

PINELLAS COUNTY



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2018-2019, 2019-2020, 2020-2021



Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	10
A. Purchase Assistance	10
B. Owner Occupied Rehabilitation	11
C. Acquisition, Rehabilitation, New Construction	13
D. Disaster Mitigation	14
E. Rental Development	15
F. Rental Assistance	17
Section III, Incentive Strategies	18
A. Expedited Permitting	18
B. Ongoing Review Process	18
C.	
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)	

I. Program Details:

- A. Name of the participating local government: Pinellas County
Is there an Interlocal Agreement: Yes _____ No X
- B. Purpose of the program:
1. To meet the housing needs of the very low, low and moderate income households;
 2. To expand production of and preserve affordable housing; and
 3. To further the housing element of the local government comprehensive plan specific to affordable housing.
- C. Fiscal years covered by the Plan: 2018-2019, 2019-2020, 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, not-for-profit and community based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.
- 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.

The following priorities for funding described/listed here apply to all strategies unless otherwise stated in the strategy:

Should funding not be available, the County will establish a waiting list. The ranking priority will be:

- Special Needs Households
 - Extremely Low
 - Very Low
 - Low
 - Moderate
- Essential Services Personnel
 - Extremely Low
 - Very Low
 - Low
 - Moderate

- After Special Needs and Essential Personnel, the following:

Extremely Low

Very Low

Low

Moderate

- 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 Budgeting Counseling.
- L. 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:

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.

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

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

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

Pinellas County finds that five percent (5%) of the estimated local distribution plus five percent (5%) of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan and authorizes expenditures not to exceed ten percent (10%) of distributed funds, to be supplemented by expenditures not to exceed five percent (5%) of program income.

- Q. Program Administration: Administration of the local housing assistance plan will be wholly performed and maintained by the County.
- R. Project Delivery Costs: In addition to the administrative costs listed above, the County will charge a reasonable project delivery cost to cover inspections, and work write-ups for rehabilitation projects. The County may contract for these services. The fee will not exceed 5% of the contracted SHIP award and will be included in the Loan.
- S. Essential Service Personnel Definition: **Essential Service Personnel** means active duty/reserve military personnel; teachers and educators; employees of school districts, community colleges, or universities; police and fire personnel including police, fire, emergency medical service and 9-1-1

dispatchers; health care personnel and employees in health care related fields including employees of hospitals, assisted living facilities, medical providers and pharmacies; and skilled building trades personnel.

- T. Describe efforts to incorporate Green Building and Energy Saving products and processes: Pinellas County housing rehabilitation and new construction standards include design features that include green building features, storm resistant construction and other elements that reduce the long term costs relating to maintenance, utilities, and insurance while enhancing marketability and having a lower impact on the environment. Features such as Energy Star appliances, windows, shingles, and HVAC systems reduce energy use and lower monthly housing costs. Structural enhancements such as roofing, tie downs and impact resistant windows lower homeowner insurance costs.

Pinellas County design criteria include, but are not limited to the following:

- Structural components shall be of sound condition. This shall include strengthening a structure to withstand adverse environmental conditions. Any structural defects shall be repaired or replaced;
 - Upgrade insulation where feasible;
 - Provide caulking and weather stripping of windows and doors;
 - Replace windows that are not substantially weatherproofed with windows containing impact glass;
 - New plumbing fixtures shall be low flow;
 - Energy Star rated appliances;
 - Low VOC paints and coatings;
 - Replacement of HVAC systems shall be a minimum of 14 SEER.
- U. Describe efforts to meet the 20% Special Needs set-aside: For each annual allocation with a requirement to serve persons with special needs, the County will meet the requirements through the following housing program, further defined in the Homeowner and Rental Housing Strategies:
- Purchase Assistance Without Rehab
 - Owner Occupied Rehabilitation
 - Acquisition/Rehabilitation/New Construction

- Disaster Mitigation
- Rental Development
- Rental Assistance

V. Describe efforts to reduce homelessness: The County will coordinate with agencies that serve the homeless population. The County has implemented the rapid re-housing and prevention assistance program with Emergency Solutions Grant funding to assist individuals and families with rental assistance. The County will also use SHIP funds to create/rehabilitate housing units to provide housing for chronically homeless individuals with special needs.

