

CITY OF CLEARWATER

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2018-2019, 2019-2020, 2020-2021



Table of Contents

Description	Page #
Section I - Program Details	3
Section II - Housing Strategies	8
A. New Construction	8
B. Acquisition of Existing Homes with Rehabilitation	11
C. Down Payment and Closing Costs Assistance for Existing Homes without Rehabilitation	14
D. Owner Occupied Rehabilitation	16
E. Multi-Family Housing	19
F. Disaster Assistance	20
Section III - Incentive Strategies	22
A. Expedited Permitting	22
B. Ongoing Review Process	22
C. Flexibility in Densities	23
D. The Reduction of Parking and Setback Requirements	23
E. Flexible Lot Configurations, Including Zero-Lot-Line	23
F. Inventory of Locally-Owned Public Lands	24
G. The Support of Development Near Transportation Hubs and Major Employment Centers and Mixed-Use Developments	24
H. Identification of Properties Having Repeat Code Violations that may be Suitable for Rehabilitation or Acquisition for Affordable Housing	25
Exhibits	26
A. Administrative Budget for Each Fiscal Year Covered in the Plan	
B. Timeline for Estimated Encumbrance and Expenditure	
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan	
D. Signed LHAP Certification	
E. Signed, Dated, Witnessed or Attested Adopting Resolution	
F. Ordinance: (If changed from the original creating ordinance)	
G. Interlocal Agreement (N/A)	

SECTION I - PROGRAM DETAILS:

A. **Name of the participating local government:** CITY OF CLEARWATER

- Is there an Interlocal Agreement: Yes _____ No X

B. **Purpose of the program:**

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

C. **Fiscal years covered by the Plan:** 2018-2019, 2019-2020, 2020-2021

D. **Governance:** The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. **Local Housing Partnership:** The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. **Leveraging:** The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. **Public Input:** Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. **Advertising and Outreach:** SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. **Waiting List/Priorities:** A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan.

- i. The City will accept applications during the advertised "application period" which will be 30 days. From the end of the application period, applicants will have 30 days to submit all required documentation to be deemed eligible. Applications

will be placed in order of receipt and separated based upon strategy for which the applicant has applied. When funds are available for a particular strategy, the applicants from the waiting list will be contacted to complete/update the application for SHIP assistance. Applicants will be placed in the queue for assistance once they have provided all required documentation and have been deemed SHIP eligible.

- ii. Once there is a list of eligible applicants, they will be ranked giving first priority to households qualifying as Special Needs households. These applicants will further be ranked with priority given to very low-, then low-, then moderate-income. The second priority will be to serve Essential Services Personnel. The applicants will further be ranked with priority given to very low-, then low-, then moderate-income households. Upon meeting requirements for the funding year for Special Needs Households set-asides and qualified Essential Services Personnel, all applicants deemed eligible will be considered equally with priority given to very low-, then low-, then moderate-income groups.

Ranking Priority:

Special Needs Households:

- a. Very Low
- b. Low
- c. Moderate

Essential Services Personnel:

- a. Very low
- b. Low
- c. Moderate

After Special Needs Set-asides and Essential Services Personnel goals are met:

- a. Very low
- b. Low
- c. Moderate

- J. **Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. **Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. **Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.
 - i. The methodology used is:
 - ii. ☒ U.S. Treasury Department

iii. _____ Local HFA Numbers

M. **Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

- i. “Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

N. **Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

O. **Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

P. **Administrative Budget:** A line-item budget of proposed Administrative Expenditures is attached as Exhibit A.

- i. **CITY OF CLEARWATER** finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.
- ii. **Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states:** “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”
- iii. **Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:** “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s.

120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.” The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

- Q. **Program Administration:** Administration of the local housing assistance plan will be wholly performed and maintained by the **CITY OF CLEARWATER**.
- i. A third-party entity or consultant will be contracted for all of part of the administrative of the program. The name of the entity is: **N/A**. The administrative duties they will provide are: **N/A**
- R. **Project Delivery Costs:** The City will charge reasonable project delivery costs up to \$5,000 to cover inspections performed by non-City employees for rehabilitation, down payment and closing cost assistance, new construction projects.
- S. **Essential Service Personnel Definition:** Persons whose household income do not exceed 120% of AMI, as updated annually from the Department of Housing and Urban Development (HUD) and distributed annually by the Florida Housing Corporation and adjusted for family size, including: teachers and educators, other school district and university employees, police and fire personnel; health care personnel, construction industry personnel; Federal, State, County, and local government personnel, information technology industry personnel, food service personnel; service personnel, retail workers, tourism industry personnel.
- T. **Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City of Clearwater promotes the use of green housing construction and rehabilitation techniques. The City created a Plan called “Greenprint” to address this citywide.

Below are excerpts from the City’s Comprehensive Plan:

Objective:

- i. C.1.10 Recognizing that sustainable building techniques contribute to keeping housing units affordable over the long term by reducing energy consumption, lowering utility bills and decreasing maintenance costs, the City of Clearwater will
- ii. promote the use of green housing construction and renovation and rehabilitation techniques.

Policies:

- i. C.1.10.1 Encourage affordable housing projects that are constructed consistent with US Green Building Council’s (USGBC) Leadership in Energy and Environmental Design (LEED) principles or Florida Green Building Coalition’s (FGBC) Green Land Development and Building Standards.
- ii. C.1.10.2 Encourage construction of efficient and lasting homes by developing Green Building standards, using resources such as those available through Global Green USA.
- iii. C.1.10.3 Provide “green building information” to local area housing providers.
- iv. C.1.10.4 Work with the local chapter of the USGBC to provide information regarding LEED renovation techniques at Neighborhood Week and other outreach

events.

- v. C.1.10.5 Develop prototypical xeriscape plans that can be provided to local area housing non-profits and neighborhood associations.

