



Pinellas County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2021-2022, 2022-2023, 2023-2024

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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 government(s)	

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2021-2022, 2022-2023, 2023-2024

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 completed applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

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

- 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.
- 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 average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
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 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.

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

Entity	Duties	Admin. Fee Percentage
Local Government	Administration of the local housing assistance plan will be wholly performed and maintained by the County	10%
Third Party Entity/Sub-recipient		

- R. 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.

- S. Project Delivery Costs:** A maximum amount of \$1,000 will be for project delivery costs. The strategies include Purchase Assistance and Owner-Occupied Rehabilitation. Examples include inspection reports and credit reports by third party vendors.
- T. 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.
- U. 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.
- V. Describe efforts to meet the 20% Special Needs set-aside:** *(describe which strategies and how Special Needs are prioritized for funding)*
- 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
- W. 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.

Section II. LHAP Strategies:

A. Purchase Assistance	Code 1,2
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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.
- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$
- | | |
|-----------|----------|
| Very Low: | \$50,000 |
| Low: | \$50,000 |
| Moderate: | \$25,000 |
- e. Terms:
1. Repayment loan/deferred loan/grant. For very low-income households, loans are deferred and forgiven 25 years from the date of closing. Should the borrower(s) sell, refinance their property or default on the SHIP mortgage; deferred loans are required to be paid in full.
For low and moderate- income households, loans are deferred for five (5) years and amortized over 20 years
The funds will be secured with a recorded mortgage and promissory note.
 2. Interest Rate: 0%
 3. Years in loan term: \$10,000-50,000 award will have a loan term of up to 30 years (5-YEARS DEFERRED/20 YEARS AMORTIZED).
 4. Forgiveness: For very low-income households, loans are deferred and forgiven 25 years from the date of closing.
 5. Repayment: For low and moderate-income households. Repayment is deferred for five (5) years and amortized for twenty (20) 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/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 if a



waiting list has been established.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Recipients are required to complete a homebuyer counseling course from a HUD or County approved counseling agency.

B. <i>Owner Occupied Rehabilitation</i>	Code 3
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a. Summary: SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows and other structural items. Exterior cosmetic improvements may be included if funds are available after completing all required repairs listed above. 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.

- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$ 65,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Borrowers with Area Median Income of 50% or less will be awarded deferred loans. Low income (51-80% AMI) eligible borrowers will be awarded an amortizing loan for \$45,000 and a deferred loan for \$10,000.
 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. 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/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 if a waiting list has been established.

g. Sponsor Selection Criteria: The County will utilize third party services to complete the work write-ups, construction management and inspections or complete the services with County Staff.

h. Additional Information: Based on the guidelines above, the type of loan or grant will be determined in the underwriting process that includes review of credit history.

Funds will be awarded as amortizing loans, deferred loans, and grants. Grants may be combined with amortizing loans and deferred loans up to the total maximum award.

C. Acquisition, Demolition ,Rehabilitation, New Construction	Code 9,10
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<p>a. Summary: 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 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.</p>

b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024

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

d. Maximum award: \$250,000 per SHIP assisted unit and maximum \$50,000 to recipient

e. Terms: Developer

1. Repayment loan/deferred loan/grant: 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.
6. Default: The loan will be in default if the Developer fails to meet the development and construction requirements, timeframes, sells, transfers, or conveys the property to anyone other than an eligible buyer. If any of these occur, the outstanding balance will be due and payable.

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.
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/Tenant Selection Criteria: Assistance will be provided on a first qualified, first served basis to an income eligible household.
- 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. Disaster Mitigation

Code 5

- 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. 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: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant with no recapture
 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: Applicants will be assisted on a first-qualified, first served basis.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Documentation that the applicant has attempted all other resources first, such as insurance coverage, Federal Emergency Management Agency (FEMA) funds and any funding available through the Small Business Administration.

E. Rental DevelopmentCode
14,15,16,20,21

- a. Summary: 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, 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: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$250,000 per unit
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: 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%
 - 3. Years in loan term: The standard loan term is 30 Years
 - 4. Forgiveness: 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 operating pro forma analysis to maintain minimum debt coverage ratio requirements. 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.

F. Rental Assistance	Code13
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<p>a. Summary: 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 and rent arrears.</p>

b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024

c. Income Categories to be served: 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: 0 %
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. 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.

g. Sponsor 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 Housing and Community Development 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 Housing and Community Development staff and Building Development Review Services occurs when changes in the code are proposed and information is 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:

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 Documents Incorporated by Reference.