DRAFT

Section II. LHAP Strategies:

A. Purchase Assistance	Code 1, 2
-------------------------------	------------------

- a. Summary of Strategy: SHIP funds will be awarded, based on need after qualifying for the first mortgage. Funds will be provided for down payment and closing costs to income eligible households to assist with purchasing a new or existing home. A newly constructed home must have received a certificate of occupancy within the previous 12 months.
- b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021
- c. Income Categories to be served: Extremely Low, Very Low, Low, and Moderate
- d. Maximum award:

Extremely Low:	\$20,000
Very Low:	\$20,000
Low:	\$20,000
Moderate:	\$10,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a temporarily deferred loan. The funds will be secured with a recorded mortgage and promissory note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 20 Years
 - 4. Forgiveness: N/A
 - 5. Repayment: Repayment is temporarily deferred for five (5) years with repayment beginning in year six (6). Repayment of loan will be amortized over 15 years.
 - 6. 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 their primary residence. If any of these occur, the outstanding balance will be due and payable.

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 outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the county 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: Applicants will be prioritized for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups if a waiting list has been established.
- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: Applicants must secure a Fixed Rate, first mortgage from an approved lender. Applicants are required to complete a homebuyer counseling course from a HUD or County approved counseling agency. The maximum award includes associated soft costs.

B. Owner Occupied Rehabilitation	Code 3
---	---------------

- a. Summary of Strategy: SHIP funds will be awarded to income eligible households to make home improvement repairs to electrical, plumbing, roofing, windows and other structural items and for needed accessibility modifications. Exterior enhancing improvements may be included if funds are available after completing all required repairs listed above.
- b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021
- c. Income Categories to be served: Extremely Low, Very Low, Low
- d. Maximum award: \$50,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as deferred and repayment loans based on income, award amount and loan underwriting guidelines which include debt to income ratios, loan to value ratio and credit history.
 - i. Borrowers with incomes less than 50% Area Median Income will be awarded deferred loans up to an amount of \$25,000. If the rehabilitation exceeds the \$25,000 and the borrower has a debt ratio less than 50%, they

may qualify for a partial repayment loan in addition to the deferred loan. If the borrower does not qualify for a partial repayment, the scope of work must be reduced to the \$25,000.

- ii. Low income eligible borrowers that exceed the 50% area median income, will be awarded an amortizing loan for an amount that doesn't exceed the maximum award amount **and** does not have a debt ratio that exceeds 50%.
2. Interest Rate: 0%
 3. Years in loan term: 20 Years
 4. Forgiveness: Deferred loans provided to very low income households will be reduced on a prorated basis of 5% annually until the end of the 20 year period.
 5. Repayment: Amortizing loan payments will begin 120 days from the loan closing and amortized over a 20-year period.
 6. 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 their primary residence. If any of these occur, the outstanding balance will be due and payable.

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 outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the county 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: Applicants will be prioritized for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups if a waiting list has been established.
- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: The maximum award includes associated soft costs.

C. Acquisition/Rehabilitation/New Construction

Code 9, 10

- a. Summary of Strategy: Funds will be awarded to developers of affordable homeownership housing for construction financing. Eligible costs include property acquisition, demolition, site improvements, rehabilitation and new construction. Houses rehabilitated or constructed will be sold to SHIP income eligible buyers. The strategy promotes infill housing development, green building and mixed income neighborhoods. Funds will be awarded for acquisition, demolition, construction, and rehabilitation for resale to income eligible households.
- b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021
- c. Income Categories to be served: Very Low, Low, and Moderate
- d. Maximum award: \$250,000
- e. Terms: Developer

- 1. Repayment loan/deferred loan/grant: Funds will be awarded as a repayment loan secured by a recorded mortgage and note.
- 2. Interest Rate: 0%
- 3. Years in loan term: 2 Years
- 4. Forgiveness: Once the developer has successfully completed the construction, the subsidy provided to the development during construction will be passed through to the eligible homebuyer in the form of a subordinate mortgage. In the event that through no fault of the developer, the project suffers a reduction in market value, the County reserves the right to allow for a forgiveness equal to the difference between the project development cost and market value.
- 5. Repayment: All proceeds from the sale of the property are due and payable upon sale of the property.
- 6. Default: The loan will be in default if the Developer fails to meet the requirements outlined in the Land Use Restriction Agreement.

