

CITY OF TAMPA, FLORIDA

**SHIP LOCAL HOUSING ASSISTANCE PLAN
(LHAP)**

FISCAL YEARS COVERED

2007/2008, 2008/2009 AND 2009/2010

**Growth Management and Development Services
Housing and Community Development**

**City Hall
306 E. Jackson Street
Second Floor North
Tampa, Fl. 33602**

April, 2007

July, 2007

November, 2007

March, 2009

July 2009

I. PROGRAM DESCRIPTION

A. Name of the participating local government and Interlocal if Applicable:

City Of Tampa, Florida

Interlocal : Yes _____ No X_____

B. Purpose of the program.

This Local Housing Assistance Plan (LHAP) sets forth the plans for the entire jurisdiction of the City of Tampa. The creation of the City's LHAP is for the purpose of meeting the housing needs of the very low, low and moderate income households, to expand production of and preserve affordable housing and to increase the supply and delivery of safe, decent and affordable housing in Tampa. Additionally, this Plan is created to further the housing element, specifically the affordable housing component, of the City's comprehensive plan.

C. Fiscal years covered by the LHAP:

2007/2008

2008/2009

2009/2010

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. The SHIP Program does further the housing element of the local government Comprehensive Plan.

As per 420.9075(4)(d) F.S., in each program year contained in this Plan, at least thirty (30%) percent of the funds are allocated on those activities that benefit very low income persons as defined by 420.9071(28) F.S and at least thirty (30%) percent of the funds are allocated on those activities that benefit low income persons as defined by 420.9071(19) F.S. The remainder of each year's allocation of the funds is allocated for a combination of activity that benefits very-low, low and moderate-income persons as defined by 420.9071(20), F.S.

The City has historically committed the majority of the SHIP allocation to provide down payment/closing cost assistance to first time homebuyers of newly constructed single-family housing. As required by 420.9075(4)(a) F.S. and by 420.9075(4)(b) F.S., a minimum of 65% of all SHIP funds will be dedicated to activities that will result in home ownership and 75% of SHIP funds will be reserved for construction, rehabilitation or emergency rehabilitation. As indicated by the SHIP Housing Delivery Goals Chart, this emphasis will be continued under the SHIP program administered by the City of Tampa. Cities and Counties must be in compliance with these applicable rules and statutes.

E. Local Housing Partnership

The City's Affordable Housing Programs continue to be carried out through a partnership of public, private and non-profit organizations. As a result of this partnership, the City has demonstrated that combining available public and private resources to conserve and improve existing housing most effectively provides affordable housing. Further, this partnership provides resources to construct new housing available for very low, low and moderate-income households. Through the combination of the public, private and non-profit sectors, the City has realized the benefits of this cooperative effort by effectively combining all available resources and cost-savings measures to substantially reduce the cost of housing for income qualified residents. The City's affordable housing efforts are successful because this combination of resources encourages active partnerships between government sectors, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups to produce affordable housing and provide related services.

F. Leveraging

The use of the local SHIP program financial resources allows the City to better leverage funds from various sources of funding, such as the Federal Community Development Block Grant, HOME Investment Partnership Program, Florida Housing Finance Corporation programs and other state and local sources. Additionally SHIP program funds are used as local match to obtain federal housing grants and State program funds. The City's SHIP funds are leveraged to increase the availability of affordable residential units by combining local resources and cost saving measures into the local housing partnership, thereby reducing the cost of housing.

G. Public Input

During the initial development of the City's plan, public input and citizen participation were developed from citizen committees, various workshops, housing fairs, first-time homebuyer seminars, from public and private providers of community services, and from needs assessments that have been accomplished by a city wide committee of citizens, businessmen, government representatives and social service organizations. As part of the City's annual Consolidated Plan/One Year Action Plan citizen participation process, Tampa City Council periodically conducts public hearings pertaining to the needs for housing services and allocation of the limited resources. The public input and citizen comments received during the public hearing and citizen participation process are incorporated in the design parameters of each strategy. Additionally, public input was solicited through the local newspaper in the advertising of the availability of SHIP funds for Affordable Housing Developments as detailed in the Local Housing Assistance Plan.

The purpose of this amendment is to incorporate recommendations about affordable housing incentives strategies made by the Affordable Housing Advisory Committee (AHAC). Per Florida Statute, the AHAC formally approved their recommendations by affirmative vote of a majority of members at a public hearing on December 2, 2008. At the public hearing, no comments were made from the public regarding the AHAC recommendation report. Additionally, no comments were made from the AHAC

committee members or any person attending the public hearing. The AHAC Recommendation Report was filed and received by City Council in December, 2008 and subsequently submitted to the Florida Housing Finance Corporation.

H. Advertising and Outreach

The City coordinates an advertisement of the notice of funding availability 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 and will not be published. Additionally, the City, through its internal programs and through the use of Eligible Sponsors, performs outreach to identify potential eligible recipients. Eligible Sponsors shall be those organizations qualified and participating in the City's housing program(s). The success of the City affordable housing program is based on the various neighborhood community based organizations and their close relationships with the residents within their communities. Outreach will also be conducted via printed materials, newspaper ads, workshops, and housing fairs. In keeping with previously established procedures, the City of Tampa continues to provide citizens with adequate opportunities and encourages their participation in the SHIP program.

I. Discrimination.

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

J. 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 and Transportation.

K. Purchase Price Limits.

Pursuant to Chapter 67-37.007(6) F.A.C., 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. According to Florida Statute §420.9075 (4)(c) the sales price or value of new or existing eligible housing, as determined by a state certified appraiser, may not exceed 90% of the average median 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 City of Tampa has elected to use the independent study prepared by the Hillsborough County Property Appraisers Office to establish purchase price limits.

In accordance with the Hillsborough County Property Appraisers independent study, the average area sales price or value for the City of Tampa metropolitan statistical area

is \$190,000.00 for new and existing eligible housing. The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts. As authorized by Section 420.9075(4)(c) Florida Statutes, the City of Tampa elected to adopt to use the Numbers provided by the Hillsborough County Property Appraisers Office, as opposed to the alternative pricing option to the Median Area Purchase Price established by the U.S. Department of Treasury.

L. Income Limits and Rent Limits and Affordability.

Pursuant to Chapter 67-37.005(5)(e) Florida Administrative Code, the Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. Pursuant to Sections 420.9071 (19), (20) and (28), F.S, 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. However it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing. 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.

