

2006. The city is currently working with an outside consultant for lead based paint inspections because the city does not currently have the equipment needed for a thorough inspection.

HOUSING

Housing Needs

1. Describe Actions taken during the last year to foster and maintain affordable housing.

Operating policies, procedures, and standards remain in place for housing and community development activities that foster and maintain affordable housing. A strong emphasis remains on citizen participation through public hearings, grant kick-off meetings, the implementation of a Request for Proposal process for grant-funded projects, technical assistance, and public notices in newspapers. Additionally, city staff members have continuously worked with individuals and organizations to assess housing needs, identify plans of action, and to ensure that projects are carried to fruition.

The City of Tampa has also defined Strategic Focus Areas that are priorities under the current administration. Three of these focus areas are directly related to affordable housing: 1) Investments in neighborhoods; 2) Creating a residential neighborhood downtown; and 3) Creating economic development opportunities in the most challenged areas, which directly impacts items 1 and 2. During the reporting period, investments in neighborhoods were made using federal and local funds; the city was involved in discussions with developers to plan a new livable, affordable downtown Tampa; and the same neighborhoods targeted for housing have also been targeted for economic development.

Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.

The city worked to provide affordable housing assistance to owners and renters at various income levels throughout the year. While specific goals regarding income levels were not made, the table below provides an overview of the actual accomplishments during the reporting period. Additional tables have been included in Appendix C.

Activity	Proposed Units	Income Level			
		30%	50%	80%	80%, Not Specific
Down Payment Assistance	51	0	0	25	0
Rehabilitation	38	0	26	15	52
Public Housing Renovation	200	0	0	0	0 - In Progress

2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.

During Program Year 2005, the city participated in numerous program activities to address the need for Section 215 housing. To meet the definition of Section 215 of affordable housing, the rent must not exceed 30% of the adjusted income at or below 65% of the AMI

and at least 20% of the units must be occupied by very low-income families. For owner-occupied affordable housing units, the initial purchase price can not exceed 95% of the median purchase price for the area.

During the reporting period, the following housing activities provided housing that meets the Section 215 definition of affordable.

Activity	Type of Unit		Proposed Units	Actual Units
	Rental	Owner		
Centro Asturiano	X		16	38
CHDO Housing Development		X	10	0
Infill Housing Development		X	10	3
Down Payment Assistance		X	51	25
THA Public Housing Renovations	X		200	0
Housing Rehabilitation - No PY05 funds		X	38	93

3. Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.

Please reference the above response to CAPER Section 3. Self-Evaluation, item I on page 51. Worst-case housing needs include households earning at or below 30% of the AMI. The city’s Local Housing Assistance Plan (LHAP) determines use of State Housing Initiatives Partnership (SHIP) funds to meet the housing needs of the very low, low and moderate-income households. Per Florida Statute 420.9075(4)(d), at least thirty (30%) percent of these funds are allocated for those activities that benefit very low-income persons and at least thirty (30%) percent of the funds are allocated for those activities that benefit low-income persons. The use of the local SHIP program financial resources allows the city to better leverage funds from various sources of funding, including CDBG, HOME, Florida Housing Finance Corporation programs and other state and local sources, thereby reducing the cost of housing for the most cost-burdened.

Worst-case housing needs of persons with disabilities have been primarily addressed through the supportive housing programs provided through Continuum of Care and Housing for Persons With AIDS programs.

The following activities were undertaken during the reporting period.

- The Housing Rehabilitation Program was made available to provide deferred payment loan resources to make housing units handicap accessible for individuals with disabilities and other rehabilitation needs.
- The Multi-Family Housing Program subsidized rental property to include families at or below 50% of the AMI.
- The Senior Emergency Repair Program provided emergency repairs to owner-occupied housing units. These seniors were often at or below 30% of the AMI and had one or more disabilities.

Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

The Tampa Housing Authority (THA) is the primary provider of public housing units and subsidized housing programs. It is a separate legal entity controlled by a board of commissioners charged with the responsibility of helping to provide safe, decent, and sanitary housing to the low-income population. Rents are on a sliding scale based on family size and total household income. While THA predominately manages conventional public housing units, their inventory has expanded to include Section 23 (leased), Section 8 existing, housing vouchers, and Section 8 new construction.

