

**PINELLAS COUNTY**



**SHIP LOCAL HOUSING ASSISTANCE PLAN LHAP)  
2024-2025, 2025-2026, 2026-2027**

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**I. Program Details:**

**A. LG(S)**

Name of Local Government:	Pinellas County
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local governments:	N/A

**A. Purpose of the Program:**

- B.** To meet the housing needs of very low, low, and moderate-income households;
- C.** To expand production of and preserve affordable housing; and
- D.** To further the housing element of the Pinellas County comprehensive plan specific to affordable housing.

**E. Fiscal years covered by the Plan:** 2024-2025, 2025-2026, 2026-2027

**F. 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.

**G. 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.

**H. 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.

**I. 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.

**J. 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.

**K. Waiting List/Priorities:** A waiting list will be established when there are eligible applicants and no funding available for that strategy. 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 the application was submitted for review., as well as any established funding priorities as described in this plan.

a. The following ranking priority will be:

Special Needs Households: Very Low, Low, Moderate

Essential Services Personnel: Very Low, Low, Moderate

After Special Needs and Essential Personnel, the following: Very Low, Low, Moderate

- L. 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.
- M. Support Services and Counseling:** Support services are available from various sources. Available support services include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- N. Purchase Price Limits:** The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

Pinellas County has elected to use a lower purchase price limit. (See Housing Delivery Goals chart for maximum).

- O. 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](http://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.*

- P. 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.
- Q. 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.

**R. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary 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.*

**S. Program Administration:** Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin Fee Percentage
Local Government	Pinellas County	10%
Third Party Entity/Subrecipient	N/A	N/A

**T. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

**U. Project Delivery Costs:** Project delivery costs will not exceed 5% of the loan amount and are included in the maximum award amount as a grant and not reflected in the mortgage and note. The strategies include Purchase Assistance and Owner-Occupied Rehabilitation. Examples include Housing Quality inspection reports and credit reports by third party vendors.



- V. **Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- W. **Describe efforts to incorporate Green Building and Energy Saving products and processes:** Pinellas County, when economically feasible, will incorporate energy saving products for rehabilitation features such as exhaust fans, windows, shingles, and HVAC systems to reduce energy use and lower monthly housing costs. Structural enhancements such as roofing, tie downs and impact resistant windows lower homeowner insurance costs.
- X. 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; Replacement of HVAC systems shall be a minimum of 15 SEER.
- Y. **Describe efforts to meet the 20% Special Needs set-aside:** The goals will be met by ranking Special Needs households first for owner-occupied rehabilitation, and rental assistance strategies through the following housing programs, further defined in the Homeowner and Rental Housing Strategies: Owner Occupied Rehabilitation, Acquisition/Rehabilitation/New Construction, Disaster Mitigation, Rental Development, Rental Assistance.

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

- Z. **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.

- **LHAP Strategies:**

• <b>Purchase Assistance with and without Rehab</b>	<b>Code 1, 2</b>
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a. Summary: SHIP 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 past 12 months.
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b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027



c. Income Categories to be served: Very low, low, and moderate.

d. Maximum Award: Very Low: \$75,000  
Low: \$75,000  
Moderate: \$50,000

e. Terms:

1. Repayment loan/deferred loan/grant: **Deferred Loan** - For very low-income and low-income households, loans are **deferred** and forgiven 30 years from the date of closing. For moderate-income households, loans are deferred for five (5) years and amortized over 25 years. The funds will be secured with a recorded mortgage and promissory note.

The cost for the HQS inspection and credit report, if required, is provided as a grant and included as part of the maximum assistance provided to the borrower.

2. Interest Rate: 0%
3. Years in loan term: 30 Years
4. Forgiveness: For very low and low-income households, the loans are deferred and forgiven 30 years from the date of closing if in good standing.
5. Repayment: For moderate-income households. Repayment is deferred for five (5) years and payments amortized beginning in year six (6) over a twenty-five (25) year amortization 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; foreclosure; 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/Tenant 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 only if a waiting list has been established due to no funding availability for the strategy.

g. Sponsor Selection Criteria: Not applicable

h. Additional Information:

1. Applicant or Co-applicant are required to complete an 8-hour homebuyer counseling course from a HUD or County approved counseling agency.
2. Recipients must be able to qualify for a fixed rate mortgage that does not exceed a thirty (30) year



term from a licensed lending institution.