For SHIP assisted rental housing, the rent limits of each unit, adjusted by family size and number of bedrooms, shall not exceed the figures established in the Florida Housing Finance Corporation Maximum Rents by Number of Bedrooms in Units Schedule. This schedule is updated annually and distributed by Florida Housing Finance Corporation.

M. Welfare Transition Program.

The City will continue to publish annually, or as necessary, an advertisement that SHIP funds are available for Eligible Sponsors and persons, in local newspapers serving general circulation and ethnic diverse neighborhoods. Organizations interested in participating in the City's SHIP Program, are instructed to apply to the City's Housing and Community Development Department. Each organization must complete an application and meet the SHIP Program Eligible Sponsor Qualification and Selection Procedures. Applications will be reviewed for eligibility on a first-come/first served preference, based on individual circumstances of each application. Pursuant to Rule 67-37.005(6)(b)7, Florida Administrative Code, eligible sponsors that employed personnel from the WAGES and Workforce Development Initiatives programs will be given preference in the selection process to receive SHIP funds.

The City will revise the application, the application process and eligibility criteria, as it sees applicable and as needed to conform to all the current rules and regulations of the State of Florida SHIP Program, City and any other programs in which SHIP funds are used.

N. Monitoring and First Right of Refusal.

In the case of rental housing receiving SHIP financial assistance, City staff shall annually monitor and determine tenant eligibility and project compliance. To the extent

another governmental entity provides the same monitoring and determination, the City may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored for at least annually for 15 years or the term of assistance which ever is longer.

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.

O. Administrative Budget.

A detailed listing, including line-item budget of proposed Administrative Expenditures, is attached as Exhibit A. These are presented on an annual basis for each State fiscal year submitted.

The SHIP administration for the City of Tampa is currently budgeted at 10%. In addition to salary and benefits, administrative costs will include equipment, supplies, travel, training, supplies and membership expenses related to SHIP. The City has adopted the above findings in the attached resolution, Exhibit E.

As detailed below, the City of Tampa finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

P. Program Administration.

Administration of the local housing assistance plan is the responsibility of the City of Tampa.

Q. Essential Service Personnel.

Define in accordance with Rule Chapter 67-37.002(8) F.A.C. and Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a) FS.

Essential Service Personnel is defined to include, but not limited to, teachers and educators, all public safety personnel, health care personnel, skilled building trades personnel and all City residents that are full time employees earning less than 120% of area median income.

II. LHAP HOUSING STRATEGIES:

A. Down Payment/Closing Costs Assistance

The City may, through its existing programs, provide funds for Down Payment/Closing Costs Assistance for very low, low and moderate-income persons that are being assisted through the City's housing program. The City shall award SHIP down payment/closing costs assistance to income eligible households on a first-come/first-ready basis. The household selection is based on meeting all of the income eligibility criteria, credit financial status, and ability to qualify for a sufficient first mortgage. The first mortgages for these households may be obtained through such sources as, but not limited to, lenders, Federal Housing Administration (FHA) backed loans from a local lender, Veterans Administration (VA), or through any qualified lender, mortgage banker or broker.

The City's assistance may be in the form of a zero (0%) interest, Deferred Payment Loan (DPL). The loan terms shall be in accordance with the conditions in the City's SHIP Program Mortgage Documents and the SHIP Program Funding Agreements. As stipulated in the SHIP Program Mortgage Documents, if a borrower does not remain owner-occupant, or if all or any part of the property or an interest therein is rented, leased, sold or transferred by borrower, the City shall declare all the SHIP funds secured by the mortgage immediately due and payable. In the event of death of the borrower, the City will demand payment in full of the SHIP mortgage. However, if a SHIP-eligible heir becomes the property owner, the heir may assume the SHIP Mortgage.

The length of the zero (0%) interest, Deferred Payment Loan is thirty (30) Years. If the length of the DPL extends beyond thirty years, the loan will continue to serve eligible persons pursuant to SHIP Rule 67-37.007(7) requirements. DPLs will be the most common type of loan under this strategy.

These activities will be performed in State Fiscal Years 2007/2008, 2008/2009 and 2009/2010.

The maximum SHIP award per unit under this strategy shall be determined on an individual case basis with a maximum award not to exceed \$60,000.00.

B. Single Family Infill/New Construction

The City may, through its housing programs, work with Eligible Sponsors to develop or construct affordable single-family housing units and/or subdivisions for eligible very-low, low and moderate-income persons. Pursuant to Section I(j) of the Selection and Welfare Transition Program of this LHAP, each organization participating in the City's SHIP program must meet the SHIP Eligible Sponsor Qualification requirements and satisfy the Selection Procedures.

The SHIP assistance to purchase these newly constructed units may be in the form of a grant, or a zero percent (0%) interest deferred payment loan (DPL). A grant will be given in cases where a development subsidy is required to maintain affordable housing or to address the individual affordability and financing needs of the participating homebuyer. The development subsidy is defined as the amount of SHIP funds remaining to finance the gap between the cost to build the home and the sales price. This applies when the cost to build a home exceeds the affordable sales price. This difference is granted to the homebuyer. The City shall award SHIP to income eligible households on a first-come/first-ready basis. The household selection is based on meeting all of the income eligibility criteria, credit financial status, and ability to

qualify for a sufficient first mortgage.

The City's assistance in the form of a zero percent (0%) interest, Deferred Payment Loan (DPL) and the loan terms shall be in accordance with the conditions in the City's SHIP Program Mortgage Documents and the SHIP Program Funding Agreements. As stipulated in the SHIP Program Mortgage Documents, if a borrower does not remain owner-occupant, or if all or any part of the property or an interest therein is rented, leased, sold or transferred by borrower, the City shall declare all the SHIP funds secured by the mortgage immediately due and payable. In the event of death of the borrower, the City will demand payment in full of the SHIP mortgage. However, if a SHIP-eligible heir becomes the property owner, the heir may assume the SHIP Mortgage.

The length of the zero percent (0%) interest, Deferred Payment Loan is thirty (30) Years. If the length of the zero percent (0%) interest DPL's extends beyond thirty years, the loan will continue to serve eligible persons pursuant to SHIP Rule 67-37.007(7) requirements.

These activities will be performed in State Fiscal Years 2007/2008, 2008/2009 and 2009/2010.

The maximum SHIP award per unit under this strategy will be determined on an individual case basis with a maximum subsidy of \$90,000.00 per unit.