(Local Government name)

Fiscal Year: 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 2,141,000.00
Salaries and Benefits	\$ 209,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 2,000.00
Other*	\$
Total	\$ 214,000.00
Admin %	10.00%
	OK
Fiscal Year 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 2,141,000.00
Salaries and Benefits	\$ 209,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 2,000.00
Other*	\$
Total	\$ 214,000.00
Admin %	10.00%
	OK
Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 2,141,000.00
Salaries and Benefits	\$ 209,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 2,000.00
Other*	\$
Total	\$ 214,000.00
Admin %	10.00%
	OK

*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:

Fiscal Year	Encumbered	Expended	1 st Year AR	2 nd Year AR	Closeout AR
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024
2022-2023	6/30/2024	6/30/2025	9/15/2023	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2024	9/15/2025	9/15/2026

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	1 st Year AR Not Submitted	2 nd Year AR Not Submitted	Closeout AR Not Submitted
2021-2022	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024
2022-2023	3/30/2024	3/30/2025	6/15/2023	6/15/2024	6/15/2025
2023-2024	3/30/2025	3/30/2026	6/15/2024	6/15/2025	6/15/2026

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 now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2021-2022

Name of Local Government: Pinellas County

Estimated Funds (Anticipated allocation only): \$ 2,141,346

Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
1	Purchase Assistance	No	2	\$50,000	10	\$50,000	1	\$25,000	\$0.00	\$625,000.00	\$625,000.00	13
2	Purchase Assistance with Rehab	Yes	0	\$50,000	0	\$50,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
3	Owner Occupied Rehabilitation	Yes	10	\$65,000	6	\$65,000	0		\$1,040,000.00	\$0.00	\$1,040,000.00	16
9,10	Acquisition/Rehabilitation/Construction	Yes	1	\$250,000	1	\$250,000	0	\$250,000	\$500,000.00	\$0.00	\$500,000.00	2
5	Disaster Mitigation	Yes							\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		13		17		1		\$1,300,000.00	\$610,000.00	\$1,910,000.00	33
Purchase Price Limits:			New	\$ 349,525	Existing	\$ 143,525						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,21	Rental Development	Yes	1	\$250,000	1	\$250,000	0		\$500,000.00	\$0.00	\$500,000.00	2
13,23	Rental Assistance	No	0	\$10,000	0	\$10,000			\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		1		1		0		\$500,000.00	\$0.00	\$500,000.00	2
	Administration Fees			\$ 214,134		10%		OK				
	Home Ownership Counseling			\$ 175,000								
Total All Funds				\$ 2,799,134	This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)	84.1%	OK
Homeownership % (65% requirement)	89.2%	OK
Rental Restriction (25%)	23.3%	OK
Very-Low Income (30% requirement)	\$ 1,100,000 51.4%	OK
Low Income (30% requirement)	\$ 1,050,000 49.0%	OK
Moderate Income	\$ 10,000 0.5%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2022-2023												
Name of Local Government:		Pinellas County										
Estimated Funds (Anticipated allocation only):		\$ 2,141,346										
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1	Purchase Assistance	No	2	\$50,000	10	\$50,000	1	\$25,000	\$0.00	\$610,000.00	\$610,000.00	11
2	Purchase Assistance with Rehab	Yes	0	\$50,000	0	\$50,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
3	Owner Occupied Rehabilitation	Yes	10	\$65,000	6	\$65,000	0		\$800,000.00	\$0.00	\$800,000.00	16
9,10	Acquisition/Rehabilitation/Construction	Yes	1	\$250,000	1	\$250,000	0	\$250,000	\$500,000.00	\$0.00	\$500,000.00	2
	Disaster Mitigation	Yes							\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
Total Homeownership			13		17		1		\$1,300,000.00	\$610,000.00	\$1,910,000.00	33
Purchase Price Limits:			New	\$ 349,525	Existing	\$ 349,525						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,21	Rental Development	Yes	1	\$250,000	1	\$250,000	0		\$500,000.00	\$0.00	\$500,000.00	2
13,23	Rental Assistance	No	0	\$10,000	0	\$10,000			\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
Total Rental			1		1		0		\$500,000.00	\$0.00	\$500,000.00	2
Administration Fees			\$ 214,134		10%		OK					
Home Ownership Counseling			\$ 175,000									
Total All Funds			\$ 2,799,134		This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)		84.1%	OK
Homeownership % (65% requirement)		89.2%	OK
Rental Restriction (25%)		23.3%	OK
Very-Low Income (30% requirement)	\$ 1,100,000	51.4%	OK
Low Income (30% requirement)	\$ 1,050,000	49.0%	OK
Moderate Income	\$ 10,000	0.5%	