Terms: Recipient

- 1. Loan/deferred loan/grant: Funds will be awarded in an amount equal to the market value sales price reduction as a deferred loan secured by a recorded subordinate mortgage and note.



2. Interest Rate: 0%
3. Term: 20 Years
4. Forgiveness: The loan amount will be reduced by 5% annually over 20-year affordability period. The loan amount is forgiven at the end of the term. If the property is sold prior to the 20 year affordability period, the repayment amount will be the outstanding balance remaining on the loan.
5. 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 their 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 outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the county 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: Assistance will be awarded on a first qualified, first served basis to an income eligible household.
- g. Sponsor/Developer Selection Criteria: Affordable Housing Development applications will be funded on a first qualified, first eligible basis according to the established Affordable Housing Development guidelines and underwriting criteria.
- h. Additional Information: The maximum award amount is on a per unit basis and is provided as construction financing.

<i>D. Disaster Mitigation</i>	<i>Code 5</i>
--------------------------------------	----------------------

- a. Summary of Strategy: Funds will be awarded to applicants in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President or Governor. In addition to repair awarded funds may be used for additional mitigation items. Repairs will be prioritized as follows:
 - Immediate threat to health and safety (sewage, windows, roofing, tree removal)



- in cases where the home is still habitable.
 - Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable.
 - Repairs to mitigate future damage (hurricane shutters, tie-downs) in cases where the home is still habitable.
- b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021
- c. Income Categories to be served: Extremely Low, Very Low, Low, Moderate
- d. Maximum award: \$15,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant with no recapture terms.
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first served basis.
- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: Documentation that the applicant has attempted to obtain all other resources first, such as insurance coverage, Federal Emergency Management Agency (FEMA) funds and any funding available through the Small Business Administration.

<i>E. Rental Development</i>	<i>Code 14, 21</i>
-------------------------------------	---------------------------

- a. Summary of Strategy: Funds will be awarded to developers of affordable rental units through the Affordable Development Program. Funds may be used to assist projects with acquisition, rehabilitation and new construction. Eligible costs may include demolition and reconstruction of rental units. SHIP funding is not intended to be the only source of financing, but the financing of last resort. All financing for the project must be secured prior to award of SHIP funds.

- b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021
- c. Income Categories to be served: Extremely Low, Very Low, Low, and Moderate
- d. Maximum award: \$250,000 per unit
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a loan secured by a recorded subordinate mortgage and note. Payment will be deferred for three (3) years to provide for construction, lease-up and property stabilization and then amortized for the remaining loan term.
 - 2. Interest Rate: 0-3%
 - 3. Years in loan term: 30 Years
 - 4. Forgiveness: Partial loan forgiveness may be provided at the end of the loan term for nonprofit affordable housing providers if it is documented that the development doesn't have sufficient cash flow.
 - 5. Repayment: The loan is due and payable at the end of the term unless an extended loan term is negotiated to secure the affordable rental unit or if partial loan forgiveness is provided as described above.
 - 6. Default: The loan will be considered in default and due and payable if there is a sale of the property, transfer of property, conversion to another use, failure to maintain compliance standards as required by the funding source.
- f. Recipient Selection Criteria: All households that occupy a SHIP assisted unit must be income eligible for the program as determined by Pinellas County staff or a third party entity hired by the developer to annually monitor for compliance.
- g. Sponsor/Developer Selection Criteria: Affordable Housing Development applications will be funded on a first qualified, first eligible basis according to the established Affordable Housing Development guidelines and underwriting criteria. Proposed projects are reviewed by staff to determine project viability and the developer's ability to repay a loan under the terms and conditions requested. When providing subordinate financing, the senior lender's underwriting will be used.
- h. Additional Information: The interest rate of the developer loan is determined through the underwriting process that includes a cash flow analysis, with the debt to income ratios at 1.2.

<i>F. Rental Assistance</i>	<i>Code 13, 23</i>
------------------------------------	---------------------------

- a. Summary of Strategy: Funds will be awarded to income eligible rental households to prevent eviction and becoming homeless. Eligible expenses include utility deposits, security deposits and assistance for utility payments and rent that is in arrears.
- b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021
- c. Income Categories to be served: Extremely Low, Very Low
- d. Maximum award: \$10,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant.
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A
- f. Recipient Selection Criteria: Applicants will be referred through the Coordinated Entry System established for the area. Applicants must be at imminent risk of homelessness. Assistance will be provided on a first qualified, first served basis.
- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: Applicants can receive up to \$10,000, including deposits, and Six (6) months of assistance, including rent arrears. The household is required to have a lease and the unit must meet Housing Quality Standards.