C. Owner-Occupied Rehabilitation

Owner-Occupied Rehabilitation strategy provides for the upgrading of substandard owner-occupied housing units, while eliminating housing code violations. Additionally, this strategy provides for the construction or installation of non-luxury general property improvements to provide basic amenities and to bring units into conformity with applicable housing standards. This strategy is for eligible very-low, low, and moderate-income persons who own and occupy single family housing units. The City's shall award SHIP owner-occupied rehabilitation assistance to income eligible households on a first-come/first-served preference, based on individual circumstances of each applicant participating in the City's housing program.

The SHIP subsidy may be in the form of a grant or a zero percent (0%) interest, Deferred Payment Loan (DPL). A grant will be given on an individual case basis, where there is an extreme hardship for, but not limited to, emergency repairs/retrofits, handicap accessibility modifications and cases of immediate need.

The City's assistance in the form of a zero percent (0%) interest, Deferred Payment Loan (DPL) and the loan terms shall be in accordance with the conditions in the City's SHIP Program Mortgage Documents and the SHIP Program Funding Agreements. As stipulated in the SHIP Program Mortgage Documents, if a borrower does not remain owner-occupant, or if all or any part of the property or an interest therein is rented, leased, sold or transferred by borrower, the City shall declare all the SHIP funds secured by the mortgage immediately due and payable. In the event of death of the borrower, the City will demand payment in full of the SHIP mortgage. However, if a SHIP-eligible heir becomes the property owner, the heir may assume the SHIP Mortgage. The length of the zero (0%) interest, Deferred Payment Loan is fifteen (15) Years. If the length of the DPL's extends beyond fifteen years, the loan will continue to serve eligible persons pursuant to SHIP Rule 67-37.007(7) requirements.

These activities will be performed in State Fiscal Years 2007/2008, 2008/2009 and 2009/2010.

The maximum SHIP award per unit under this strategy shall be determined on an individual unit basis with a maximum subsidy of \$50,000.00 per unit.

In an effort to limit the number of times a recipient may receive rehabilitation work and ensure equitable distribution of resources, this Local Housing Assistance Plan imposes a five-year period between which an applicant, who has received assistance for rehabilitation work, may become eligible to reapply for additional assistance. Recipients that receive assistance under the emergency repair strategy can apply for additional assistance under this Owner-Occupied Rehabilitation Program within the 5-year period.

D. Replacement Housing on Site

The SHIP replacement housing on site strategy is available to very low-income and elderly homeowners, in-lieu of rehabilitation when the home is deteriorated to the extent that repair is unfeasible due to unreasonable costs or extensive structural problems, and the homeowner has sufficient equity and income to maintain a monthly mortgage debt payment. The goal is to prevent imminent displacement of very low income and elderly homeowners due to distressed conditions, encourage revitalization of low income neighborhoods and increase the supply of safe, decent and sanitary housing.

The City's shall award SHIP financial assistance for housing assistance on site to income eligible households on a first-come/first-ready basis. The household selection is based on meeting all of the income eligibility criteria, credit financial status, and ability to qualify for a sufficient first mortgage. The replacement housing on site is available to the following eligible property:

- A. The dwelling must be an owner occupied single-family home in conformance with land use and zoning restrictions and located within the city limits of Tampa.
- B. The dwelling must be in violation of the Minimum Housing Standards Code and the extent of structural deterioration precludes the economic feasibility of undertaking repairs to correct code violations and provide a decent, safe and sanitary living environment.
- C. Ownership of the property must be fee simple estate at the time of loan closing with title in the name of the applicant(s).
- D. Property taxes must be current. Applications shall not be approved for funding if there are delinquent property taxes outstanding.
- E. Total project costs (all funding sources) may not exceed the FHA 203(b) limits in effect as of the date of the assistance. The value of the dwelling after construction may not exceed State Housing Initiatives Partnership (SHIP) Program maximum allowable purchase price for existing homes. These limits are established in the City's Local Housing Assistance Plan and are subject to change from time to time.

- F. The replacement home will be consistent with the needs of the household, the character of the neighborhood, and area-wide market conditions.
- G. Replacement home specifications will be prepared, made available for bid and awarded according to the standards established in Policy B27 Construction Specification and Bid Policy.

Applicant Eligibility and Assistance Policy

- A. Maximum Income Eligibility Limits: The applicant's total annual household income shall not exceed 80% of the area median income as published by the U.S. Department of Housing and Urban Development.
- B. Replacement Housing targets very low-income homeowners with gross incomes between 30% and 50% of area median income that have sufficient equity and income to support limited mortgage, insurance and tax payments.
- C. The applicant must qualify for a first mortgage with PITI payments limited to 30% of gross monthly income. The balance of project costs will be financed by a deferred payment loan at zero percent (0%) interest that remains deferred as long as dwelling remains the occupant's primary residence. At a minimum, the homeowner should afford the monthly escrow for property taxes and hazard insurance.
- D. Temporary relocation benefits for the owner-occupant and family will be provided per HUD requirements and HCD policy and procedures.
- E. Fire and Extended Coverage Insurance will be required and the structure shall be insured to value. The initial annual insurance premium will be an eligible loan closing expense.
- F. Flood insurance will be required in special flood hazard areas and the initial annual insurance premium will be an eligible loan closing expense.
- G. The interest rate on the amortized loan shall not exceed 3% and will be amortized monthly. Interest rate on the deferred payment loan shall be zero percent and the loan shall be deferred while the property remains the applicant's primary homestead residence. In the event of death of the borrower, the City will demand payment in full of the SHIP mortgage. However, if a SHIP-eligible heir becomes the property owner, the heir may assume the SHIP Mortgage.
- H. Refinancing of existing mortgage debt is an eligible expense provided the refinanced debt does not cause combined loan-to-value to exceed 100%.
- I. Loan-to-value ratio after completion of construction should not exceed

100% of property value.

- J. The property value after construction improvements will be determined by a certified professional property appraisal.
- K. An eligible applicant or property may not have received rehabilitation assistance within the five years prior to a current application for such assistance.

These activities will be performed in State Fiscal Years 2007/2008, 2008/2009 and 2009/2010.

City financing for this strategy will typically involve a combination of federal HOME and State SHIP funding. The maximum SHIP award per unit under this strategy shall be determined on an individual unit basis with a maximum subsidy of \$30,000 per unit.

