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CITY OF ST. PETERSBURG

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2024-2025, 2025-2026, 2026-2027

Prepared By:

Housing and Community Development Department

EQUAL HOUSING OPPORTUNITY

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I. Program Details:

A. LG(s)

Name of Local Government	City of St. Petersburg
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	

B. Purpose of the program:

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

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

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

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

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

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

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

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

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. Currently, homeownership counseling (pre and post), credit counseling, financial fitness, and foreclosure prevention counseling are provided by the City through non-profit agencies.

L. **Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above. The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

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

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

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

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: *"A county or an*

eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: *"The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to $350,000 may use up to 10 percent of program income for administrative costs." The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.*

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

Entity	Duties	Admin. Fee Percentage
Local Government	Oversight and management of grant funds	10%
Third Party Entity/Sub-recipient		

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

S. **Project Delivery Costs:** The below costs pertain to the Owner-Occupied Rehabilitation and Housing Accessibility/Special Needs strategies. Costs will not exceed $1,500/applicant.

- Recording fees/doc stamps
- Termite inspections
- Lead-based paint inspection
- Lead Clearance testing/exam

T. Essential Service Personnel Definition (ESP): ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, skilled building trades personnel, automotive mechanics; government employees; and active military.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: The City is committed to the production of energy efficient housing for long term affordability. The City will incorporate energy efficient improvements to reduce energy costs based on funding availability. Specific improvements include: 1) installation of energy efficient doors and windows; 2) replacement of heating and/or cooling systems with high energy efficient 15 SEER; 3) installing R-30 insulation or higher, 4) energy star appliances, and 5) water heaters and low consumption toilets and faucets.

V. Describe efforts to meet the 20% Special Needs set-aside: Housing assistance is available to income eligible persons requiring independent living services in order to maintain housing or develop independent living skills and to those who have a disabling condition, including survivors of domestic violence, those receiving SSDI or SSI or veterans' disability benefits and those who may be hearing and visually impaired.

The City's Housing Accessibility strategy provides funding to retrofit a residential dwelling unit and make it accessible for persons with special needs.

The City markets all programs including the "Housing Accessibility/Special Needs Program" on the City's website. The City interacts with the below agencies who assist persons with disabilities. The City continually communicates to offer special needs services through these organizations, churches, local non-profit housing providers and educators, other city departments such as Codes Compliance, Neighborhood Services, the City's ADA Diversity Coordinator, the Neighborhoods Team (N-Team) and others:

- Disabled American Veterans
- Abilities of Florida
- Disability Achievement Center
- Louise Graham Regeneration Center
- CAPI - City of St. Petersburg
- Community Action Stops Abuse (CASA)
- Pinellas County Urban League
- PARC
- Homes for Independence
- Family Resources
- Goodwill Industries

Every effort is given in processing and documenting that a household member is a special needs applicant. We work with the Social Security Administration, Physicians, and social service organizations to ensure that each applicant is given every consideration for assistance, including observation.

W. Describe efforts to reduce homelessness: The City currently has a staff person dedicated to working with the Homeless Leadership Alliance (HLA) of Pinellas to help end homelessness. Through collaboration of all local jurisdictions and the HLA, it is our goal to end homelessness, making homelessness brief, rare and non-recurring. By way of the Rental Assistance strategy, we will be able to assist those in need.

Section II. LHAP Strategies:

A. Strategy Name: Purchase Assistance Program	Code: 2

a. Summary: The purpose of the Purchase Assistance Program is to promote homeownership for first time homebuyers. Funds shall be made available to eligible homebuyers to assist with the purchase of a new or existing home. Eligible activities under this strategy shall include down payment and closing cost assistance.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

c. Income Categories to be served: Very low, low, moderate and households up to 140% AMI

d. Maximum award: $75,000

e. Terms:

1. Repayment loan/deferred loan/grant: funds will be awarded as an amortized and forgivable loan secured by a recorded subordinate mortgage and promissory note.
2. Interest Rate: 0%
3. Years in loan term: 10 years
4. Forgiveness:

Very Low, Low	100% of the loan will be forgiven at the end of the loan term
Moderate	50% of the loan will be forgiven at the end of the loan term
140%	30% of the loan will be forgiven at the end of the loan term

5. Repayment:

Moderate	Repay 50% of the loan amount over the loan term
140%	Repay 70% of the loan amount over the loan term

6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence; foreclosure; or failure to make payments as stipulated in the promissory note.

   In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the City may modify the terms and conditions of the loan.