THA has been awarded a HOPE VI grant for the Ponce de Leon and College Hill Communities. Under this grant, these older, dilapidated complexes have been demolished and the areas redeveloped. The resulting innovative project is a blend of single and multi-family housing units, both rental and available for ownership, for households at various income levels. The vision includes a community with commercial and residential opportunities throughout the area expanding beyond and eliminating the present boundaries of public housing. The blending is spawning new development, which is resulting in the revitalization of a depressed area. The city provided \$500,000 for the Oaks at Riverview Project during Program Year 2005, of which \$280,110 was drawn during the reporting period.

Additional funds were expended during the reporting period for the modernization of existing public housing units. During the PY05, the city awarded \$500,000 and expended \$426,164 for the modernization of these units.

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

The city continues to address the barriers of affordable housing on three distinct levels: actions to overcome public policy barriers, financial barriers, and discrimination barriers.

Public Policy Barriers

The City of Tampa is experiencing a housing boom, and with that, a dramatic rise in the cost of homes sold. It is becoming increasingly difficult to purchase land and construct homes that can be sold at affordable rates to those at 80% or less than the Area Median Income (AMI). The City of Tampa has begun to explore inclusionary zoning ordinances and incentives that would enable the development of affordable housing in Tampa.

Financial Barriers

Financial barriers to purchasing affordable housing exist as the result of the inability to obtain financing and to meet down payment requirements. These problems are typically linked to households with lower than average incomes. Many low-income families have excessive debt, deficient credit history, a housing cost burden, and insufficient savings for a down payment. During Program Year 2004, the city addressed these barriers by providing down payment assistance and homebuyers counseling.

Financial barriers also exist for homeowners who can not afford to rehabilitate their homes when they are not safe or livable environments. Often when these deficiencies are not addressed, the issues compound and the household can not maintain ownership of their homes. Through the Housing Rehabilitation Program, the city provides low cost housing repair financing to homeowners who earn below 80% of the AMI. This assistance is provided through a combination of grants, deferred payment loans, and low interest loans. Grants are primarily reserved for emergency repairs made on homes of the elderly population. Low- and very low-income households receive the highest priority for

subsidized rehabilitation work and moderate-income households are served by a combination of subsidies and bank loans.

Discrimination Barriers

Although it is illegal, some citizens cannot obtain safe, decent and affordable housing due to discrimination. During the period of the current Consolidated Plan, the City is striving to eliminate this barrier by strong enforcement of its Fair Housing Program.

The city's Fair Housing Program makes it illegal to discriminate against any person/s because of race, color, religion, national origin, sex, age, marital status, handicap, familial status or sexual orientation specifically:

- In the sale or rental of housing or residential lots.
- In the advertising for sale or rental of housing.
- In the financing of housing.
- In the provision of real estate brokerage

The foundation for housing rights was laid by the United States Civil Rights Act of 1866, the Civil Rights Act of 1968 (Title VIII), the City of Tampa's Fair Housing Ordinance of 1976 and Human Rights Ordinance of 1984 (NO. 8718-A), and the Fair Housing Amendments Act of 1988.

In keeping with the laws of the United States and the State of Florida, on November 18, 1984, the city adopted its Human Rights Ordinance which, after its latest amendments, also protects citizens against discrimination in employment, housing and public accommodations based on race, color, ancestry, national origin, age, religion, sex, handicap, marital status, familial status and sexual orientation.

These laws protect everyone. They are a haven for those who have been discriminated against. They also serve to inform those who deal in housing, such as realtors, banks, apartment managers, etc. And for those who witness discrimination - it is their civic duty to report instances of discriminatory treatment, or attempts to steer or promote panic selling.

The most common symptoms associated with housing discrimination are:

- An apartment manager or owner refused to rent.
- Someone was told a house or an apartment wasn't available when it really was.
- Someone was offered different terms or conditions of sale or rental than someone else.
- A lending company refused to give a mortgage to purchase a home, although the individual qualified.
- Someone is steered to, or away from a neighborhood that is primarily composed of one racial or ethnic group.
- A builder or developer refused to sell a home.

Although these are the most common violations, there are others that violate the Federal Fair Housing Act and the city's Human Rights Ordinance.