Community Sustainability Plan

- i. Clearwater Greenprint is a community sustainability plan that identifies a series of tangible actions across eight topic areas that have the potential to reduce energy consumption, pollution and greenhouse gas (GHG) emissions while stimulating the local economy and improving the quality of life. The topic areas include education and awareness, green energy and buildings, transportation, land use and urban form, water resources, waste management, food production, and green business and jobs. Through creating and implementing Clearwater Greenprint, the City of Clearwater government is leading a community-wide effort to understand the challenges of today with a view toward creating a sustainable future. The strategies included in Clearwater Greenprint provide a framework for government, resident and business actions in the short, medium and long term.
 - ii. In addition to the City's comprehensive plan, the department applies green principles in all new construction and rehabilitation projects. The City's specifications for new and existing homes are tailored to meet green standards. Whenever repairs are necessary and performed on a house, green initiatives will be used to include, but not be limited to, low E windows, insulation is minimum R30, exterior doors are insulated, all windows and doors seals are in place, hot water heater is in good condition and operating properly and attic has proper ventilation to better control temperatures.
- U. **Describe efforts to meet the 20% Special Needs set-aside:** The City of Clearwater will work with strong partners with track records of providing housing for the special needs population. The goals will be met through the owner-occupied rehabilitation and multi-family strategies.
- V. **Describe efforts to reduce homelessness:** The City of Clearwater supports and works with local social service providers who address the root causes of homelessness.
- i. The City contributes to five Continuum of Care providers in Pinellas County who serve Homeless individuals and families and contributes to Pinellas County Homeless Leadership Board; the HLB is the leadership organization in ending homelessness in Pinellas County working closely with the local service providers.
 - ii. The City has initiated and maintains a comprehensive, holistic approach and has formed a Homeless Committee that is chaired by the City Manager and consists of directors and staff from multiple departments who frequently address the needs and impact of the homeless population.

SECTION II - HOUSING STRATEGIES:

A. NEW CONSTRUCTION	10
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a. Summary of Strategy:

The City of Clearwater, through eligible developers (for profit and non-profit) may use SHIP funds for the development of new single-family housing units. The costs may include acquisition, site improvement and building costs to include innovative design and green principles. The City's specifications for new homes are tailored to meet green standards.

The City may use SHIP funds as a match for the HOME program to loan funds to eligible developers (for profits and non-profits) for the construction of new single-family housing units, and in some cases, acquisition of vacant properties and infrastructure costs for new housing development. Assistance will be repaid when the unit is sold to an eligible homebuyer.

When the City provides funds for a Habitat for Humanity project, the homebuyer does not require down payment and closing assistance because of the favorable first mortgage terms provided by the Habitat for Humanity model.

For the Homebuyer: The City of Clearwater through its housing programs and through its sub-recipients may use SHIP funds to provide down payment and closing costs assistance to eligible very low- to moderate-income homebuyers of the newly constructed homes.

b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021

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

d. Maximum award: \$175,000 per unit for developers/non-profits - \$46,000 for Homebuyer

e. Terms:

The Developer:

1. **Repayment loan/deferred loan/grant:** deferred payment mortgage and note not to

exceed 24 months

2. **Interest Rate:** 0 %

3. **Years in loan term:** 2

4. **Forgiveness:** In the event that, through no fault of the developer/non-profit, the project suffers a reduction in market value, the City reserves the right to allow for a buy-down (forgiveness) equal to the difference between the project development cost and market value.

When the developer sells the property to an income eligible homebuyer, the loan

to the developer is satisfied. All proceeds from the sale of the property less the developer fee will be returned to the City in the form of Program Income. The difference between the assistance provided to developer and program income will be recognized as a grant to the homebuyer.

5. **Repayment:** The loan is repaid when the house is sold
6. **Default:** The loan becomes due and payable if at the end of the loan term, the home is not sold, or if the home does not have a sales contract.

For the Homebuyer:

1. **Repayment loan/deferred loan/grant:** The loan will be deferred for five (5) years with monthly payments commencing at the end of the deferred period.
2. **Interest Rate:** 0%
3. **Years in loan term:** 25 years
4. **Forgiveness:** N/A
5. **Repayment:** Payments commence after the deferral period and amortized over twenty (20) years.
6. **Default:** The loan will be determined to be in default if any of the following occurs during the loan term:
 - a) Death of the borrower(s). In the event the homeowner should die, this strategy allows for assumption by eligible heirs
 - b) Upon sale or transfer of title
 - c) Property is vacated and no longer the primary residence of the borrower
 - d) Property is converted into rental unit
 - e) Any refinancing with cash out or debt consolidation

In the event of non-payment or other default defined above, the City will follow its “Economic Development & Housing Department Affordable Housing Loan Foreclosure and Loan Foreclosure Alternative Policy.” Also, the language below is included in the mortgage note: *The Note Holder shall have the optional right to declare the amount of the total balance hereof to be due and forthwith payable in advance of the Maturity Date upon the occurrence of any Event of Default or failure to perform in accordance with any of the terms and conditions set forth in the Subordinate Mortgage. Upon exercise of this option by the Note Holder, the entire principal shall bear interest at the rate of three percent (3%) per annum. Forbearance to exercise this option with respect to any failure or breach*

of the Borrower shall not constitute a waiver of the right as to any continuing failure or breach or any subsequent failure or breach.

- f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in Section I. (I) of this plan.

To qualify for assistance, an eligible buyer must meet the following requirements:

- The applicant is not required to be a First-Time Homebuyer to qualify for assistance, but they cannot own a property at the time of closing.
- In addition, households that have been assisted with any City funds in the past are ineligible to receive funding again through any of the Housing Division's Programs, unless the prior assistance has been paid in full and a Satisfaction of Mortgage executed and recorded in Public Records, unless there is some form of "hardship" as defined. Examples of hardship include: divorce, permanent layoff, physical or mental disability, fire, flood or natural disaster or the death of a family member. Hardship determination will be determined and approved on a case-by-case basis by the Director of the Department.

- g. **Sponsor/Developer Selection Criteria:** All developers and non-profits will be selected using the City's Consolidated Annual Action Plan Application process. Eligible developers or non-profit organizations that provide assistance under this program will be required to contractually commit and comply with all SHIP program requirements.

- h. **Additional Information:** To qualify for Down Payment Assistance:

- Applicants must be able to obtain a first mortgage from a licensed lending institution.
- This first mortgage cannot exceed a term of thirty (30) years.
- Applicants will contribute 1% of sale price toward the transaction.
- All Buyers must have completed at least eight (8) hours of homebuyer education through a HUD-approved housing counseling agency.
- Other state, federal, county, private and homeowner contributions may be leveraged with SHIP funds.
- Mobile homes are not eligible for assistance.
- There may be instances where the cost to develop the project is higher than the sales price. When the developer sells the property to an income eligible buyer and the loan proceeds are remitted to the City, the difference between the sales price and develop costs will be forgiven and

recognized as a grant to the homebuyer.