III. LHAP Incentive Strategies

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

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

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy:

Builders and developers must submit an Affordable Housing Development (AHD) application to the Pinellas County Planning Department. County staff reviews AHD applications and determines AHD certification eligibility. If a project is certified as an AHD, the developer is provided with a certification to be submitted with the permit and review application. Applications with the certification are given priority review with a target to complete the review process in two weeks. In addition to expedited permit processing, AHDs are entitled to permit and review fee waivers.

B. Name of the Strategy: **Ongoing Review Process**

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy:

Coordination between Planning staff and Building Development Review Services occurs when changes in the code are proposed and information provided to the committee for input and recommendations. Planning staff attends the AHAC meetings as requested to provide an overview of major changes being considered.

C. Other Incentive Strategies Adopted:

- Allowance for Increased Density Levels
- Reduction of Parking Requirements
- Reduction of Setback Requirements
- Allowance of Zero-Lot-Line Configurations
- Street Design (Modification of Street Requirements)
- Donation of Publicly Owned Land
- Identifying Qualified Buyers or Renters
- Accessory Housing Units – Guest Cottages
- Affordable Housing Development (Mixed-Use Developments)

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.

LHAP 2009-001

Exhibit A

[eff. Date]

Pinellas County

Fiscal Year: 2018-2019			
Estimated Allocation for Calculating:	\$	214,135.00	
Salaries and Benefits	\$	206,335.00	
Office Supplies and Equipment	\$	1,000.00	
Travel Per diem Workshops, etc.	\$	5,000.00	
Advertising	\$	1,800.00	
Other*	\$		
Total	\$	214,135.00	1
Fiscal Year: 2019-2020			
Estimated Allocation for Calculating:	\$	214,135.00	
Salaries and Benefits	\$	206,335.00	
Office Supplies and Equipment	\$	1,000.00	
Travel Per diem Workshops, etc.	\$	5,000.00	
Advertising	\$	1,800.00	
Other*	\$		
Total	\$	214,135.00	1
Fiscal Year 2020-2021			
Estimated Allocation for Calculating:	\$	214,135.00	
Salaries and Benefits	\$	206,335.00	
Office Supplies and Equipment	\$	1,000.00	
Travel Per diem Workshops, etc.	\$	5,000.00	
Advertising	\$	1,800.00	
Other*	\$		
Total	\$	214,135.00	1

*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:

Exhibit B
Timeline for SHIP Expenditures

Pinellas County affirms that funds allocated for these fiscal years will meet the following deadlines:
(local government)

Fiscal Year	Encumbered	Expended	1st Year AR	2nd Year AR	Closeout AR
2018-2019	6/30/2020	6/30/2021	9/15/2019	9/15/2020	9/15/2021
2019-2020	6/30/2021	6/30/2022	9/15/2020	9/15/2021	9/15/2022
2020-2021	6/30/2022	6/30/2023	9/15/2021	9/15/2022	9/15/2023

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:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1st Year AR Not Submitted	2nd Year AR Not Submitted	Closeout AR Not Submitted
2018-2019	3/30/2020	3/30/2021	6/15/2019	6/15/2020	6/15/2021
2019-2020	3/30/2021	3/30/2022	6/15/2020	6/15/2021	6/15/2022
2020-2021	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023

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.