The City of Tampa Office of Human Rights processes complaints of discrimination in housing and maintains a record of the total number of cases filed each fiscal year. Also, the basis and the issue cited in the charge by the Complainant are recorded as well as the final outcome of the case (See **Definitions** at the end). The tables on the following pages give a summary of those charges filed from fiscal year 2001 through 2006. It should be noted that

the total number of "bases" may total the same or more than the total number of cases reported as "closed fair housing cases" because the Complainant can claim more than one basis in the same charge. Disability includes both physical and mental disability.

Note: Cases closed between July 1st and September 30th will be reflected beginning with fiscal year 2004-2005. All previous periods will reflect cases closed between October 1st to September 30th.

**July 1, 2005 to
September 30, 2006**

Basis/Protected Class	Number	Resolved-Cause	Resolved-No Cause	Conciliation Negotiated Settlements	*Admin. Closure	**Judicial or Admin. Hearing
Disability	8	0	3	4	0	0
Fam. Status	3	0	3	0	0	0
Nat'l Origin (Asian/Hispanic)	9	0	5	5	0	0
Assoc./Race	15	0	3	6	0	0
Sex	3	0	2	0	0	0
Totals	38	0	16	15	0	0

**July 1, 2004 to
September 30, 2005**

Basis/Protected Class	Number	Resolved-Cause	Resolved-No Cause	Conciliation Negotiated Settlements	*Admin. Closure	**Judicial or Admin. Hearing
Disability	8	0	3	3	1	1
Fam. Status	1	0	1	0	0	0
Nat'l Origin (Asian/Hispanic)	2	0	2	0	0	0
Assoc./Race	18	0	14	5	0	0
Sex	0	0	0	0	0	0
Totals	29	0	20	8	1	1

**October 1, 2003 to
September 30, 2004**

Basis/Protected Class	Number	Resolved-Cause	Resolved-No Cause	Conciliation Negotiated Settlements	*Admin. Closure	**Judicial or Admin. Hearing
Disability	2	0	1	1	0	0
Fam. Status	0	0	0	0	0	0
Nat'l Origin (Asian/Hispanic)	4	0	4	0	0	0
Assoc./Race	14	0	12	2	0	0
Sex	1	0	0	1	0	0
Totals	21	0	17	4	0	0

**October 1, 2002 to
September 30, 2003**

Basis/Protected Class	Number	Resolved-Cause	Resolved-No Cause	Conciliation Negotiated Settlements	*Admin. Closure	**Judicial or Admin. Hearing
Disability	21	0	0	21	0	0
Fam. Status	1	0	1	0	0	0
Nat'l Origin (Asian/Hisp)	5	0	0	2	3	0
Assoc./Race	9	0	1	6	2	0
Sex	1	0	1	0	0	0
Totals	37	0	3	29	5	0

**October 1, 2001 to
September 30, 2002**

Basis/Protected Class	Number	Resolved-Cause	Resolved-No Cause	Conciliation Negotiated Settlements	*Admin. Closure	**Judicial or Admin. Hearing
Disability	8	0	1	7	0	0
Fam. Status	4	0	0	3	1	0
Nat'l Origin (Asian/Hisp)	4	0	1	3	0	0
Assoc./Race	6	0	2	3	1	0
Sex	1	0	0	1	0	0
Totals	23	0	4	17	2	0

* If pursuit of case was terminated by the agency

**Case went to court or case was heard in Department of Administrative Hearings (DOAH)

Definitions:

- "Resolved – Cause" - the facts in the evidence support the allegations.
- "Resolved – No Cause"- the facts in the evidence did not support the allegations.
- "Conciliation Negotiated Settlements" - an administrative resolution to the complaint where a three party agreement is signed.
- "Admin. (Administrative) Closure"- if pursuit of the case was terminated by the agency. It occurs for several reasons, e.g., lack of jurisdiction, failure of either party to cooperate or withdrawal of the complaint, with or without benefits to the Complainant.
- Judicial or Admin. (Administrative) Hearing – the case went to court or it was heard in the Department of Administrative Hearings (DOAH).

To serve the citizens of the City of Tampa better, the agency adopted new rules for the administrative process by settling fair housing complaints in March, 1997. These new rules allow the agency to conduct administrative hearings on "cause" cases by using local pro bono attorneys, at virtually no cost to charging parties or to the City of Tampa, as opposed to using administrative hearing officers appointed by the State of Florida.