B. ACQUISITION OF EXISTING HOMES WITH REHABILITATION	9, 1
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a. Summary of Strategy:

The City of Clearwater through eligible developers (for profit and non-profit) may use SHIP funds to acquire, rehabilitate and resell single-family housing units. The costs may include acquisition, rehabilitation (to include innovative design and green principles) and other costs associated with the resale of the single-family housing unit.

The City may use SHIP funds as a match for the HOME program to loan funds to eligible developers and non-profits for the acquisition and rehabilitation of existing housing units. Assistance will be repaid when the unit is sold to an eligible buyer.

Under this strategy, Community Land Trust principles may be utilized. The community land trusts become the stewards of land and maintain it permanently beginning with a ninety-nine-year, renewable ground lease. Developers and non-profits may purchase homes to be placed in a Community Land Trust. The homebuyers only own their home and sign a long-term lease on the land their home sits on. This ensures the affordability of the home because the homebuyer only obtains a mortgage on the structure.

For the Homebuyer:

The City of Clearwater through its housing programs and through its sub-recipients will use SHIP funds to provide down payment and closing costs assistance to eligible very low- to moderate-income homebuyers of existing rehabilitated homes.

- 1. Fiscal Years Covered:** 2018-2019, 2019-2020, 2020-2021
- 2. Income Categories to be served:** Very low-, low- and moderate-income
- 3. Maximum award:** \$175,000 per unit for developers/non-profits - \$22,000 for Homebuyer
- 4. Terms:**

For the Developer:

- 1. Repayment loan/deferred loan/grant:** deferred payment mortgage and note not to exceed 24 months
- 2. Interest Rate:** 0 %
- 3. Years in loan term:** Not to exceed 24 months
- 4. Forgiveness:** N/A
- 5. Repayment:** The loan is repaid when the house is sold
- 6. Default:** The loan becomes due and payable if at the end of the loan term, the home is not

sold, or if the home does not have a sales contract

For the Homebuyer:

1. **Repayment loan/deferred loan/grant:** The loan will be deferred for five (5) years with monthly payments commencing at the end of the deferred period.
2. **Interest Rate:** 0 %
3. **Years in loan term:** 25 years
4. **Forgiveness:** N/A
5. **Repayment:** Funds will be awarded as a five-year deferred subordinate loan with payments commencing after the deferred period and amortized over twenty years.
6. **Default:** The loan will be determined to be in default if any of the following occurs during the loan term:
 - a) Death of a borrower(s). In the event the homeowner should die, this strategy allows for assumption by eligible heirs.
 - b) Upon sale or transfer of title
 - c) Property is vacated and no longer the primary residence of the borrower
 - d) Property is converted into rental unit
 - e) Any refinancing with cash out or debt consolidation

In the event of non-payment or other default defined above, the City will follow its “Economic Development & Housing Department Affordable Housing Loan Foreclosure and Loan Foreclosure Alternative Policy.” Also, the language below is included in the mortgage note: *The Note Holder shall have the optional right to declare the amount of the total balance hereof to be due and forthwith payable in advance of the Maturity Date upon the occurrence of any Event of Default or failure to perform in accordance with any of the terms and conditions set forth in the Subordinate Mortgage. Upon exercise of this option by the Note Holder, the entire principal shall bear interest at the rate of three percent (3%) per annum. Forbearance to exercise this option with respect to any failure or breach of the Borrower shall not constitute a waiver of the right as to*

any continuing failure or breach or any subsequent failure or breach.

- b. Recipient Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in Section I. (I) of this plan.

To qualify for assistance, an eligible buyer must meet the following requirements:

- The applicant is not required to be a First-Time Homebuyer to qualify for assistance, but they cannot own a property at the time of closing.
- In addition, households that have been assisted with any City funds within the past are ineligible to receive funding again through any of the Housing Division's Programs, unless the prior assistance has been paid in full and a Satisfaction of Mortgage executed and recorded in Public Records, or unless there is some form of "hardship" as defined. Examples of hardship include: divorce, permanent layoff, physical or mental disability, fire, flood or natural disaster or the death of a family member. Hardship determination will be determined and approved on a case-by-case basis by the Director of the Department.

- c. Sponsor/Developer Selection Criteria:** All program sponsors will be selected using the City's Consolidated Annual Action Plan Application process. Eligible sponsors that provide assistance under this program will be required to contractually commit and comply with all SHIP program requirements.

- d. Additional Information:** To qualify for assistance:

- Applicants must be able to obtain a first mortgage from a licensed lending institution.
- This first mortgage cannot exceed a term of thirty (30) years.
- Down Payment Assistance applicants will contribute 1% of sale price toward the transaction.
- All Buyers must have completed at least eight (8) hours of homebuyer education through a HUD-approved housing counseling agency.
- Other state, federal, county, private and homeowner contributions may be leveraged with SHIP funds.
- Mobile homes are not eligible for assistance.
- All properties being purchased must meet the HUD HQS standards. An inspection is required to verify that the property meets applicable safety/code requirements. If repairs are required to bring the property to HUD HQS standards and the cost for the repairs

exceed \$1,000, the property will be coded as “down payment and closing costs with rehabilitation.” If the seller can provide documentation to show that the property had repairs over \$1,000 completed within the past twelve (12) months, the property will also be coded as “down payment and closing costs with rehabilitation.”

- There may be instances where the cost to develop the project is higher than the sales price. When the developer sells the property to an income eligible buyer and the loan proceeds are remitted to the City, the difference between the sales price and develop costs will be forgiven and recognized as a grant to the homebuyer.

C. DOWN PAYMENT AND CLOSING COSTS ASSISTANCE FOR EXISTING HOMES WITHOUT REHABILITATION	2
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a. Summary of Strategy:

The City of Clearwater through its housing programs and through its sub-recipients will use SHIP funds to provide down payment and closing costs assistance to eligible very low- to moderate-income homebuyers of existing homes. To qualify for assistance, applicants must be able to obtain a first mortgage from a licensed lending institution. This first mortgage cannot exceed a term of 30 years with a fixed-rate.

b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021

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

d. Maximum award: \$22,000.00

e. Terms:

- 1. Repayment loan/deferred loan/grant:** The loan will be deferred for five (5) years with monthly payments commencing at the end of the deferred period.
- 2. Interest Rate:** 0%)
- 3. Years in loan term:** The City’s loan term is 25 years.
- 4. Forgiveness:** N/A
- 5. Repayment:** Funds will be awarded as a five-year deferred subordinate loan with payments commencing after the deferred period.
- 6. Default:** The loan becomes due and payable if one of the following occurs:
 - a) Death of a borrower(s). In the event the homeowner should die, this strategy allows for assumption by eligible heirs.
 - b) Upon sale or transfer of title.
 - c) Property is vacated and no longer the primary residence of the borrower.