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2023-2024**

Name of Local Government:		Pinellas County										
Estimated Funds (Anticipated allocation only):		\$ 2,141,346										
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1	Purchase Assistance	No	2	\$50,000	10	\$50,000	1	\$25,000	\$0.00	\$610,000.00	\$610,000.00	13
2	Purchase Assistance with Rehab	Yes	0	\$50,000	0	\$50,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
3	Owner Occupied Rehabilitation	Yes	10	\$65,000	6	\$65,000	0		\$800,000.00	\$0.00	\$800,000.00	16
9,10	Acquisition/Rehabilitation/Construction	Yes	1	\$250,000	1	\$250,000	0	\$250,000	\$500,000.00	\$0.00	\$500,000.00	2
	Disaster Mitigation								\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		13		17		1		\$1,300,000.00	\$610,000.00	\$1,910,000.00	31
Purchase Price Limits:			New	\$ 349,525	Existing	\$ 349,525						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,21	Rental Development	Yes	1	\$250,000	1	\$250,000	0		\$500,000.00	\$0.00	\$500,000.00	2
13,23	Rental Assistance	No	0	\$10,000	0	\$10,000			\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		1		1		0		\$500,000.00	\$0.00	\$500,000.00	2
Administration Fees			\$ 214,134		10%		OK					
Home Ownership Counseling			\$ 175,000									
Total All Funds			\$ 2,799,134		This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)	84.1%	OK
Homeownership % (65% requirement)	89.2%	OK
Rental Restriction (25%)	23.3%	OK
Very-Low Income (30% requirement)	\$ 1,100,000 51.4%	OK
Low Income (30% requirement)	\$ 1,050,000 49.0%	OK
Moderate Income	\$ 10,000 0.5%	

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 ensure 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

Dave Eggers

Chief Elected Official or designee

Witness

Dave Eggers, Chair, Pinellas County Board of County Commissioners

Type Name and Title

Date

OR

Katherine Carpenter

Attest: Katherine Carpenter, Deputy Clerk
(Seal)



RESOLUTION NO. 21-22

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF PINELLAS COUNTY, FLORIDA, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES AND CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING THE CHAIRMAN OR DESIGNEE TO EXECUTE AND THE CLERK TO ATTEST THE PLAN FOR SUBMISSION TO AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AUTHORIZING THE CHAIRMAN, ADMINISTRATOR, HOUSING AND COMMUNITY DEVELOPMENT DIRECTOR OR DESIGNEES TO EXECUTE AND SUBMIT REPORTS, CERTIFICATIONS, AND OTHER NECESSARY DOCUMENTS NEEDED BY THE STATE FOR APPROVAL AND IMPLEMENTATION OF THE PLAN; AUTHORIZING THE COUNTY ADMINISTRATOR TO ACCEPT GRANT AWARDS AND ENTER INTO AGREEMENTS IN FURTHERANCE OF AND IN CONFIRMANCE WITH THE PLAN; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 Laws of Florida, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes, and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, Section 420.9075, Florida Statutes allows the cost of administering the plan to exceed 5 percent of the local housing distribution moneys and program income deposited into the trust fund if the governing body of the local jurisdiction 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; and

WHEREAS, the Pinellas County Board of County Commissioners hereby finds 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; and

WHEREAS, the Housing and Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation with the cost of administering the program not to exceed 10 percent of the local housing distribution plus 5 percent of the program income deposited in the trust fund as permitted by Section 420.9075, Florida Statutes; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public to submit the Local Housing Assistance Plan to qualify for and receive SHIP funds.

NOW, THEREFORE, BE IT RESOLVED THAT THE BOARD OF COUNTY COMMISSIONERS OF PINELLAS COUNTY, FLORIDA, in regular session duly assembled this
27th **day of** April , **2021, that:**

Section 1: The above recitals are true and accurate and are hereby fully incorporated herein.

Section 2: The Board of County Commissioners of Pinellas County, Florida hereby approves the Local Housing Assistance Plan, as attached and incorporated herein, authorizes the Chair to execute the Plan for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes for fiscal years 2021/2022, 2022/2023, and 2023/2024.

Section 3: The Chairman , the County Administrator, or the Housing and Community Development Director, or their designees, are hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation related to the approval and implementation of the Local Housing Assistance Plan.

Section 4: Notwithstanding the limits set forth in Pinellas County Code Section 2-62, the County Administrator or designee is hereby authorized to accept all grant awards and enter into any and all contracts, security agreements, land use restriction agreements, and other such agreements in furtherance of and in conformance with the Plan.

This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS 27th DAY OF April, 2021.

Dave Eggen

Chairman



ATTEST:

Kathryn Carpenter
County Clerk

APPROVED AS TO FORM

By Chelsea Hardy
Office of the County Attorney