E. New Construction/Rehabilitation of Multi-Family Rental Units

SHIP Funds may also be used for the construction of multi-family rental units for very low, low and moderate-income households. The City may use a portion of the SHIP allocation as part of the Local Government Contribution or Match when participating in such programs such as the Florida Housing Finance Corporation Housing Tax Credit (HTC) and Florida State Apartment Incentive Loan (SAIL) Programs as they apply to the development of new construction and/or rehabilitation of affordable multi-family rental housing developments.

In the event the SHIP funds are provided for development of new construction or rehabilitation of affordable multi-family rental units, the financial assistance may be in the form of a grant or a zero percent (0%) interest, deferred payment loan (DPL). The City shall award SHIP financial assistance to SHIP eligible sponsors constructing or rehabilitating affordable multi-family rental projects on a first-come/first-served preference, based on individual circumstances of each project.

A grant will be given in cases where a development subsidy is required to maintain affordable housing or to address a specific project related cost factor that adversely affects affordability.

The zero percent (0%) interest DPL is required to be repaid in full in the event it is determined the multi-family project is out of compliance with the requirements of either the HTC or the SAIL program. The minimum term of the zero percent (0%) interest Deferred Payment Loan for multi-family rental units is fifteen 15 years. If the loan exceeds 15 years, the rental unit must continue to serve eligible persons pursuant to the SHIP program requirements. The maximum term limits for zero percent (0%) interest Deferred Payment Loans under this strategy is 30 years. Rental units assisted with SHIP funds shall be monitored, in accordance with LIHTC and SAIL program requirements, on an annual basis for 15 years for compliance with tenant income and affordability requirements. The minimum affordability period is 20 years for newly constructed rental units and 15 years for rehabilitated rental units. In the event a rental unit is offered for sale prior to the end of the 15-year loan period, the rental unit shall be subject to right of first refusal for purchase at the current market value by eligible nonprofit organizations that would continue occupancy by eligible persons. Eligible persons must occupy any rental units sold for the duration of the terms of the SHIP loan.

SHIP funds have the potential to also be used for the rehabilitation of multi-family rental units for very low, low, and moderate-income households. The City has determined several multi-family structures in targeted areas that have potential affordable housing opportunities. These structures were initially developed as small multi-family units and will be retained as such. However, a need to bring them up to Housing Quality Standards is a necessity.

For these projects where SHIP funds are provided for the development of affordable rental housing, the financial assistance is in the form of a zero percent (0%) interest Deferred Payment Loan (DPL).

These activities will be performed in State Fiscal Years 2007/2008, 2008/2009 and 2009/2010.

The maximum SHIP award per unit under this strategy for new construction of multi-family rental units will be determined on an individual project basis with a maximum subsidy not to exceed \$50,000 per unit.

The maximum SHIP award per unit for rehabilitation of multi-family rental units will be determined on an individual project basis. The maximum per unit award will not exceed the per unit dollar limits established under 221(d)(3)(ii) of the National Housing Act (12 U.S.C. 17151(d)(3)(ii)). These limits are available from the Multifamily Division in HUD field offices.

F. Emergency Repairs

The City, through the existing housing program, will work with Eligible Sponsors to provide emergency repairs for very low, low and moderate-income homeowners. The intent of the providing emergency repair assistance is to stop the imminent displacement of owner-occupants due to distressed conditions. The emergency repairs are not intended to bring the home into full building code. The goal of this strategy is to complete the emergency repairs in a timely manner that will leave the dwelling in stable and habitable condition. Homeowners that accept the emergency repairs, will be eligible for assistance under the Owner Occupied Rehabilitation Strategy, but will be placed at the bottom of the waiting list.

The SHIP funds provided to income qualified residents for emergency repairs shall be in the form of a grant.

These activities will be performed in State Fiscal Years 2007/2008, 2008/2009 and 2009/2010.

Recipients that receive assistance under the emergency repair strategy can apply for additional assistance under the Owner-Occupied Rehabilitation program within the 5-year restricted period.

The maximum SHIP award per unit under this strategy shall be determined on an individual unit basis with a maximum subsidy of \$12,000.00 per unit. The cost of the emergency repairs, plus the cost to complete the balance of the repairs that will bring the home into full building code compliance, cannot exceed the \$50,000.00 limit established for the Owner Occupied Rehabilitation Strategy.

G. Disaster Strategy

The Disaster Strategy provides assistance to households following a natural disaster as declared by Executive Order by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a natural disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

- (a) purchase of emergency supplies for eligible households to weatherproof damaged homes;
- (b) interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
- (c) construction of wells or repair of existing wells where public water is not available;
- (d) payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies;
- (e) security deposit, rental assistance for the duration of Florida Office of the Governor Executive Order 04-206, for eligible recipients that have been displaced from their homes due to damage from the storm;
- (f) other activities as proposed by the City and approved by Florida Housing.

Fiscal Years Covered: 2007/2008, 2008/2009 and 2009/2010.

Income Categories to be served: Very Low, Low and Moderate as defined in Section 420.9071(19), (20), (28), F.S.

Terms, Recapture and Default:

- (a) All SHIP funds provided to eligible households will be in the form of a grant and not subject to recapture

Recipient Selection Criteria: First come, first serve or as determined by the City.

Priority shall be given to individuals or household that qualify as Elderly as defined in 420.503, F.S. "Elderly" means persons 62 years of age or older.

The maximum SHIP award per unit under this strategy shall be determined on an individual unit basis with a maximum subsidy of \$50,000.00 per unit.

Sponsor Selection Criteria: Not applicable.

Additional Information: SHIP funds at all times must be used for eligible applicants and eligible housing. SHIP disaster funds may not be used for the purchase or rehabilitation of mobile homes.

H. Foreclosure Prevention

- a. Summary of Strategy: It is not only important to help people become homeowners, it is also important to make sure those homeowners stay in their

homes. The programs under these strategies are designed to assist households that need funds to either stop their homes from being foreclosed or sold for non-payment of taxes.