- d) Property is converted into a rental unit.

In the event of non-payment or other default defined above, the City will follow its “Economic Development & Housing Department Affordable Housing Loan Foreclosure and Loan Foreclosure Alternative Policy.” Also, the language below is included in the mortgage note: *The Note Holder shall have the optional right to declare the amount of the total balance hereof to be due and forthwith payable in advance of the Maturity Date upon the occurrence of any Event of Default or failure to perform in accordance with any of the terms and conditions set forth in the Subordinate Mortgage. Upon exercise of this option by the Note Holder, the entire principal shall bear interest at the rate of three percent (3%) per annum. Forbearance to exercise this option with respect to any failure or breach of the Borrower shall not constitute a waiver of the right as to any continuing failure or breach or any subsequent failure or breach.*

- f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I.(I) of this plan. Property purchased must be the primary residence of the buyer. Should funds not be available at any time, a City created “Waiting List” will be utilized and eligible clients will be assisted when funds are available.

To qualify for assistance, an eligible participant must meet the following requirements:

- The applicant is not required to be a First-Time Homebuyer to qualify for assistance, but they cannot own a property at the time of closing.
- In addition, households that have been assisted with City funds within the past are ineligible to receive funding again through any of the Housing Division’s Programs, unless there is some form of “hardship” as defined. Examples of hardship include: divorce, permanent layoff, physical or mental disability, fire, flood or natural disaster or the death of a family member. Hardship determination will be determined and approved on a case-by-case basis by the Director of the Department.

- g. **Sponsor/Developer Selection Criteria:** All program sponsors or sub-recipients will be selected using the City’s Consolidated Annual Action Plan Application. Eligible sponsors or sub-recipients that provide assistance under this program will be required

to contractually commit and comply with all SHIP program requirements.

h. Additional Information: To qualify for assistance:

- Applicants must be able to obtain a first mortgage from a licensed lending institution.
- This first mortgage cannot exceed a term of thirty years.
- Applicants will contribute 1% of sale price toward the transaction.
- All properties being purchased must meet the HUD HQS standards. An inspection is required to verify that the property meets applicable safety/code requirements.
- All Buyers must have completed at least eight hours of homebuyer education through a HUD-approved housing counseling agency.
- Other state, federal, county, private and homeowner contributions may be leveraged with SHIP funds.
- Mobile homes are not eligible for assistance.

D. OWNER-OCCUPIED REHABILITATION	3
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a. Summary of Strategy:

The City of Clearwater will provide funds for the rehabilitation of owner-occupied single-family residences located within the city limits of Clearwater. Funds for assistance may be used by the homeowner for housing rehabilitation such as, but not limited to, the following:

- Correct housing code deficiencies
- Adapt the residence to meet accessibility needs of a disabled family member

In cases where the health, safety and welfare of the household are in jeopardy, they shall receive priority and the Housing Manager shall evaluate the situation to determine if the work may be done as emergency repairs. Such things that are considered “emergency repairs” are:

- Structural components that show signs of imminent collapse
- Inoperable heating systems during the winter months
- Water leaks in walls or foundation
- Roof leaks causing electrical hazards, ceiling collapse or structural damage
- Inoperable exterior doors and/or windows, preventing emergency egress
- Falling ceiling
- Lead-based paint
- ADA modifications of an immediate nature

Priority will be given to those whose homes need renovations to allow elderly or those

with special needs to remain independent in their homes and prevent them from having to move into an assisted living-type arrangement. Improvements may include things as:

- Wheel chair ramps
- Widening of doorways
- Lowering of cabinets
- Installation of grab-bars
- Visual guiding systems for the hearing impaired

b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021

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

d. Maximum award: \$45,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: The award will be either a 30-year 0% deferred loan or a twenty-year zero percent payment loan. The deferred loan is satisfied at the end of 30 years if no default occurs.

To qualify for a thirty-year zero percent deferred loan, eligible recipients must meet one of the following two criteria:

- a) The recipient's household income must be at or below 30% of the Area Median Income (AMI)
- b) The recipient's current housing debt exceeds 35% of their gross monthly income

To qualify for a twenty-year, zero percent interest payment loan, eligible recipients must meet the following criteria:

All eligible recipients with household income above 30% of the AMI, and current housing debt below 35% of their gross monthly income will repay the rehabilitation assistance at zero percent with the following stipulations:

- a) The payments are deferred for 120 days from the note date with monthly payments commencing at the end of the deferred period and amortized over 20 years
- b) Loans will be secured by a Mortgage and Note and recorded in the public records of Pinellas County, Florida until satisfied

2. Interest Rate: 0 %

3. Years in loan term: For the payment loan, the loan term is 20 years

For the deferred payment loan, the term is 30 years.

4. Forgiveness: 30-year 0% deferred payment loan. The loan balance is forgiven after 30 years, if no default occurs.

5. Repayment: 20-year 0% payment loan.

6. Default: The loan will be determined to be in default if any of the following occurs during the loan term:

- a) Death of a borrower(s). In the event the homeowner should die, this strategy allows for assumption by eligible heirs
- b) Upon sale or transfer of title
- c) Property is vacated and no longer the primary residence of the borrower
- d) Property is converted into rental unit
- e) Any refinancing with cash out or debt consolidation

In the event of non-payment or other default defined above, the City will follow its “Economic Development & Housing Department Affordable Housing Loan Foreclosure and Loan Foreclosure Alternative Policy.” Also, the language below is included in the mortgage note: *The Note Holder shall have the optional right to declare the amount of the total balance hereof to be due and forthwith payable in advance of the Maturity Date upon the occurrence of any Event of Default or failure to perform in accordance with any of the terms and conditions set forth in the Mortgage Documents. Upon exercise of this option by the Note Holder, the entire principal shall bear interest at the rate of three percent (3%) per annum. Forbearance to exercise this option with respect to any failure or breach of the Borrower shall not constitute a waiver of the right as to any continuing failure or breach or any subsequent failure or breach.*

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with priorities for Special Needs, Essential Services Personnel and income groups as described in Section I. (I) of this plan.