Exhibit C

Housing Delivery Goals Chart

FLORIDA HOUSING FINANCE CORPORATION											LHAP Exhibit C 2020 [eff. date]							
HOUSING DELIVERY GOALS CHART											Please check applicable box							
2020-2021											New Plan:		X					
											Amendment:							
											Fiscal Yr. Closeout:		2023					
Name of Local Government:			Pinellas County				Estimated Funds:		\$ 2,141,346.00									
							A		B		C		D		E		F	
HOME OWNERSHIP			VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total				
Code	STRATEGIES (strategy title must be same as the title used in plan text.)		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units				
	Purchase Assistance		2	\$20,000	20	\$20,000	20	\$10,000			\$125,000.00	\$125,000.00	5.84%	42				
	Purchase Assistance With Rehab		0	\$20,000	10	\$20,000	0	\$10,000		\$525,000.00		\$525,000.00	24.52%	10				
	Owner Occupied Rehabilitation		10	\$50,000	5	\$50,000	0	\$50,000		\$325,000.00		\$325,000.00	15.18%	15				
	Acquisition/Rehabilitation/Const.		0	\$250,000	1	\$250,000	0	\$250,000	\$400,000.00	\$60,000.00		\$460,000.00	21.48%	1				
	Disaster Mitigation			\$15,000	1	\$15,000	1	\$15,000		\$30,000.00		\$30,000.00	1.40%	2				
												\$0.00	0.00%	0				
												\$0.00	0.00%	0				
												\$0.00	0.00%	0				
	Subtotal 1 (Home Ownership)		12		37		21		\$400,000.00	\$940,000.00	\$125,000.00	\$1,465,000.00	68.41%	70				
RENTAL			VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total				
	STRATEGIES		Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units				
	Rental Development		2	\$250,000	4	\$250,000	0	\$ 250,000	\$250,000.00	\$7,211.40		\$257,211.40	12.01%	6				
	Rental Assistance		0	\$10,000	0	\$10,000	0	\$ 10,000			\$30,000.00	\$30,000.00	1.40%	0				
												\$0.00	0.00%	0				
												\$0.00	0.00%	0				
												\$0.00	0.00%	0				
	Subtotal 2 (Non-Home Ownership)		2		4		0		\$250,000.00	\$7,211.40	\$30,000.00	\$287,211.40	13.41%	6				
	Administration Fees											\$214,134.60	10.00%					
	Admin. From Program Income												0.00%					
	Home Ownership Counseling											\$175,000.00	8.17%					
	GRAND TOTAL																	
	Add Subtotals 1 & 2, plus all Admin. & HO Counseling		14		41		21		\$650,000.00	\$947,211.40	\$155,000.00	\$2,141,346.00	100.00%	76				
	Percentage Construction/Rehab		Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									75%						
	Maximum Allowable																	
	Purchase Price:								New	\$253,809	Existing	\$253,809						
	Allocation Breakdown		Amount		%			Projected Program Income:			Max Amount Program Income For Admi		\$0.00					
	Very-Low Income		\$925,000.00		43.2%			Projected Recaptured Funds:										
	Low Income		\$785,000.00		36.7%			Distribution:		\$2,141,346.00								
	Moderate Income		\$43,000.00		2.0%			Total Available Funds:		\$2,141,346.00								
	TOTAL		\$1,753,000.00		81.9%													

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Pinellas County

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 LHAP 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

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest:
(Seal)

Exhibit F

Ordinance

ORDINANCE NO. 08- 39

AN ORDINANCE OF THE BOARD OF COUNTY COMMISSIONERS OF PINELLAS COUNTY, FLORIDA, AMENDING SECTION 38-29 AND SECTION 38-30 OF THE PINELLAS COUNTY CODE DESIGNATING THE RESPONSIBILITY FOR THE ADMINISTRATION AND IMPLEMENTATION OF THE LOCAL HOUSING ASSISTANCE PROGRAM; PROVIDING FOR AN AFFORDABLE HOUSING ADVISORY COMMITTEE; PROVIDING FOR SEVERABILITY; PROVIDING FOR INCLUSION IN THE PINELLAS COUNTY CODE; PROVIDING FOR OTHER MODIFICATIONS THAT MAY ARISE FROM REVIEW OF THE ORDINANCE AT THE PUBLIC HEARING AND WITH RESPONSIBLE AUTHORITIES; PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the State Housing Initiatives Partnership (SHIP) Program was created pursuant to the William E. Sadowski Affordable Housing Act and §420.9072, Florida Statutes, for the purpose of providing funds to local governments as an incentive for the creation of partnerships to produce and preserve affordable housing; and

WHEREAS, pursuant to Pinellas County Ordinance 93-30, the Board of County Commissioners began implementing and continue to implement a Local Housing Assistance Program; and

WHEREAS, pursuant to §420.9072, Florida Statutes and the Florida Administrative Code, local governments are required to establish an Affordable Housing Advisory Committee; and

WHEREAS, in 2007, SHIP legislation was amended to require recipients of SHIP funds to expand the committee from nine (9) members to a committee that consists of eleven (11) members; and

WHEREAS, on May 20, 2008, the County adopted Resolution 08-75 establishing an Affordable Housing Advisory Committee and appointing eleven members to the Committee; and

WHEREAS, the County must amend Ordinance 93-30 to comply with SHIP legislation in order to continue to receive entitlement funding.

