@floridahousing.org when you are ready to “submit” the AR.

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.
## FLORIDA HOUSING FINANCE CORPORATION
### HOUSING DELIVERY GOALS CHART
#### 2018-2019

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

### Allocation: $838,709.00

<table>
<thead>
<tr>
<th>Strategy #</th>
<th>Code</th>
<th>STRATEGIES (strategy title must be same as the title used in plan text.)</th>
<th>VLI Units</th>
<th>Max. SHIP Award</th>
<th>LI Units</th>
<th>Max. SHIP Award</th>
<th>MI Units</th>
<th>Max. SHIP Award</th>
<th>New Construction SHIP Dollars</th>
<th>Rehab/Repair Without Construction SHIP Dollars</th>
<th>Total SHIP Dollars</th>
<th>Percentage Units</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Purchasing Assistance Program</td>
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<td>$20,000</td>
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<td>3</td>
<td>$65,000</td>
<td>1</td>
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<td>$520,000.00</td>
<td>$520,000.00</td>
<td>62.33%</td>
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<tr>
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<td></td>
<td>Disaster Repair/Mitigation Program</td>
<td>5</td>
<td>$100,000</td>
<td>100,000</td>
<td>$100,000</td>
<td>100,000</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00</td>
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<tr>
<td>11</td>
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<td>7</td>
<td></td>
<td>11</td>
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<td>3</td>
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<td>$9,000.00</td>
<td>1.07%</td>
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<tr>
<td></td>
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<td></td>
<td>2</td>
<td></td>
<td>12</td>
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<td>$758,589.00</td>
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</table>

**GRAND TOTAL: Add Subtotals 1 & 2, plus all Admin. & HC Counseling**

<table>
<thead>
<tr>
<th>Units</th>
<th>VLI</th>
<th>Max. SHIP Award</th>
<th>LI</th>
<th>Max. SHIP Award</th>
<th>MI</th>
<th>Max. SHIP Award</th>
<th>New Construction SHIP Dollars</th>
<th>Rehab/Repair Without Construction SHIP Dollars</th>
<th>Total SHIP Dollars</th>
<th>Percentage Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>12</td>
<td></td>
<td>3</td>
<td></td>
<td></td>
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<td>$838,709.00</td>
<td>130.33%</td>
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**Percentage Construction/Rehab:** Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 209%

**Maximum Allowable Purchase Price:**

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<th>Allocation Breakdown</th>
<th>Amount</th>
<th>%</th>
<th>Projected Program Income: $475,000.00</th>
<th>Projected Recaptured Funds: $0.00</th>
<th>Total Available Funds: $838,709.00</th>
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</thead>
<tbody>
<tr>
<td>Very-Low Income</td>
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<td></td>
<td></td>
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<tr>
<td>Low Income</td>
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<tr>
<td>Moderate Income</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td>$838,709.00</td>
<td>100%</td>
<td></td>
<td></td>
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</table>
### FLORIDA HOUSING FINANCE CORPORATION

#### HOUSING DELIVERY GOALS CHART

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

**Allocation:** $838,709.00

<table>
<thead>
<tr>
<th>Strategy #</th>
<th>Code</th>
<th>STRATEGIES (strategy title must be same as the title used in plan text.)</th>
<th>VLJ</th>
<th>Max. SHIP Award</th>
<th>LI</th>
<th>Max. SHIP Award</th>
<th>MI</th>
<th>Max. SHIP Award</th>
<th>New Construction Without Construction</th>
<th>Total</th>
<th>Total</th>
<th>Percentage</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td></td>
<td>Purchasing Assistance Program</td>
<td>1</td>
<td>$20,000.00</td>
<td>7</td>
<td>$20,000.00</td>
<td>2</td>
<td>$10,000.00</td>
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<td>21.46%</td>
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<td>3</td>
<td>$65,000.00</td>
<td>1</td>
<td>$65,000.00</td>
<td>4 $520,000.00</td>
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<td>$520,000.00</td>
<td>62.00%</td>
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</tr>
<tr>
<td>5</td>
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<td>Disaster Repair/Mitigation Program</td>
<td>5</td>
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<td>0.00%</td>
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<tr>
<td>11</td>
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<td>Barrier Free/Special Needs Program</td>
<td>2</td>
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<td>$16,000.00</td>
<td>1</td>
<td>$16,000.00</td>
<td>2 $49,589.00</td>
<td>3</td>
<td>$49,589.00</td>
<td>5.91%</td>
<td>3</td>
</tr>
</tbody>
</table>