In addition, households that have been assisted through the rehabilitation strategy with City funds within the past are ineligible to receive funding again through any of the Housing Division’s Programs, unless the prior assistance has been paid in full and a Satisfaction of Mortgage executed and recorded in Public Records, unless there is some form of “*hardship*” as defined. Examples of hardship include: divorce, permanent layoff, physical or mental disability, fire, flood or natural disaster or the death of a family member. Hardship determination will be determined and approved on a case-by-case basis by the Director of the Department.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: The City will incorporate energy-efficient improvements to reduce energy costs and hurricane standards will be used when replacing windows and doors based on funding availability. Specific improvements include, but are not limited to:

- Installation of energy-efficient doors and windows
- Replacement of heating and/or cooling systems with high energy-efficiency units
- Installing R30 insulation
- Energy star appliances and water heater
- Low consumption toilets and faucets
- Bracing and strapping
- Mobile homes are not eligible for assistance.

E. MULTI-FAMILY HOUSING	14, 21
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a. Summary of Strategy:

Funds may be provided as loans to developers (for profit and non-profit) to support the acquisition, rehabilitation and/or new construction of multi-family housing, including single-room occupancy, transitional housing, or the housing portion of a mixed-use facility and/or mixed-income projects. Funds may be used as a match for U.S. Department of Housing and Urban Development's HOME program and various other programs offered by the federal government and the State of Florida to construct and preserve multi-family housing.

b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021

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

d. Maximum award: \$45,000 per unit

e. Terms:

In accordance with the City's policy, the terms of the City's funding for multi-family acquisition, rehabilitation or new construction developments will vary from project to project, depending on the economics of the development.

- 1. Repayment loan/deferred loan/grant:** Funds will be awarded as a loan secured by a recorded mortgage and note.
- 2. Interest Rate:** Up to 1%
- 3. Years in loan term:** a minimum of 15 years.
- 4. Forgiveness:** N/A
- 5. Repayment:** Loan is due and payable at end of the loan term.
- 6. Default:** The loan will be determined to be in default if any of the following occurs during the loan term:
 - a) Sale, transfer, or conveyance of property
 - b) Conversion to another use
 - c) Failure to maintain standards for compliance as required by any of the funding

sources

d) If any of these occur, the outstanding balance will be due and payable

f. Recipient Selection Criteria: All applicants for residence in a SHIP assisted unit must meet income qualifications of the program as determined and reported by the developer's management company for the development.

g. Sponsor/Developer Selection Criteria: Eligible developers (for profit or non-profit) will be selected using the City's Consolidated Annual Action Plan Application process. Eligible individuals, developers or non-profit organizations that provide assistance under this program will be required to contractually commit and comply with all SHIP program requirements. Criteria includes:

- The non-profit corporation must have received a tax-exempt ruling from the IRS under section 501(c) (3). The non-profit corporation must be organized and established under the laws of the State of Florida
- The non-profit or for-profit corporation must have financial accountability standards that permit the Economic Development & Housing Department to verify organizational and financial capacity to carry out the project
- The non-profit or for-profit corporation must have experience in development appropriate to this strategy.

h. Additional Information:

- Loans for eligible rental housing constructed, rehabilitated or otherwise assisted under this strategy must be reserved for eligible persons for at least the term of the assistance.
- Developers (for profit or not-for-profit) will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units.

F. DISASTER ASSISTANCE	5, 16
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a. Summary of Strategy:

- The Disaster Assistance strategy provides funds to household following a disaster or emergency declared by the President of the United States or Governor of the State of Florida. SHIP disaster funds may be used for items such as, but not limited to:
- Purchase of emergency supplies for eligible households to weatherproof damaged homes;
- Interim repairs to avoid further damage, tree debris removal required to make the individual housing unit habitable;

- Construction of wells or repair of existing wells where public water is not available;
- Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
- Security deposits for eligible recipients that have been displaced from their homes due to disaster;
- Rental and utility assistance for eligible applicants;
- Mortgage and utility payment for eligible applicants
- Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Orders
- Other eligible activities as proposed to and approved by Florida Housing

b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021

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

d. Maximum award: \$10,000

e. Terms:

- 1. Repayment loan/deferred loan/grant:** Funds will be awarded as a grant with no recapture terms.
- 2. Interest Rate:** N/A
- 3. Years in loan term:** N/A
- 4. Forgiveness:** N/A
- 5. Repayment:** N/A
- 6. Default:** N/A

f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis. Priority shall be given to persons who have special housing needs and individuals or households that qualify as Elderly as defined in 420.503, F.S., with the following additional requirements:

- Applicants must own and occupy the property as principal residence except when the assistance provided is for rental and utility assistance.
- The residence must have been damaged in a declared natural or man-made disaster area.
- The property must be located within the city limits of Clearwater.
- Applicants must be current on mortgage secured by the property, property taxes and homeowners insurance.
- Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefits letters, as well as oral verification of

employment wages, other income and assets.

g. Sponsor/Developer Selection Criteria: A sponsor may be selected during a disaster declaration in or to provide project delivery services for assistance to households in the community. Sponsors selection will be based on an agency's experience and capacity to carry out project delivery. A project delivery fee will be determined based on the scope of the project based on the type of disaster and assistance being provided to households.

h. Additional Information:

- Funds will not be allocated to this strategy. Funds for disaster mitigation will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster.
- Applicants must provide insurance documentation including the amount of coverage, deductible, insurance payout towards repairs and a cost estimate to fully repair damages.

SECTION III - INCENTIVE STRATEGIES

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

A. Name of the Strategy: Expedited Permitting

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

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

The City of Clearwater Economic Development & Housing Department continues to provide a form titled, "Request for Expedited Permit Processing for Affordable Housing Activity" that, when completed and submitted by the developer, expedites permitting for affordable housing projects.

B. Name of the Strategy: Ongoing Review Process

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

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

The Senior Executive Team of the City of Clearwater meets every two weeks to discuss and review upcoming agenda items on the City Council's meeting schedule. As part of this meeting, the City Clerk reviews with each department Director proposed items on the agenda, which includes policies, procedures, ordinances, resolutions and plan provisions for action by the City Council. Any actions that have the potential to affect the cost of housing are addressed as part of this process. Any determinations made by the Economic Development and Housing Department and the affected Department will be included as part of the agenda summary to the City Council on that particular item. The City Council agenda summary and all supporting materials are available on the City's website at www.myclearwater.com.