NOW, THEREFORE, BE IT ORDAINED BY THE BOARD OF COUNTY COMMISSIONERS OF PINELLAS COUNTY, FLORIDA, in a meeting duly assembled this 22nd day of July, 2008 that:

SECTION 1. Section 38-29 of the Pinellas County Code is hereby amended to read as follows:

Section 38-29. Local housing assistance program – Administration; costs.

- (a) The county community development department or its successors is hereby designated as the agency responsible for administering the SHIP program, including the development of a local strategy and local housing assistance program to meet the requirements of the SHIP program, as amended, and for coordinating with the housing partnership.
- (b) Administrative expenses under this article include the cost of salaries, benefits and operational expenses associated with the program. Such administrative expenses shall also include costs of necessary consultants to develop programs and program

parameters, to evaluate proposals and projects, and to develop staff capacity to carry out the housing programs and projects. Administrative costs shall not exceed the amount authorized in §420.9075 (6).

SECTION 2. Section 38-30 of the Pinellas County Code is hereby amended to read as follows:

Section 38-30. Affordable housing advisory committee.

The County has established, by Resolution 08-75, adopted May 20, 2008, an eleven-member affordable housing advisory committee which complies with F.S. § 420.9076(2). The committee's work involves recommendations to the Board of County Commissioners for implementation of its affordable housing incentive program. Staff and administrative support shall be provided by the Board of County Commissioners as an eligible administrative expense under the SHIP program.

SECTION 3. Severability.

If any section, subsection, sentence, clause, phrase, or provision of this Ordinance is for any reason held invalid or unconstitutional by any court of competent jurisdiction, such holding shall not be construed to render the remaining provisions of this Ordinance invalid or unconstitutional.

SECTION 4. Codification.

The provisions of this Ordinance shall be included and incorporated in the Pinellas County Code as an addition thereto, and shall be appropriately renumbered to conform to the uniform system of the Code.

SECTION 5. Amendment of Proposed Ordinance at Public Hearing.

Any section, subsection, sentence, clause, phrase, or provision of this Ordinance as proposed be amended, added, or deleted by majority vote of the Board of County Commissioners as a result of matters raised at the public hearing or in consultation with responsible authorities, and in such event, the amendments, additions or deletions shall be validly adopted without additional advertisement or hearing.

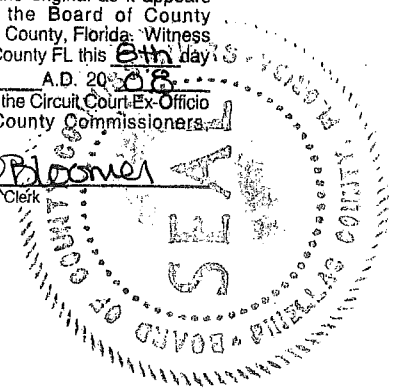
SECTION 6. Filing of Ordinance.

Pursuant to Section 125.66, Fla. Stat., a certified copy of this Ordinance shall be filed with the Department of State by the Clerk of the Board of County Commissioners within ten (10) days after the enactment by the Board of County Commissioners. This Ordinance shall become effective upon filing of the Ordinance with the Department of State. Additionally, pursuant to Section 38-31 of the Pinellas County Code, a copy of this Ordinance shall be furnished to the State Housing Finance Agency within twenty-one (21) days after the enactment.

I, KENNETH P. BURKE, Clerk of the Circuit Court and Clerk Ex-Officio, Board of County Commissioners, do hereby certify that the above and foregoing is a true and correct copy of the original as it appears in the official files of the Board of County Commissioners of Pinellas County, Florida. Witness my hand and seal of said County FL this 6th day of August A.D. 2008.

KENNETH P. BURKE, Clerk of the Circuit Court-Ex-Officio
Clerk of the Board of County Commissioners,
Pinellas County, Florida.

By Kenneth P. Bloomer
Deputy Clerk



APPROVED AS TO FORM
OFFICE OF COUNTY ATTORNEY

M. Zan
Attorney