The City of Tampa will address homeowner preservation through the following programs:

1. Foreclosure Prevention Program – Provides assistance to homeowners under threat of foreclosure from mortgage holders.
 2. Insurance and Taxes Payment Program – Provides assistance to homeowners to pay for their taxes and insurance
- b. Fiscal Years Covered: 2007/2008, 2008/2009 and 2009/2010.
- c. Income Categories to be served: Very Low, Low and Moderate, as defined in Section 420.9071(19), (20), (28), F.S.
- d. The maximum SHIP award per unit under this strategy shall be determined on an individual unit basis with a maximum subsidy of \$5,000.00 per unit for Foreclosure Prevention. For Taxes and Insurance, the maximum SHIP award will be the difference between 30% of your gross income on mortgages, taxes and insurance, and the amount owed, but in no event will the SHIP award exceed \$5,000.00.
- e. Terms, Recapture and Default
1. Foreclosure Prevention – Three year, 0% deferred loan. When the deferral period is over, the homeowner will fill out a new application and a determination will be made as to whether they can afford payments (using the 28% - 38% standard mentioned above under HAP). If they cannot, the loan will be deferred for another three years.
 2. Insurance and Taxes Payment Program – Due upon sale, vacation, or rental of home.

For all programs listed above, The City of Tampa reserves the right to buy the property at foreclosure sale to protect its loan interest. At that time, the City may re-sell the property to the homebuyer and restructure the financing, or sell the property to another agency. The agency will rehabilitate the property and sell it to a new homeowner.

The City may foreclose itself if the homebuyer does not meet the terms of the City mortgage.

- f. Recipient Selection Criteria:
1. Home value less than SHIP sales price limit.

2. For Foreclosure Prevention, completion of counseling with Division's counseling agency.
3. Foreclosure prevention applicants must show that the nonpayment of their mortgage is not through their own doing. Eligible reasons are:
 - a. Loss of employment.
 - b. Sudden medical expenses.
 - c. Divorce or separation.
 - d. Death in the family.
 - e. Unforeseen home repair bills.

Applicants must also show that they will be able to keep the house out of default, genuinely want to keep the house, and must show they can make monthly mortgage payments.

4. Insurance and Taxes Program applicants must be very-low income, with a family member 62 years of age or older, or a family member with a disability receiving disability payments from Social Security.

Additionally, eligibility for this strategy shall be done in an expedited manner and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets.

- a. Sponsor Selection Criteria – No sponsors will be involved in this strategy.

I. Florida Homeowner Opportunity Program

- a. Summary of the Strategy: This strategy is designed in response to the legislative proviso requiring SHIP local governments to expend 2009-2010 funds to ensure that residents of the state derive the maximum possible economic benefit from the federal first time homebuyer tax credit created through The American Recovery and Reinvestment Act of 2009 by providing subordinate down payment assistance loans to first time homebuyers for owner occupied primary residences that can be repaid by the income tax refund the homebuyer is entitled to under the First Time Homebuyer Credit. The state program shall be called the "Florida Homebuyer Opportunity Program."
- b. Fiscal Years Covered: 2009/2010 until expiration of the Florida Homebuyer Opportunity Program Tax Credit.
- c. Income Categories to be served: Up to \$75,000 for single taxpayers or \$150,000 for joint filers. There is no requirement to reserve 30 percent of the funds for awards to very-low-income persons or 30 percent of the funds for awards to low-income persons; and there is no requirement to expend 75% of funds for construction, rehabilitation or emergency repair.

- d. Maximum award is the principal balance of the loans provided shall not exceed 10% of the purchase price or \$8,000 whichever is less.
- e. Terms, Recapture and Default: If the City receives repayment from the homebuyer within 18 months after the closing date of the loan the City shall waive all interest charges. A homebuyer who fails to fully repay the loan within 18 months shall be subject to repayment terms provided in an appropriate strategy in the local housing assistance plan. All funds repaid to the City shall be considered "program income" as defined in s. 420.9071 (24).
- f. Recipient Selection Criteria: Recipients must meet the requirements of the following: The maximum income limit shall be Adjusted Gross Income of \$75,000 for single taxpayer households or \$150,000 for joint-filing taxpayer households which is equal to that permitted by the American Recovery and Reinvestment Act of 2009.

III. LHAP INCENTIVE STRATEGIES

The Affordable Housing Advisory Committee (AHAC) was charged with the responsibility to review, at a minimum, eleven (11) incentives strategies intended to encourage affordable housing production and to make recommendation about each incentive strategy. The AHAC is comprised of eleven (11) member that have demonstrated interest, competence, professional experience or knowledge in the development of affordable housing, planning, building, real estate, mortgage lending, law or other related discipline. The AHAC was established by City Council as an advisory review board to periodically evaluate established policies, procedures, ordinances, and land development regulations, and to reports its findings to City Council with any recommended changes. Specifically, the AHAC is to periodically review, evaluate and recommend the adoption of local affordable housing incentives strategies, local regulatory reform and incentive programs to encourage affordable housing. The AHAC Recommendation Report was filed and received by City Council in December, 2008 and subsequently submitted to the Florida Housing Finance Corporation.

The AHAC incentive strategy recommendations were analyzed and divided into three categories of priority: technical revision, immediate, coordination. AHAC recommendations that are considered technical revisions relate to the two (2) incentive strategies that already exist in the City's SHIP Local Housing Assistance Plan (LHAP). These two existing incentive strategies require new or modified language. AHAC recommendations about Incentive strategy that are considered immediate are those that can be added to the City's SHIP (LHAP) with no further study, code amendment or policy change. AHAC recommendations about incentive strategies that are categorized, as coordination will not be added to the City's SHIP LHAP at this time. These incentive strategies recommendations are typically long term and will require further study, which may require the adoption of an ordinance, a code change or a policy change.

Pursuant to the Affordable Housing Advisory Committee Local Housing Incentives Strategies Recommendation Report, the following is a list of the City of Tampa affordable housing incentive strategies that are either currently in place and the LHAP language has been

modified or they are new incentive strategies that are being added to the LHAP. These incentive strategies are intended to facilitate, encourage, preserve, and produce affordable housing and designed to assure safe, decent and affordable housing for the City's very-low, low and moderate-income households.

I. Local Housing Incentives Strategies – Existing with Modifications

Incentive 1: The processing of approvals of development orders or permits, as defined in s. 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects.

AHAC Review Synopsis:

The City currently has a process in place to expedite permits for the construction of affordable housing. To be designated an affordable housing project, a builder/contractor must provide the City's Construction Services Division with verification from the Housing and Community Development Division when applying for permits and plan reviews. The project is then earmarked as a qualified affordable housing project and receives expedited review. Expedited review does not guarantee approval, but does guarantee a quicker review.