C. Name of the Strategy: The allowance of *flexibility in densities* for affordable housing

The City of Clearwater supports flexibility in densities for affordable housing through its Comprehensive Plan policies and through its Community Development Code. Comprehensive Plan policies in support of flexible densities are located in the Future Land Use Element (FLUE) and Housing Element as follows:

Policy A.2.2.12 – The City will provide density bonuses for affordable housing developments that demonstrate that a minimum of 15% of the total units are reserved as affordable housing units. Such bonuses shall not exceed 50% of the density permitted by the Future Land Use Map and shall not include properties located in the Coastal Storm Area. The density bonus shall be established by ordinance in the Community Development Code. (FLUE)

Policy C.1.9.1 – The City will provide density bonuses for affordable housing developments that demonstrate that a minimum of 15% of the total units are reserved as affordable housing units. Such bonuses shall not exceed 50% of the density permitted by the Future Land Use Map and shall not include properties located in the Coastal Storm Area. The density bonus shall be established by ordinance in the Community Development Code. (Housing Element)

D. Name of the Strategy: The reduction of parking and setback requirements for affordable housing

The City encourages the reduction of parking and setback requirements for affordable housing in the Housing Element of the City's Comprehensive Plan.

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

The following policies in the Housing Element support the reduction of parking and setback requirements for affordable housing:

Policy C.1.9.2 – Allow flexibility with regard to off-street parking to accommodate density bonuses associated with affordable housing developments provided the project design does not detract from the established or emerging character of immediate vicinity.

Policy C.1.9.3 – Allow flexibility with regard to off-street parking for projects containing affordable housing units located within 1,000 feet of a transit stop.

The City currently allows flexibility in parking and setback requirements for affordable housing through the City's Community Development Code, which establishes flexibility criteria for specific uses requiring additional development review.

E. Name of the Strategy: The allowance of *flexible lot configurations, including zero-lot-line configuration* for affordable housing

The City currently allows for site plan flexibility through the development review process, as supported by the City's Community Development Code and article 2, which establishes flexibility criteria for specific uses requiring additional development review.

Such criteria may allow for more flexible site plan configurations but may also require an improved site plan to document how the flexibility will result in better design and /or appearance.

Provide a description of the procedures use to implement is strategy:

The City currently allows for site plan flexibility through the development review process, as supported by the City's Community Development Code and Article 2. Zoning Districts therein establish flexibility criteria for specific uses. Such criteria may allow for more flexible site plan configurations but may also require an improved site plan to document how the flexibility will result in better design and/or appearance.

The allowance of flexible site plan configurations, including zero-lot line configurations for affordable housing, must be sensitive to the character and context of existing neighborhoods. To this end, the City's incentives for affordable housing include compatibility criteria in conjunction with the density bonus as follows:

Article 3, Division 9, Section 3-920.A.3.c.i. Compatibility Criteria -

- Proportionality and scale of the proposed development shall be consistent with the community character of the immediate vicinity of the parcel proposed for development.
- The overall aesthetics of the proposed development shall be compatible with or an improvement to the community character as determined by the community development coordinator.

F. Name of the Strategy: The preparation of a printed *inventory of locally-owned public lands suitable for affordable housing*

The Affordable Housing Inventory List is maintained by Comprehensive Plan policy:

Policy C.1.2.6 - The City shall identify vacant and underutilized City-owned property that may be deemed surplus property and make it available for the development of affordable housing. (Housing Element)

Provide a description of the procedures use to implement is strategy:

The City of Clearwater on February 21, 2008 adopted Resolution 08-01, which established the affordable housing inventory list per statutory requirements. To facilitate affordable housing projects, the City maintains an inventory of publicly-owned land suitable for affordable housing titled, "Affordable Housing Inventory List", which is published on the City's website. The last triennial update was done in 2016, by City Resolution 16-14 (June 16, 2016).

Additionally, the City's Economic Development & Housing Department has a procedure in place to make publicly-owned land available to prospective developers and non-profit agencies to construct affordable housing.

G. Name of Strategy: The support of development near transportation hubs, and major employment centers and mixed-use developments

The City promotes areas suitable for affordable housing through the Future Land Use Element (FLUE) of the Comprehensive Plan. The FLUE contains a number of policies related to activity centers and transit hubs as part of the City's overall design structure.

Provide a description of the procedures use to implement is strategy:

The FLUE of the Comprehensive Plan supports the location of assisted housing near major activity centers through the following policies;

Policy A.2.2.7 – Residential land uses shall be sited on well-drained soils, in proximity to parks, schools, mass transit and other neighborhood-serving land uses. (FLUE)

Policy A.5.4.4 – Missouri Avenue from Drew Street to Belleair Road. The creation of affordable housing and mixed-use development should be supported, and lot consolidation and streetscape improvements should be encouraged. [Activity Center] (FLUE)

Policy A.5.4.7 – South Fort Harrison Avenue from A Street to E Street. Amendments to the Future Land Use Plan and Zoning Atlas may be considered to promote affordable housing, mixed-use development, and to support the emerging character of the area and Morton Plant Hospital. [Activity Center] (FLUE)

Policy A.6.8.7 – Create mixed-use, higher density, livable communities through design, layout and use of walkability techniques within existing and proposed transit corridors, including planned PSTA, Pinellas County MPO and TBARTA lines and potential station locations. (FLUE)

The Housing Element of the Comprehensive Plan also supports the location of assisted housing near major activity centers:

Policy C.1.4.2 – Assisted housing should be located in close proximity to employment centers, mass transit services, parks, and commercial centers. Additionally, both the City’s Comprehensive Plan and Community Development Code allow flexibility in parking for affordable housing projects if located near a transit stop (Housing Element).

C.1.9.3 as well as Community Development Code Article 3, Division 9, Section 3-920.B. for the City’s “affordable housing parking incentive”.

H. Name of the Strategy: Identification of Properties Having Repeat Code Violations that may be Suitable for Rehabilitation or Acquisition for Affordable Housing

An ongoing process for review of City of Clearwater code enforcement actions on properties that may qualify under existing LHAP strategies

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

Economic Development & Housing Department staff coordinates with Planning & Development Department staff to provide information to owners of properties that are subject to municipal code liens and/or have repeat code violations. Housing staff provides Code Enforcement staff with flyers or door hangars containing information on the City’s LHAP strategies and how a property owner may apply for assistance or contact Housing staff. During the normal course of duty, Code Enforcement staff affixes this information to properties subject to municipal code liens and/or properties having repeat code violations. The desired outcome is to facilitate improvement of the property, so the property complies with current code and meets HUD livability standards.