HOME/American Dream Down Payment Initiative (ADDI)

1. Assessment of Relationship to HOME Funds to Goals and Objectives:

- a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.**

For the reporting period ending September 30, 2006, the city focused HOME funds on the two goals identified in the Five-Year Consolidated Plan.

Goal 1: Increase the opportunities for all citizens to purchase or rent affordable decent, safe, and sanitary housing by encouraging the rehabilitation, revitalization, and redevelopment of the existing housing stock in an effort to further stem the current rate of decline, extend the economic life of existing housing, and build upon the positive aspects of existing neighborhoods.

Goal 2: Continue to encourage the planned development of new residential areas that will provide the appropriate number and combination of single and multi-family housing units required to meet the needs of the existing housing deficient populations and the anticipated future residents of the city.

Within the boundaries of the two goals, several objectives were defined in order to achieve the goals. During the reporting period, HOME funds were used for activities that corresponded to three of these objectives. The objectives and activities are outlined below.

Objective: Work with nonprofit housing providers to acquire vacant parcels suitable for new housing construction, and acquire and rehabilitate existing structures for resale of affordable housing.

- HOME funds were committed and/or expended during the reporting period for the acquisition and construction of single-family units by CHDOs. The CDC of Tampa Inc's CHDO HOME Agreement was amended to commit funding for an additional five (5) units.
- Three (3) in-fill housing units were constructed using HOME funds.
- Eight (8) units in the Centro Asturiano senior housing development were completed with HOME funds

Objective: Use State and federal funds to provide low-cost down payment assistance to income-qualified buyers and to provide low-cost loans and grants to qualified owner-occupants for rehabilitation.

- Four (4) homebuyers received assistance using HOME and ADDI funds.

Objective: Continue a low-cost Purchase-Rehabilitation Program encouraging low- and moderate-income families to rehabilitate housing units in declining neighborhoods.

- HOME funds were used to complete rehabilitation of twenty (20) homes with ten (10) additional homes rehabilitation's underway owned by low- to moderate-income senior citizens.

2. HOME Match Report:

- a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan Program Year.**

The premise of the HOME Program is that the provision of affordable housing is the responsibility of all levels of government. Matching funds are the local government's contribution to the HOME Program. The matching funds obligation must be met when the city draws down HOME funds for project activities. Pursuant to federal regulations, the match obligation for the HOME Program is met with one or more of the following means:

- Cash from a non-federal source
- Funds spent on administration of the HOME Program
- Value of waived taxes, fees, or charges
- Value of land or real property
- Cost of infrastructure improvements associated with HOME dollars
- SHIP funds

Finally, match obligations must be met in the fiscal year they occur, with any excess match funds banked for the following year. During the city was required to match \$32,161.54. The city will carry forward \$1,530,700.35 in match credits for the next reporting period. The HOME Match Report (form HUD-40107-A) is provided on page 60.

3. HOME MBE and WBE Report:

- a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).**

HUD Form 40107 is provided on pages 61 through 62.

4. Assessments:

- a. Detail results of on-site inspections of rental housing.**

The Mobley Park, Centro Asturiano, and Osborne Landing apartments were monitored for compliance during the reporting period. Monitoring details for these activities are provided on pages 45 through 48.

- b. Describe the HOME jurisdiction's affirmative marketing actions.**

The following is a description of the city's affirmative marketing policy for Project Sponsors who receive funding from the HOME Investment Partnership Program:

The Project Sponsor will affirmatively market any unit available for rent in a manner to attract tenants or homebuyers without regard to race, color, national origin, sex, religion, familial status or disability. The Project Sponsor agrees, in soliciting tenants, to do the following:

- a) Use the Equal Housing Opportunity logo in all advertising;
- b) Display a Fair Housing poster in the rental and sales office;
- c) Where appropriate, advertise, use media, including minority outlets, likely to reach persons least likely to apply for the housing;
- d) Maintain files of Project Sponsor's affirmative marketing activities for five (5) years and provide access thereto to city staff;

Annual Performance Report HOME Program

U.S. Department of Housing
and Urban Development
Office of Community Planning
and Development

OMB Approval No. 2506-0171
(exp. 05/31/2007)

Public reporting burden for this collection of information is estimated to average 2.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/M) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31.	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
Send one copy to the appropriate HUD Field Office and one copy to: HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410	Starting	Ending	
	10/01/2005	9/30/2006	

Part I Participant Identification

1. Participant Number MC120222	2. Participant Name City of Tampa		
3. Name of Person completing this report Michelle Boone		4. Phone Number (Include Area Code) 813-274-7944	
5. Address 2105 N. Nebraska Ave	6. City Tampa	7. State FL	8. Zip Code 33602

Part II Program Income

Enter the following program income amounts for the reporting period: in block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based rental Assistance.