Plan reviews. The City's Construction Services Division (CSD) has developed procedures to speed up the review process with focus on residential permitting. Cross training of employees allows the plan review process to continue when critical staff is absent. First plan review is normally 5 workdays. Affordable housing expedited review is a 2-day reduction (3 days) from intake to notifying the applicant. The second plan review normally takes 3 days. Affordable Housing review takes 2 days, as does the third plan review. During fiscal year 2007, CSD has reviewed and/or approved 22 applications for designation as affordable housing projects. Commercial plan review, which includes multi-family structures, generally takes 15 working days to complete. Multi-Family affordable housing projects' expedited first review takes only 5 days. The AHAC members agreed that the City's permit/plan review process normally flows quickly and does not adversely affect the development of affordable housing in the City.

AHAC Recommendations:

- A. Continue the City's policy to expedite the permit and plan review processes for Affordable Housing projects

Results:

The City will continue to provide expedited permit and plan review for Affordable Housing projects through the CSD Division and HCD Divisions. Chapter 5 modification is intended to further improve expedited permit reviews.

Incentive 9: The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

AHAC Review Synopsis:

City staff described the City's current process of reviewing policies and procedures that affect the cost of affordable housing. Issues are brought to the attention of the Director of Growth Management and Development Services (GMDS) that may impact the cost of affordable housing. GMDS staff is notified of the concern and a committee reviews the issue. Actions are taken to remedy the issue if deemed feasible. For example, City Council passed an ordinance to waive in lieu of fees for sidewalk construction if a physical barrier exists to a lot where no sidewalks will ever be constructed. Currently there is a \$43 per linear foot fee that builders must pay instead of constructing the sidewalk. The funds are put in a general trust to build sidewalks elsewhere within the city. GMDS identified this as an impediment to providing affordable housing. Currently a new ordinance is in effect where any home that costs under \$150,000 to construct, and there is a barrier to building a sidewalk, will not have to pay the in lieu of fee.

AHAC Recommendation:

A. The City should continue its efforts to identify policy and procedures that may impact the cost of affordable housing.

Results:

The GMDS staff will continue its process to evaluate any policy or procedure that may affect the cost of constructing affordable housing within the City. No policy, procedure, or code change is necessary to implement this recommendation.

II. Local Housing Incentives Strategies - New

Incentive 4: The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.

AHAC Review Synopsis:

It is the City's responsibility of providing adequate street and sidewalks to provide access to public transportation. The City has adopted a transportation concurrency ordinance to ensure compliance with the levels of services established in the Comprehensive Plan. The City has been successful in obtaining transportation impact fees to fund construction of roadways. By ordinance, if a project adds capacity, fees must be charged. Example: A 1,500 SF single-family home located in the Central Business District is charged a \$955 transportation impact fee; Ybor City warrants a \$1,600 transportation impact fee for the same size house. No additional capacity is reserved specifically for Affordable Housing developments.

AHAC Recommendations:

C. Consider prioritizing the use of CDBG funds for redesigning and constructing on-street parking spaces and sidewalks to enhance transit accessibility.

Results:

The City's Budget Office Staff and HCD Staff and Public Works staff, along with the CDBG Block Club Advisory Committee, will continue to work together to implement this strategy to prioritize use of CDBG funds. No new policy, procedure or code changes are necessary.

Incentive 6: The reduction of parking and setback requirements for affordable housing.

AHAC Recommendations:

G. Encourage City staff to continue to incorporate parking needs in the City's design standards for infill housing.

Results:

The City's HCD Staff and CSD Staff will continue to implement the existing Design Standards that include provisions for parking standards with infill lots. No new policy, procedure or code changes are necessary.

Incentive 8: The modification of street requirements for affordable housing.

AHAC Recommendation:

A. Consider discouraging the city from vacating alleys to allow access to rear of property.

Results:

City LDC, HCD and other reviewing entities will continue to work together to identify situation in which to discourage vacating alleys to promote affordable housing.

Incentive 10: The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

AHAC Review Synopsis:

An inventory list of available vacant property is maintained by the Housing and Community Development Division, as required by the State, for opportunities for affordable housing. The City's list of properties was approved by Resolution No 2007-720 on June 26, 2007 and was distributed to committee members. City staff evaluates all lots to make sure that they are "buildable". City staff explained that most of the lots were escheated to the City by the County for being tax delinquent. Many are located in the Community Revitalization Areas, and come through the Real Estate Division of the City. If a non-buildable lot is determined to be an un-economic remainder, it is first offered to adjacent property owners to purchase. Many are too small and cannot be used for parking lots.

Infill, new construction lots determined to be buildable, are published through the RFP process, and advertised in local newspapers such as the Tampa Tribune, Sentinel, and the St. Pete Times. Non-profit organizations, for profit builders and the general public may bid on obtaining ownership of the lots. Each lot is secured with a mortgage and note with restrictions to ensure affordability, such as sales price, time frames in which to build, etc. Additionally, City staff provides technical assistance to builders or non-profit organizations interested in building infill housing on City owned lots.

AHAC members suggested that the mortgages be subordinated until the homes are sold. City staff explained that, for the most recent phase of lots offered, non-profit organizations received the lots for free, with restrictions. For profit builders, loans are subordinated until homes are completed and sold.

Recommendations:

A. Continue to offer non-buildable lots (un-economic remainders) to adjacent property owners.

Results: The GMDS staff will continue its process to offer non-buildable lots, being considered for placement onto the public property inventory, to adjacent property owners. No policy, procedure, or code change is necessary to implement this recommendation.

B. Continue to provide deferred payment loans (DPL) on lots used for infill new construction.

Results: HCD will continue the practice of using deferred payment loans for the development of infill lots for affordable housing. No policy, procedure, or code change is necessary to implement this recommendation.

IV. EXHIBITS:

A. Administrative Budget for each fiscal year covered in the Plan.

B. Timeline for Encumbrance and Expenditure.

A separate timeline for each fiscal year covered in this plan is attached as Exhibit B. Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.

C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan.