SECTION IV - EXHIBITS

- A. Administrative Budget for Each Fiscal Year Covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan
- D. Signed LHAP Certification.
- E. Signed, Dated, Witnessed or Attested Adopting Resolution.
- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement.

LHAP 2009-001**Exhibit A****[eff. Date]**

(City of Clearwater)

Fiscal Year: 2018-2019			
Estimated Allocation for Calculating:	\$	480,527.00	
Salaries and Benefits	\$	40,552.70	
Office Supplies and Equipment	\$		
Travel Per diem Workshops, etc.	\$		
Advertising	\$		
Other*	\$	7,500.00	
Total	\$	48,052.70	0.1
Fiscal Year: 2019-2020			
Estimated Allocation for Calculating:	\$	480,527.00	
Salaries and Benefits	\$	40,552.70	
Office Supplies and Equipment	\$		
Travel Per diem Workshops, etc.	\$		
Advertising	\$		
Other*	\$	7,500.00	
Total	\$	48,052.70	0.1
Fiscal Year 2020-2021			
Estimated Allocation for Calculating:	\$	480,527.00	
Salaries and Benefits	\$	40,552.70	
Office Supplies and Equipment	\$		
Travel Per diem Workshops, etc.	\$		
Advertising	\$		
Other*	\$	7,500.00	
Total	\$	48,052.70	0.1

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit B
Timeline for SHIP Expenditures

CITY OF CLEARWATER affirms that funds allocated for these fiscal years will meet the following deadlines:
(local government)

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

If funds allocated for these fiscal years is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

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

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terry.auringer@floridahousing.org and include:

1. A statement that “(city/county) requests an extension to the expenditure deadline for fiscal year _____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email terry.auringer@floridahousing.org when you are ready to “submit” the AR.

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

FLORIDA HOUSING FINANCE CORPORATION											Please check applicable		
HOUSING DELIVERY GOALS CHART											New Plan: [eff. date]		
2018-2019											Amendment:		
Name of Local Government CITY OF CLEARWATER											Fiscal Yr. Closeout:		
											Allocation:	\$480,527.00	
											A	B	C
											D	E	
Strategy #		HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without	Total	Total
From Plan Text	Code	STRATEGIES (strategy title must be same as the title used)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage
	1,9	Acquisition of Existing	2	\$22,000	2	\$22,000	0	\$22,000		\$88,000.00		\$88,000.00	18.31%
	2	DPCCA for Existing Hd	2	\$22,000	2	\$22,000	0	\$22,000			\$88,000.00	\$88,000.00	18.31%
	3	Owner-Occupied Reha	3	\$45,000	3	\$45,000	0	\$45,000		\$270,000.00		\$270,000.00	56.19%
	5	Disaster Mitigation Str	0	\$10,000	0	\$10,000	0	\$10,000				\$0.00	0.00%
	10	New Construction	0	\$46,000	1	\$46,000	1	\$46,000	\$92,000.00			\$92,000.00	19.15%
												\$0.00	0.00%
												\$0.00	0.00%
												\$0.00	0.00%
		Subtotal 1 (Home Own	7		8		1		\$92,000.00	\$358,000.00	\$88,000.00	\$538,000.00	111.96%
		RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without	Total	Total
		STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage
	14,21	Multi-Family	1	\$45,000	1	\$45,000	1	\$45,000.00	\$52,229.83	\$52,229.84		\$104,459.67	21.74%
												\$0.00	0.00%
												\$0.00	0.00%
												\$0.00	0.00%
												\$0.00	0.00%
		Subtotal 2 (Non-Home	1		1		1		\$52,229.83	\$52,229.84	\$0.00	\$104,459.67	21.74%
		Administration Fees										\$48,052.70	10.00%
		Admin. From Program Income										\$11,051.86	2.30%
		Home Ownership Counseling											0.00%
		GRAND TOTAL											
		Add Subtotals 1 & 2, p	8		9		2		\$144,229.83	\$410,229.84	\$88,000.00	\$701,564.23	146.00%
		Percentage Constr	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									115%	
		Maximum Allowable											
		Purchase Price:							New	\$229,000	Existing	\$210,000	
		Allocation Breakdown	Amount		%				Projected Program Income:	\$221,037.23	Max Amount Program Income For Admin		\$11,051.86
		Very-Low Income	8	\$268,000.00		55.8%			Projected Recaptured Funds:				
		Low Income	7	\$269,000.00		56.0%			Distribution:	\$480,527.00			
		Moderate Income	2	\$91,000.00		18.9%			Total Available Funds:	\$701,564.23			
		TOTAL				130.7%							

		FLORIDA HOUSING FINANCE CORPORATION										Please check applicable	
		HOUSING DELIVERY GOALS CHART										New Plan: [eff. date]	
		2019-2020										Amendment:	
												Fiscal Yr. Closeout:	
		Name of Local GovernCITY OF CLEARWATER							Allocation:	\$480,527.00			
									A	B	C	D	E
Strategy #		HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without	Total	Total
From Plan Text	Code	STRATEGIES (strategy title must be same as the title used)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage
	1,9	Acquisition of Existing	2	\$22,000	2	\$22,000	0	\$22,000		\$88,000.00		\$88,000.00	18.31%
	2	DPCCA for Existing Hd	2	\$22,000	2	\$22,000	0	\$22,000			\$88,000.00	\$88,000.00	18.31%
	3	Owner-Occupied Reha	3	\$45,000	3	\$45,000	0	\$45,000		\$270,000.00		\$270,000.00	56.19%
	5	Disaster Mitigation Str	0	\$10,000	0	\$10,000	0	\$10,000				\$0.00	0.00%
	10	New Construction	0	\$46,000	1	\$46,000	1	\$46,000	\$92,000.00			\$92,000.00	19.15%
												\$0.00	0.00%
												\$0.00	0.00%
												\$0.00	0.00%
		Subtotal 1 (Home Own	7		8		1		\$92,000.00	\$358,000.00	\$88,000.00	\$538,000.00	111.96%
		RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without	Total	Total
		STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage
	14,21	Multi-Family	1	\$45,000	1	\$45,000	1	\$45,000.00	\$52,229.83	\$52,229.84		\$104,459.67	21.74%
												\$0.00	0.00%
												\$0.00	0.00%
												\$0.00	0.00%
												\$0.00	0.00%
		Subtotal 2 (Non-Home	1		1		1		\$52,229.83	\$52,229.84	\$0.00	\$104,459.67	21.74%
		Administration Fees										\$48,052.70	10.00%
		Admin. From Program Income										\$11,051.86	2.30%
		Home Ownership Counseling											0.00%
		GRAND TOTAL											
		Add Subtotals 1 & 2, p	8		9		2		\$144,229.83	\$410,229.84	\$88,000.00	\$701,564.23	146.00%
		Percentage Constr	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									115%	
		Maximum Allowable											
		Purchase Price:							New	\$229,000	Existing	\$210,000	
		Allocation Breakdown	Amount		%			Projected Program Income:		\$221,037.23	Max Amount Program Income For Admin		\$11,051.86
		Very-Low Income	8	\$268,000.00		55.8%		Projected Recaptured Funds:					
		Low Income	7	\$269,000.00		56.0%		Distribution:		\$480,527.00			
		Moderate Income	2	\$91,000.00		18.9%		Total Available Funds:		\$701,564.23			
		TOTAL				130.7%							