3. Recipients are required to contribute \$1,000 toward the transaction. Example contributions are items paid outside of closing such as: Earnest money deposit, home inspection, homeowner's insurance, appraisal, and other pertinent pre-paid items required of the lender. Debt reduction will not be considered as a part of the borrower's minimum contribution.
4. All properties must meet the HUD HQS standards. An inspection is required to verify that the property meets applicable safety/code requirements.
5. Funds will be categorized as Purchase Assistance with Rehab for an existing home. when a minimum of \$2,500 of construction repairs are completed prior to closing of the loan.

<b>B. Owner Occupied Rehabilitation</b>	<b>Code 3</b>
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| <p>a. Summary: SHIP funds will be awarded to repair owner occupied homes to alleviate code violations, health hazards and life and safety issues. Grants will be provided to applicants that require accessibility needed home modifications, including technological enhancements and devices, which allow the applicant and household members to remain independent in their own homes. (Ex: grab bars, door widening, roll-in shower/tub, wheelchair ramp, comfort-height toilets, bath bars, flooring.)</p> |
|---|
- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
  - c. Income Categories to be served: Very low, low, and moderate.
  - d. Maximum Award: \$75,000.00 (Loan + project delivery/soft costs not to exceed 5% of the loan amount.)
  - e. Terms:
    1. Repayment loan/deferred loan/grant: **Deferred Loan** - Very low- and low-income borrowers will be awarded deferred loans not to exceed \$75,000. Up to a \$20,000 grant will be provided for accessibility repairs if needed (included in the maximum limit of \$75,000). **Repayment loan** - Moderate income households will be awarded an amortized loan and full repayment of the loan.
    2. Interest Rate: 0%
    3. Years in loan term: 20 years
    4. Forgiveness: Deferred loans will be forgiven at the end of the 20-year affordability period.
    5. Repayment Loan: Moderate income borrowers will repay loan, very low and low no repayment required as long as the loan remains in good standing.
    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; foreclosure; 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/Tenant Selection Criteria: Applicants will be prioritized for assistance based on a first-qualified, first-served basis. If the number of applicants exceed available funding, a waiting list will be established and applicants will be selected based on the priorities for Special Needs, Essential Services Personnel, and income groups
- g. Sponsor Selection Criteria: Not applicable
- h. Additional Information:
  - 1. The 'assessed value' of the property cannot exceed \$375,000; as determined by Pinellas County Property appraiser.
  - 2. Recipients must be current on property taxes and mortgage payments, if applicable.
  - 3. Borrower may only receive one award during the 20-year loan term.
  - 4. The owner occupied rehab program serves very low, and low income households. Moderate income households are eligible in the Lealman Community Redevelopment Area (CRA) District. only.
  - 5. Property must be recipients' primary residence.
  - 6. If the property is located in a 100-year floodplain, flood insurance is required.

<b>C. Acquisition, Demolition, Rehabilitation, New Construction</b>	<b>Code 9, 10</b>
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- a. Summary: Funds will be awarded to Sponsors/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: 2024-2025, 2025-2026, 2026-2027
- c. Income Categories to be served: Very low, low, and moderate.
- d. Maximum Award: \$250,000 per SHIP assisted unit will be provided and a maximum \$50,000 subsidy passed on to an income eligible buyer for purchase of the home is additional assistance is needed.
- e. Terms: **Sponsor/Developer**
  - 1. Repayment loan/deferred loan/grant: Deferred Loan Funds will be awarded as a repayment loan secured by a recorded mortgage and note. In instances where the cost to develop the project is higher than the appraised value or sales prices, the expenses associated with development of the project that exceed the sales price shall be awarded to the development as a grant.