D. Certification Page.

E. Adopting Resolution.

F. Program Information Sheet

CITY OF TAMPA, FLORIDA

SHIP LOCAL HOUSING ASSISTANCE PLAN

(LHAP)

Exhibit A

**Administrative Budget
State Fiscal Year
2007-2008, 2008-2009, 2009-2010**

Exhibit A Admin Budget

Fiscal Year 2007/2008	
Salaries and Benefits	\$ 283,040.15
Office Supplies and Equipment	\$ 5,958.74
Travel Perdiem Workshops, etc	\$ 8,938.11
	<u>\$ 297,937.00</u>

Fiscal Year 2008/2009	
Salaries and Benefits	\$ 283,040.15
Office Supplies and Equipment	\$ 5,958.74
Travel Perdiem Workshops, etc	\$ 8,938.11
	<u>\$ 297,937.00</u>

Fiscal Year 2009/2010	(Revised)
Salaries and Benefits	\$ 28,256.00
Office Supplies and Equipment	\$ -
Travel Perdiem Workshops, etc	\$ -
	<u>\$ 28,256.00</u>

CITY OF TAMPA, FLORIDA

**SHIP LOCAL HOUSING ASSISTANCE PLAN
(LHAP)**

Exhibit B

**Timetables
State Fiscal Year
2007-2008, 2008-2009, 2009-2010**

CITY OF TAMPA, FLORIDA

**SHIP LOCAL HOUSING ASSISTANCE PLAN
(LHAP)**

Exhibit C

**Housing Delivery Goals Chart
State Fiscal Year
2007-2008, 2008-2009, 2009-2010**

FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box, & if Amendment, enter number		
HOUSING DELIVERY GOALS CHART#2002											New Plan:		
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2009											Amendment: x 1		
Name of Local Government: CITY OF TAMPA											Available Funds: \$2,979,373.00		
											Fiscal Yr. Closeout:		
							A	B	C	D	E	F	
HOME OWNERSHIP	VL	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total	
STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units	
DOWN PAYMENT ASSISTANCE	2	\$60,000	4	\$60,000	4	\$60,000	\$595,875.00	\$0.00	\$0.00	\$595,875.00	20.00%	10	
S-F INFILL/NEW CONSTRUCTION	1	\$90,000	1	\$90,000	1	\$90,000	\$268,143.00	\$0.00	\$0.00	\$268,143.00	9.00%	3	
OWNER OCCUPIED REHABILITATION	10	\$50,000	8	\$50,000	0	\$50,000	\$0.00	\$893,812.00	\$0.00	\$893,812.00	30.00%	18	
REPLACEMENT HOUSING ON-SITE	2	\$30,000	0	\$30,000	0	\$30,000	\$59,587.50	\$0.00	\$0.00	\$59,587.50	2.00%	2	
DISASTER RELIEF	2	\$50,000	0	\$50,000	0	\$50,000	\$0.00	\$59,587.50	\$0.00	\$59,587.50	2.00%	2	
FORECLOSURE PREVENTION	2	\$5,000	0	\$5,000	0	\$5,000	\$0.00	\$0.00	\$29,794.00	\$29,794.00	1.00%	2	
EMERGENCY REPAIRS	2	\$12,000	0	\$12,000	0	\$12,000	\$0.00	\$29,794.00	\$0.00	\$29,794.00	1.00%	2	
												0	
Subtotal 1 (Home Ownership)	21		13		5		\$923,605.50	\$983,193.50	\$29,794.00	\$1,936,593.00	65.00%	39	
RENTAL STRATEGIES	VL	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total	
NEW CONSTRUCTION/MULTI-FAMILY	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units	
NEW CONSTRUCTION/MULTI-FAMILY	15	\$50,000	0	\$50,000	0	\$50,000	\$744,843.00	\$0.00	\$0.00	\$744,843.00	25.00%	15	
										\$0.00	0.00%	0	
										\$0.00	0.00%	0	
										\$0.00	0.00%	0	
										\$0.00	0.00%	0	
Subtotal 2 (Non-Home Ownership)	15		0		0		\$744,843.00	\$0.00	\$0.00	\$744,843.00	25.00%	15	
Administration Fees										\$297,937.00	10.00%		
Admin. From Program Income											0.00%		
Home Ownership Counseling											0.00%		
GRAND TOTAL	VL	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total	
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	36		13		5		\$1,668,448.50	\$983,193.50	\$29,794.00	\$2,979,373.00	100.00%	54	
Percentage Construction/Reh	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										89%		
Maximum Allowable													
Purchase Price:							New	\$190,000	Existing	\$226,000			
Allocation Breakdown	Amount		%		Projected Program Income:			Max Amount Program Income For Admin:			\$0.00		
Very-Low Income	\$1,654,000.00		55.5%		Projected Recaptured Funds:								
Low Income	\$730,000.00		24.5%		Distribution:			\$2,979,373.00					
Moderate Income	\$330,000.00		11.1%		Total Available Funds:			\$2,979,373.00					
TOTAL	\$2,714,000.00		91.1%									02-Mar-09	

FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box, & if Amendment, enter number					
HOUSING DELIVERY GOALS CHART#2002											New Plan:					
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2010											Amendment:	X	2			
Name of Local Government: CITY OF TAMPA											Available Funds:	\$282,556.00				
											A	B	C	D	E	F
Strategy #	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total			
From Plan Text	STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units			
1	DOWN PAYMENT ASSISTANCE	0	\$60,000	0	\$60,000	0	\$60,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0			
2	S-F INFILL/NEW CONSTRUCTION	0	\$90,000	0	\$90,000	0	\$90,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0			
3	OWNER OCCUPIED REHABILITATION	0	\$50,000	0	\$50,000	0	\$50,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0			
4	REPLACEMENT HOUSING ON-SITE	0	\$30,000	0	\$30,000	0	\$30,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0			
5	DISASTER RELIEF	0	\$50,000	0	\$50,000	0	\$50,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0			
6	FORECLOSURE PREVENTION	0	\$5,000	0	\$5,000	0	\$5,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0			
7	EMERGENCY REPAIRS	0	\$12,000	0	\$12,000	0	\$12,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0			
8	FHOP	0	\$8,000	0	\$8,000	32	\$8,000	\$0.00	\$0.00	\$254,300.00	\$254,300.00	90.00%	32			
Subtotal 1 (Home Ownership)		0		0		32		\$0.00	\$0.00	\$254,300.00	\$254,300.00	90.00%	32			
	RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total			
	STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units			
1	NEW CONSTRUCTION/MULTI-FAMILY	0	\$50,000	0	\$50,000	0	\$50,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
Subtotal 2 (Non-Home Ownership)		0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0			
Administration Fees											\$28,256	10.00%				
Admin. From Program Income												0.00%				
Home Ownership Counseling												0.00%				
GRAND TOTAL																
Add Subtotals 1 & 2, plus all Admin. & HO Counseling		0		0		32		\$0.00	\$0.00	\$254,300.00	\$282,556	100.00%	32			
Percentage Construction/Reh											Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.		0%			
Maximum Allowable																
Purchase Price:											New	\$208,000	Existing	\$208,000		
Allocation Breakdown		Amount		%		Projected Program Income:		Projected Recaptured Funds:		Max Amount Program Income For Admin:		\$0.00				
Very-Low Income		\$0.00		0.0%		Projected Recaptured Funds:										
Low Income		\$0.00		0.0%		Distribution:		\$282,556.00								
Moderate Income		\$254,300.00		90.0%		Total Available Funds:		\$282,556.00								
TOTAL		\$254,300.00		90.0%								20-Jul-09				