FLORIDA HOUSING FINANCE CORPORATION											Please check applicable		
HOUSING DELIVERY GOALS CHART											New Plan: [eff. date]		
2020-2021											Amendment:		
Name of Local Government CITY OF CLEARWATER											Fiscal Yr. Closeout:		
											Allocation:	\$480,527.00	
											A	B	C
											D	E	
Strategy #		HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without	Total	Total
From Plan Text	Code	STRATEGIES (strategy title must be same as the title used)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage
	1,9	Acquisition of Existing	2	\$22,000	2	\$22,000	0	\$22,000		\$88,000.00		\$88,000.00	18.31%
	2	DPCCA for Existing Hd	2	\$22,000	2	\$22,000	0	\$22,000			\$88,000.00	\$88,000.00	18.31%
	3	Owner-Occupied Reha	3	\$45,000	3	\$45,000	0	\$45,000		\$270,000.00		\$270,000.00	56.19%
	5	Disaster Mitigation Str	0	\$10,000	0	\$10,000	0	\$10,000				\$0.00	0.00%
	10	New Construction	0	\$46,000	1	\$46,000	1	\$46,000	\$92,000.00			\$92,000.00	19.15%
												\$0.00	0.00%
												\$0.00	0.00%
												\$0.00	0.00%
		Subtotal 1 (Home Own	7		8		1		\$92,000.00	\$358,000.00	\$88,000.00	\$538,000.00	111.96%
		RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without	Total	Total
		STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage
	14,21	Multi-Family	1	\$45,000	1	\$45,000	1	\$45,000.00	\$52,229.83	\$52,229.84		\$104,459.67	21.74%
												\$0.00	0.00%
												\$0.00	0.00%
												\$0.00	0.00%
												\$0.00	0.00%
		Subtotal 2 (Non-Home	1		1		1		\$52,229.83	\$52,229.84	\$0.00	\$104,459.67	21.74%
		Administration Fees										\$48,052.70	10.00%
		Admin. From Program Income										\$11,051.86	2.30%
		Home Ownership Counseling											0.00%
		GRAND TOTAL											
		Add Subtotals 1 & 2, p	8		9		2		\$144,229.83	\$410,229.84	\$88,000.00	\$701,564.23	146.00%
		Percentage Constr	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									115%	
		Maximum Allowable											
		Purchase Price:							New	\$229,000	Existing	\$210,000	
		Allocation Breakdown	Amount		%				Projected Program Income:	\$221,037.23	Max Amount Program Income For Admin		\$11,051.86
		Very-Low Income	8	\$268,000.00		55.8%			Projected Recaptured Funds:				
		Low Income	7	\$269,000.00		56.0%			Distribution:	\$480,527.00			
		Moderate Income	2	\$91,000.00		18.9%			Total Available Funds:	\$701,564.23			
		TOTAL				130.7%							


CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: CITY OF CLEARWATER

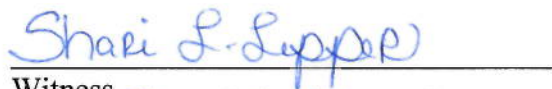
Certifies that:


- (1)o The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.o
- (2)o All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.o
- (3)o A process to determine eligibility and for selection of recipients for funds has been developed.o
- (4)o Recipients of funds will be required to contractually commit to program guidelines and loan terms.o
- (5)o Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).o
- (6)o The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.o
- (7)o The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.o
- (8)o Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.o
- (9)o The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.o
- (10)o Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.o
- (11)o The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.o

- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).


Witness Malcolm Smith

Chief Elected Official or designee


Witness Shari L. Lepper




George N. Cretekos
Mayor

4/25/18

Date

OR



Attest:
(Seal)



RESOLUTION NO. 18-04

A RESOLUTION OF THE CITY OF CLEARWATER, FLORIDA, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE, AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; PROVIDING 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; and

WHEREAS, the State Housing Initiatives Partnership Act (hereafter, SHIP Act), ss.420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one to three-year Local Housing Assistance Plan outlining how funds will be used, and

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

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 SHIP Act, therefore, the methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by section 420.9075, Florida Statutes, it is found that five percent (5%) of the local housing distribution plus five percent (5%) 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 ten percent (10%) of the local housing distribution plus five percent (5%) of program income deposited in the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent (10%) of program income for administrative costs; and

WHEREAS, the Economic Development and Housing Department has prepared a three-year Local Housing Assistance Plan incorporating the above-referenced provisions and requirements for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Council finds that it is in the best interest of the public for the City of Clearwater to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF CLEARWATER, FLORIDA:

Section 1. The City Council of the City of Clearwater hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for state fiscal years 2018-19, 2019-20 and 2020-21.

Section 2. The Mayor is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

Section 3. This resolution shall take effect immediately upon adoption.

PASSED AND ADOPTED this 4th day of April, 2018.

-george cretekos

George N. Cretekos
Mayor

Approved as to form:

Laura Mahony
Laura Mahony
Assistant City Attorney

Attest:

Rosemarie Call
Rosemarie Call
City Clerk