2. Interest Rate: 0%
  3. Years in loan term: 3 years
  4. Forgiveness: Once the developer has successfully completed the construction the average subsidy per unit provided to the development during construction must 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, excluding the pass-through Down Payment to the buyer and the developer fee.
  6. Default: The loan will be determined to be in default if the developer fails to complete the development and construction requirements within the contract timeframe sells, transfers, or conveys property to anyone other than an eligible buyer.
- f. Terms: Eligible Borrower Terms:
1. Loan/deferred loan/grant: Deferred Loan - 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 is forgiven at the end of the term.
  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; foreclosure; or failure to occupy the home as their primary residence
- g. Sponsor 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. Projects will be evaluated for sustainability over the long term, cash flow available for repayment of funds being provided, and compliance with the income and rent limits for the affordable units. Sponsors will be reviewed for their development record including construction/development history, as well as their operating and management performance for existing projects. An analysis of credit worthiness based on liquidity, net worth, unrestricted assets, contingent liabilities, past performance, default history, outstanding contingencies will be conducted. For-profit applicants, if a corporation or partnership, will be required to provide corporate documents, partnership agreements, and three years of financial statements for the borrowing entity and each of the principals. Not-for-profit applicants will be required to provide the following: Financial statements for the past three years; organizational documents, including Articles of Incorporation and Bylaws, evidence of tax-exemption, authorization to make application, list of board members and their resumes; list of primary contributors, if applicable; and operating statements on existing projects.
- h. Additional Information: N/A



**D. Rental Assistance**

**Code 13, 23**

- a. Summary: Funds will be awarded to income eligible households to prevent eviction and becoming homeless. Homeless is defined as households with at least one adult who is a person with special needs as defined in s. 420.0004 or homeless as defined in s. 420.621. Eligible expenses include utility payments, including deposits, security deposits, and arrears.
- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
- b. Income Categories to be served: Very low
- c. Maximum Award: \$10,000, not to exceed six months.
- d. 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
- e. Recipient/Tenant Selection Criteria: Applicants will be referred through the Coordinated Entry System established for the area. Assistance will be provided on a first qualified, first served basis.
- f. Sponsor Selection Criteria: N/A
- g. Additional Information:
  - 1. Must meet Housing Quality Standards, established by HUD.
  - 2. A valid lease that covers a minimum of seven months is required.

**E. Disaster Mitigation**

**Code 5, 16**

- a. Summary: 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. Funds can assist with insurance deductibles or Repairs (awarded funds may be used for additional mitigation items). Eligible repairs include:
  - 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.  
Funds may also be used for rental or displaced assistance to include rent for a maximum of six months and security deposit fees.

- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
- c. Income Categories to be served: Very low, low, and moderate.
- d. Maximum Award: \$20,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: 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/Tenant Selection Criteria: Assistance will be assisted on a first-qualified, first served basis.
- g. Sponsor Selection Criteria: N/A.
- h. Additional Information: These funds will be used for the following short-term and long-term activities:
  - 1. Repair Assistance: Payment of insurance deductibles for repair/rehabilitation of homes covered homeowners' insurance policies.
  - 2. Repairs and/or replacement to the roofing system of the home when such damage was directly caused by declared disaster if the home is not insured. Completed repairs would require the homeowner to obtain homeowners insurance once completed.
  - 3. Repairs to mitigate future damage (hurricane shutters, tie-downs) in cases where the home is still habitable.
  - 4. Rental Assistance: To be used for rental or displaced assistance to include rent up to six months and security deposit fees.
  - 5. Mobile homes are not eligible for the rehabilitation component; however, would be eligible for relocation if the unit is not habitable.

**F. Rental Development** **Code 14, 15, 16, 20, 21**

a. Summary: Funds will be awarded to Sponsors/Developers of affordable rental units through the Affordable Housing Development Program. Funds may be used to assist projects with acquisition,



rehabilitation, and new construction. Eligible costs may include demolition, reconstruction, and disaster repair of rental units. Funding is intended to be a source of gap financing for projects with 10 or more units and other funding resources must be secured prior to award.

- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
- c. Income Categories to be served: Very low, low, and moderate.
- d. Maximum Award: \$250,000 per SHIP assisted unit.
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Repayment Loans will be deferred for three (3) years to provide for construction, lease-up and property stabilization and then amortized over the remaining term. The funds will be secured with a recorded mortgage and promissory note.
  - 2. Interest Rate: 0-3% Loan terms are underwritten to achieve a maximum repayment amount while maintaining a projected annual debt to income ratio of 1.20 and is evaluated through the underwriting process.
  - 3. Years in loan term: 30 Years
  - 4. Forgiveness: Full/Partial loan forgiveness will be provided for nonprofit affordable housing providers serving a special needs or low-income population if full loan repayment is not feasible based on annual operating pro forma analysis that fails to maintain a debt to income ration of 1.20. . Full/Partial loan forgiveness will not occur before the end of the affordability period.
  - 5. Repayment: The loan is due and payable at the end of the term.
  - 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, or failure to maintain compliance standards as required by the funding source.
- f. Recipient/Tenant Selection Criteria: All households that occupy a SHIP assisted unit must be income eligible for the program as determined by Pinellas County or a third-party monitoring entity.
- g. Sponsor/Sub-recipient 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 utilized. Sponsors will be reviewed for their development record including construction/development history, as well as their operating and management performance for existing projects. An analysis of credit worthiness based on liquidity, net worth, unrestricted assets, contingent liabilities, past performance, default history, outstanding contingencies will be conducted. For-profit applicants, if a corporation or partnership, will be required to provide corporate documents, partnership agreements, and three years of financial statements for the borrowing entity and each of the principals. Not-for-profit applicants will be required to provide the following: Financial statements for the past three years; organizational documents,



including Articles of Incorporation and Bylaws, evidence of tax-exemption, authorization to make application, list of board members and their resumes; list of primary contributors, if applicable; and operating statements on existing projects.

- h. Additional Information: Loan underwriting guidelines are used when assessing loan applications for acquisition, new construction and/or major rehabilitation of multifamily rental housing projects. When providing subordinate financing to conforming loans bearing reasonable fees, costs and expenses, Pinellas County accepts the senior lender's underwriting determination. Loan terms are underwritten to achieve a maximum repayment amount while maintaining a projected annual debt to income ratio of 1.20. Loan term modifications to achieve this project financial stability marker include interest rate reduction, amortization term extension and partial loan forgiveness at the end of the affordability period.

### 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:

A two-week turn-around time shall be the desired goal for the processing of a site plan for such development. To assist in achieving this goal a pre-application meeting will be required between the applicant and county site plan review staff. The development review administrator will serve as an ombudsman to assist the applicant in achieving an expeditious review.

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:

The Affordable Housing Advisory Committee meets on a quarterly basis to review policies for a more streamlined approach to affordable housing. These reviews are done in coordination with any code updates that are being recommended for implementation.

C. Other Incentive Strategies Adopted:

- **Allowance of Increased Density Levels:** A density bonus of up to 50 percent above the normal density permitted by this chapter may be provided as a special exception pursuant to article II, division 7 of this chapter. Such bonus shall be subject to compatibility with the surrounding natural and physical environment, site constraints, concurrency management requirements and shall be in keeping with the purpose and intent of this chapter.



- **Setback Requirements:** may be reduced up to 25 percent provided such reductions are not permitted for structures along the periphery of the AHD. Reductions along the periphery or in excess of the 25 percent limitation may be considered by the board of adjustment.
- **Allowance of Zero-Lot-Line Configurations:** Zero lot line configurations will be permitted in all single-family residential districts as follows: a) Zero lot line configuration when not located on the periphery of the AHD may be permitted provided no setback is required on one side of the lot and the setback on the opposite side is double the normal requirement of the district in which the AHD is located; and b) Zero lot line configuration proposed on the periphery of an AHD where located in a single-family residential district may be permitted.
- **Parking Requirements:** Parking requirements may be reduced where it can be shown that such reduction will be compatible with the surrounding neighborhood and not cause an adverse impact to the neighborhood.
- **Development Near Transportation Hubs:** Up to 10 units per acre shall be permitted in commercial zoning districts provided all development is provided as upper floors above commercial uses, the allowable floor area permitted shall not be reduced.

#### IV. EXHIBITS:

##### Required

- 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.

##### Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement.
- H. Other Document Incorporated by Reference.