Subtotal 1 (Home Ownership) | Total | 7 | 11 | 3 | $0.00 | $749,589.00 | $0.00 | $749,589.00 | 89.37% | 21 |

<table>
<thead>
<tr>
<th>Strategy #</th>
<th>Code</th>
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<th>Max. SHIP Award</th>
<th>LI</th>
<th>Max. SHIP Award</th>
<th>MI</th>
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<th>Total</th>
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<td>0</td>
</tr>
<tr>
<td>14, 21</td>
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<td>$750,000.00</td>
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<td>0.00%</td>
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Subtotal 2 (Non-Home Ownership) | Total | 2 | 1 | 0 | $0.00 | $9,000.00 | $6,66 | $9,379.33 | 10.7% | 3 |

**GRAND TOTAL**

Add Subtotals 1 & 2, plus all Admin. & HO Counseling | Total | 9 | 12 | 3 | $0.00 | $758,589.00 | $0.00 | $838,709.00 | 100.00% | 24 |

**Percentage Construction/Rehab:**

Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 23% 23%

**Maximum Allowable Purchase Price:**

<table>
<thead>
<tr>
<th>Allocation Breakdown</th>
<th>Amount</th>
<th>%</th>
<th>Projected Program Income:</th>
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<th>Max Amount Program Income For Adm:</th>
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<tr>
<td>Very-Low Income</td>
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<td>Projected Recaptured Funds:</td>
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<tr>
<td>Low Income</td>
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<td>42%</td>
<td>Distribution:</td>
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<td>Total Available Funds:</td>
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<tr>
<td>TOTAL</td>
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<td>100%</td>
<td></td>
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<td>Total Available Funds:</td>
<td>$638,709.00</td>
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</tbody>
</table>
## FLORIDA HOUSING FINANCE CORPORATION

### HOUSING DELIVERY GOALS CHART

#### New Plan:

- Please check applicable box

#### Amendement:

- X

#### Fiscal Yr. Closeout:

- 

---

### Name of Local Government:

City of St. Petersburg

---

<table>
<thead>
<tr>
<th>Strategy #</th>
<th>From Plan Text</th>
<th>Code</th>
<th>HOME OWNERSHIP STRATEGIES</th>
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<th>LI</th>
<th>Max. SHIP Award</th>
<th>MI</th>
<th>Max. SHIP Award</th>
<th>New Construction</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
<th>Total</th>
<th>Total</th>
<th>Total</th>
<th>Percentage</th>
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<td>$16,000</td>
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<td>SHIP Dollars $49,589.00</td>
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### Subtotal 1 (Home Ownership)

- Total SHIP Dollars $499,589.00
- Total Percentage 89.37% 21

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<th>Strategy #</th>
<th>From Plan Text</th>
<th>Code</th>
<th>RENTAL STRATEGIES</th>
<th>VLI</th>
<th>Max. SHIP Award</th>
<th>LI</th>
<th>Max. SHIP Award</th>
<th>MI</th>
<th>Max. SHIP Award</th>
<th>New Construction</th>
<th>Rehab/Repair</th>
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</table>

### Subtotal 2 (Non-Home Ownership)

- Total SHIP Dollars $363,700.00
- Total Percentage 4.34% 0

### GRAND TOTAL

- Add Subtotals 1 & 2, plus all Admin. & HO Counseling
- Total SHIP Dollars $838,709.00
- Total Percentage 100.00% 24

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### Percentage Construction/Rehab

- Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.
- 209%

### Maximum Allowable Purchase Price:

- New $253,000
- Existing $177,000

---

### Allocation Breakdown

- Projected Program Income: $475,000.00
- Max Amount Program Income For Admin: $23,750.00

<table>
<thead>
<tr>
<th>Allocation Breakdown</th>
<th>Amount</th>
<th>%</th>
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<tr>
<td>Very-Low Income</td>
<td>$318,000.00</td>
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<td>Low Income</td>
<td>$355,589.00</td>
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<td>Moderate Income</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td>$838,709.00</td>
<td>100%</td>
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CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: City of St. Petersburg

Certifies that:

(1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, 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, color, national origin, sex, handicap, familial status, or religion.

(3) A process to determine eligibility and for selection of recipients for funds has been developed.

(4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.

(5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).

(6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.

(7) The LHAP 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 LHAP.

(8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.

(9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.