1. Balance on hand at Beginning of Reporting Period	2. Amount received during Reporting Period	3. Total amount expended during Reporting Period	4. Amount expended for Tenant-Based Rental Assistance	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5
\$1,952,862.99	\$1,193,318.44	\$888,789.93	\$0	\$2,257,391.50

Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
A. Contracts					
1. Number	2				1
2. Dollar Amount	\$225,000				\$150,000
B. Sub-Contracts					
1. Number	3				2
2. Dollar Amount	\$91,166.03				\$54,776.76
C. Contracts					
1. Number	2		2		
2. Dollar Amount	\$225,000		\$225,000		
D. Sub-Contracts					
1. Number	3		3		
2. Dollar Amounts	\$91,166.03		\$91,116.03		

Part IV Minority Owners of Rental Property

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
1. Number					
2. Dollar Amount					

Part V Relocation and Real Property Acquisition

Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost
1. Parcels Acquired		
2. Businesses Displaced		
3. Nonprofit Organizations Displaced		
4. Households Temporarily Relocated, not Displaced		

Households Displaced	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
5. Households Displaced - Number					
6. Households Displaced - Cost					

- e) Not refrain from renting to any tenant holding a Section 8 Existing Housing Certificate, except for good cause, such as previous failure to pay rent and/or to maintain a rental unit, or the tenant's violation of other terms and conditions of tenancy;
- f) Comply with Section 8 Existing Housing Regulations when renting to any Section 8 tenant;
- g) Exercise affirmative marketing of the units when vacated; and
- h) Verify all information concerning the Applicant, or family members, which may be obtained from any source by the Project Sponsor, or its assignees or designees.

Centro Place Apartments (formerly Centro Asturiano Apartments)

The Centro Place apartment complex is a 160-unit multi-family senior housing project that received \$600,000 in HOME Funds. The city's Housing and Community Development Department staff conducts regularly scheduled monitoring reviews of all HOME funded projects in accordance with the established monitoring plan.

On December 2, 2005, HCD staff met with property management staff, JMG Affordable Housing Group, at the Centro Place apartments for a monitoring review of the HOME funded units. The primary objective of the city's monitoring review was to assess and document compliance with all aspects of HOME program requirements, including affirmative marketing documentation. During the monitoring visit, review of affirmative marketing documentation included, but was not limited to, the items noted in the HOME Funds Agreement. Also, HCD staff reviewed JMC's Affirmative Fair Housing Marketing Plan, documentation of JMC staff's fair housing leasing workshop training, marketing material to area business, brochures, posting notices and flyers with the Tampa Housing Authority and various other miscellaneous promotions. Based on observations, discussions with JMC's staff and review of records and documentation, HCD concluded the Centro Place Apartments was in compliance with HOME Program affirmative marketing requirements.

c. Describe outreach to minority and women owned businesses.

In order to establish and oversee a minority outreach program, the City of Tampa enacted Ordinance 26.5, Women and Minority Business Enterprises and Equal Employment Opportunity. The provisions of this ordinance apply to (1) contracts exceeding \$10,000 when a contractor has fifteen (15) or more employees; and (2) all contracts exceeding \$50,000. The ordinance states that "no applicable contract, under section 26.5-172, shall be executed on behalf of the city unless at least one (1) of the following requirements is met":

- The contractor can demonstrate his/her workforce reflects local labor pool demographics.
- The contractor can demonstrate good faith efforts to comply with section 26.5-176, and has an existing affirmative action program to be submitted and approved by the director.
- The user department certifies in writing to the director that an emergency exists and no contractor with an applicable workforce that reflects local labor pool demographics or an affirmative action program approved by the director is immediately available.