CITY OF TAMPA, FLORIDA

**SHIP LOCAL HOUSING ASSISTANCE PLAN
(LHAP)**

Exhibit D

Certification Page

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: City of Tampa, Florida

- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan 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 Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation with in 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.
- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.

Page 2
Certification

- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) 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.
- (16) 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 service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida has or X **has not** been implemented.

Witness

Chief Elected Official or designee

Witness

Pam Iorio, Mayor
Type Name and Title

Date

OR

Attest:
(Seal)

CITY OF TAMPA, FLORIDA

**SHIP LOCAL HOUSING ASSISTANCE PLAN
(LHAP)**

Exhibit E

Adopting Resolution

RESOLUTION NO. 2007- 415

A RESOLUTION TO APPROVE THE CITY OF TAMPA LOCAL HOUSING ASSISTANCE PLAN FOR THE STATE OF FLORIDA FISCAL YEARS 2008, 2009 AND 2010, AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE; AUTHORIZING THE MAYOR TO EXECUTE AND THE CITY CLERK TO ATTEST ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE OF FLORIDA; AND PROVIDING FOR AN EFFECTIVE DATE.

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

WHEREAS, the City is a participant in the State Housing Initiatives Partnership ("SHIP") Program of the State of Florida, as authorized by Chapter 420, Part VII, Florida Statutes, to provide housing assistance to eligible beneficiaries;

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule 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;

WHEREAS, the SHIP Program requires the City to submit to the Florida Housing Finance Corporation a Local Housing Assistance Plan to serve as a concise description of the City's SHIP funded housing strategies to be accomplished over a three fiscal year period;

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy;

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act, the methodology and purchase prices used are defined in the attached Local Housing Assistance Plan;

WHEREAS, as required by *Chapter 67-37.005F.A.C.*, it is found 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. 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;

WHEREAS, City Council, pursuant to Resolution No. 2001-0533, passed and adopted on May 10, 2001, approved the City of Tampa's Local Housing Assistance Plan ("LHAP") for the State Fiscal Years 2002, 2003 and 2004;

WHEREAS, City Council, pursuant to Resolution No. 2004-569, passed and adopted on April 29, 2004, approved the City of Tampa's Local Housing Assistance Plan ("LHAP") for the State Fiscal Years 2005, 2006 and 2007;

F2007.69

WHEREAS, the City's Housing and Community Development Office has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation;

WHEREAS, it is in the best interest of the City of Tampa to approve the SHIP Program 2007-2010 Local Housing Assistance Plan.

NOW, THEREFORE,

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF TAMPA, FLORIDA:

Section 1. That the recitals above are incorporated as if fully set forth herein.


Section 2. That the City of Tampa Approve Local Housing Assistance Plan for State of Florida Fiscal Years 2008, 2009 and 2010, attached hereto and made a part of this Resolution, is hereby approved and adopted in its entirety.

Section 3. That the Mayor of the City of Tampa is authorized and empowered to execute any required SHIP Local Housing Assistance Plan documents and Certifications and the City Clerk to attest and affix the Official Seal of the City of Tampa to said documents on behalf of the City.

Section 4. That the proper officers of the City of Tampa are hereby authorized and empowered to do all things necessary and proper to carry out and make effective the terms and conditions of this Resolution.

Section 5. That this Resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED BY THE CITY COUNCIL OF THE CITY OF TAMPA, FLORIDA ON APR 26 2007.


CHAIRMAN/CHAIRMAN PRO-TEM,
CITY COUNCIL

ATTEST:

CITY CLERK ~~DEPUTY CITY CLERK~~

APPROVED AS TO LEGAL SUFFICIENCY:

ROLANDO J. SANTIAGO, ESQ.
ASSISTANT CITY ATTORNEY

CITY OF TAMPA, FLORIDA

**SHIP LOCAL HOUSING ASSISTANCE PLAN
(LHAP)**

Exhibit F

Program Information Sheet

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
LOCAL GOVERNMENT INFORMATION SHEET

Local Government: City of Tampa, Florida

SHIP Administrator/Director: Sharon M. West, SHIP Program Administrator,
Manager, Housing and Community Development

Address: 2105 N. Nebraska Avenue, Tampa, Fl. 33602

Phone: (813) 274-7992 Fax: (813) 274-7745 Email:
sharon.west@tampagov.net

Additional SHIP Contacts (Name, email): Stuart Campbell, Urban Planning
Supervisor, Housing and Community Development ,
(stuart.campbell@tampagov.net)

Elected Official (Mayor or Board Chairman): Pam Iorio, Mayor

Address: 306 E Jackson Street, Tampa, Fl. 33602

Phone: (813) 274-8251 Fax: (813) 274-7050 Email:
pam.iorio@tampagov.net

City Manager/County Administrator: Darrell Smith, Chief of Staff

Address: 306 E Jackson Street, Tampa, Fl. 33602

Phone: (813) 274-7360 Fax: (813) 274-8127 Email:
darrell.smith@tampagov.net

Inter-local Agreement: YES/NO (IF yes, list other participants in the inter-
local agreement):

**The following information must be furnished to the Corporation before any funds
can be disbursed.**

Local Government Employer Federal ID Number: 59-1101138

Mail Disbursement to: SHIP Funds are presently provided via electronic transfer.

Attention:

Address:

If you would like your funds electronically transferred, please contact
Management Services at the Department of Community Affairs at (850) 921-0997.

Provide any additional updates the Corporation should be aware of in the space
below:

Please return this form via fax to: AMY GRISSOM, SHIP PROGRAM MANAGER, FHFC 227
N. BRONOUGH ST, STE 5000 TALLAHASSEE, FL 32301 Fax: (850) 922-7253