(10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

(11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.

(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
(13) SHIP funds will not be pledged for debt service on bonds.

(14) 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.

(15) 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 serve eligible persons.

(16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.

(17) The LIAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

[Signature]
Dr. Kanika Tomalin, Deputy Mayor
Type Name and Title

Witness

[Signature]

Date

9-6-18

Attest:

(Seal)
NO 2018-185

A RESOLUTION APPROVING THE CITY'S LOCAL HOUSING ASSISTANCE PLAN UNDER THE STATE HOUSING INITIATIVES PARTNERSHIP ("SHIP") PROGRAM FOR FY 2018/19 THROUGH FY 2020/21 ("PROPOSED PLAN"); AUTHORIZING THE SUBMISSION OF THE PROPOSED PLAN TO THE FLORIDA HOUSING FINANCE CORPORATION; AUTHORIZING THE MAYOR OR HIS DESIGNEE TO EXECUTE ALL DOCUMENTS NECESSARY TO EFFECTUATE THE PROPOSED PLAN; AND TO EXPEND FUNDS IN ACCORDANCE WITH THE PROPOSED PLAN UPON ITS APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; FINDING THAT FIVE PERCENT (5%) OF THE SHIP LOCAL HOUSING DISTRIBUTION PLUS FIVE PERCENT (5%) OF SHIP PROGRAM INCOME IS INSUFFICIENT TO PAY THE ADMINISTRATIVE COSTS OF THE CITY'S SHIP PROGRAM; AUTHORIZING UP TO TEN PERCENT (10%) OF THE CITY'S SHIP ALLOCATION PLUS TEN PERCENT (10%) OF THE CITY'S SHIP PROGRAM INCOME FOR ADMINISTRATIVE COSTS OF THE CITY'S SHIP PROGRAM; ADHERING TO THE PUBLISHED SHIP APPROVED METHODOLOGY FOR ESTABLISHING THE MAXIMUM PURCHASE PRICE LIMIT AS MAY BE AMENDED FROM TIME TO TIME; AND PROVIDING AND EFFECTIVE DATE.

WHEREAS, the State Housing Initiatives Partnership ("SHIP") Program is created in the State Housing Initiatives Partnership Act, sections 420.907 – 420.9079, Florida Statutes ("Act") which provides for allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

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

WHEREAS, the Act, and Rule Chapter 67-37, Florida Administrative Code, require local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the proposed FY 2018/19 through FY 2020/21 SHIP Local Housing Assistance Plan ("Proposed Plan") was presented to the City's Committee of the Whole on March 22, 2018; and
WHEREAS, the City must submit the Proposed Plan to the Florida Housing Finance Corporation for review and approval; and

WHEREAS, pursuant to section 420.9075, F.S., Administration finds that 5 percent (5%) of the SHIP Local Housing Distribution plus five percent (5%) of program income is insufficient to adequately pay the administrative costs of the SHIP Program, and therefore recommends that the City Council authorize up to ten percent (10%) of the City’s SHIP Local Housing Assistance Distribution and ten percent (10%) of the City’s SHIP Program Income to implement and administer the City’s Local Housing Assistance Program; and

WHEREAS, the SHIP Program requires that the purchase 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 and Administration recommends that the City continue to automatically adopt the maximum purchase price as published by the SHIP Program to be used in the City’s housing programs, with Administration increasing/decreasing the maximum sales price when applicable new data is received without further need for City Council action in setting the maximum sales price.

NOW THEREFORE, BE IT RESOLVED by the City Council of the City of St. Petersburg, Florida that the City’s Local Housing Assistance Plan under the State Housing Initiatives Partnership (“SHIP”) Program for FY 2018/19 through FY 2020/21 (“Proposed Plan”) is approved, and the Mayor or his designee is authorized to submit the Proposed Plan to the Florida Housing Finance Corporation; to execute all documents necessary to effectuate the Proposed Plan; and to expend funds in accordance with the Proposed Plan, upon its approval by the Florida Housing Finance Corporation; and

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

BE IF FURTHER RESOLVED that this City Council approves adhering to the published SHIP approved methodology for establishing the maximum purchase price limit as may be amended from time to time.

This Resolution shall become effective immediately upon its adoption.

Adopted at a regular session of the City Council held on the 5th day of April, 2018.

Steve Kornell, Vice Chair-Councilmember
Presiding Officer of the City Council

ATTEST
Chan Srinivasa, City Clerk