   If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient/Tenant Selection Criteria: Applications for assistance under this program will be reviewed and approved on a first-qualified, first-served basis, following receipt of an application, income qualification, and first mortgage approval with priority given to persons with special needs as defined in 420.0004 (13) and essential services personnel. In addition, applicants are required to complete a homebuyer education course.

g. Sponsor Selection Criteria: Not applicable

h. Additional Information: Not applicable

B. Strategy Name: Owner-Occupied Rehabilitation Program	Code: 3

a. Summary: Provides funds for rehabilitation of owner-occupied single-family residential homes. The strategy is to improve the health and safety conditions in the unit and to preserve the home. The repair priorities include roofing, electrical, heating, plumbing, handicap accessibility, and other conditions that may affect the property. Mobile homes are not eligible to receive assistance from this program.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

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

d. Maximum award: $60,000 Rehabilitation/Temporary Relocation

e. Terms:

1. Repayment loan/deferred loan/grant: funds will be awarded as amortized and forgivable loan secured by a recorded mortgage and promissory note
2. Interest Rate: 0%
3. Years in loan term: 10 years
4. Forgiveness:

Extremely Low, Very Low, Low	100% forgiven at the end of the loan term
Moderate	50% forgiven at the end of the loan term

5. Repayment:

Moderate	Repay 50% of the loan amount over the loan term

6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence; foreclosure; or failure to make payments as stipulated in the promissory note.
   In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the City, may modify the terms and conditions of the loan.

   If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient/Tenant Selection Criteria: Applications for assistance under this program will be reviewed and approved on a first qualified, first-served basis, with priority given to persons with special needs as defined in 420.0004 (13), essential service personnel, and households up to 80% AMI. In addition, homeowner must be current on property taxes.

g. Sponsor Selection Criteria: Not applicable

h. Additional Information: Temporary relocation expenses may be provided at an amount not to exceed $5,000, if there are no other housing options such as living with family members.

C. Strategy Name: Housing Accessibility Program	Code: 11

a. Summary: Provide assistance to retrofit eligible owner-occupied single-family residential homes, condominium units, town home units, cooperative residential units to allow functional accessibility for the owner or a member of the household with special needs as defined in 420.0004 (13).

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

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

d. Maximum award: $20,000 ($5,000 grant / $15,000 loan) Rehabilitation/Temporary Relocation

e. Terms:

1. Repayment loan/deferred loan/grant: First $5,000 awarded as a grant, then up to $15,000 may be awarded as a forgivable loan secured by a recorded mortgage and promissory note.
2. Interest Rate: 0%
3. Years in loan term: 5 or 10 years
4. Forgiveness:

Up to $5,000 loan	100% forgiven at the end of a 5-year loan term
$5,001 - $15,000 loan	100% forgiven at the end of a 10-year loan term

5. Repayment: Not required if the loan is not in default.

6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence; foreclosure; or failure to make payments as stipulated in the promissory note.

   In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the City from time to time, may modify the terms and conditions of the loan.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient/Tenant Selection Criteria: Applications for assistance under this program will be reviewed and approved on a first qualified, first-served basis, with priority given to persons with special needs as defined in 420.0004 (13), essential service personnel, and households up to 80% AMI.

g. Sponsor Selection Criteria: Not applicable

h. Additional Information: Temporary relocation expenses may be provided at an amount not to exceed $5,000, if there are no other housing options such as living with family members.

D. Strategy Name: Disaster Relief Program	Code: 5, 16

a. Summary: Provide assistance in which an emergency or disaster has been declared by executive order of the President or Governor. SHIP disaster funds may be used for items such as, but not limited to:

1. Demolition, rehabilitation, new construction, relocation, or any other eligible activities as provided under Florida Statutes or as authorized by the City. Assistance will only be provided for repairs not covered by insurance or other disaster programs;
2. Purchase/reimbursement of emergency supplies for eligible households to weatherproof damaged homes;
3. Interim repairs/reimbursement to avoid further damage required to make the individual housing unit habitable;
4. Reimbursement for tree and debris removal which may have impacted the home structurally;
5. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
6. Rental and utility assistance for eligible applicants; and
7. Mortgage and utility assistance for eligible applicants.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

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

d. Maximum award: $100,000 loan for summary strategy items 1-4
$8,000 grant for summary strategy items 5-7

e. Terms:

For Summary Strategy Items 1 - 4:

1. Repayment loan/deferred loan/grant: funds will be awarded as forgivable loans secured by a recorded mortgage and promissory note.
2. Interest Rate: 0%
3. Years in loan term: 5, 10, or 15 years

4. Forgiveness:

$0 - $5,000	100% forgiven after a 5-year loan term
$5,001 - $45,000	100% forgiven after a 10-year loan term
$45,001 - $100,000	100% forgiven after a 15-year loan term

5. Repayment: Not required if the loan is not in default

6. Default: The loan will be determined to be in default if any of the following occurs: sales, transfer, or conveyance of property; conversation to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence; foreclosure; or failure to make payments as stipulated in the promissory note.

   In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the City from time to time, may modify the terms and conditions of the loan.

   If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

   For Summary Strategy Items 5 - 7:

   1. Repayment loan/deferred loan/grant: Grant
   2. Interest Rate: N/A
   3. Years in loan term: Not applicable
   4. Forgiveness: Not applicable
   5. Repayment: Not applicable
   6. Default: Not applicable

f. Recipient/Tenant Selection Criteria: Applications for assistance under this program will be reviewed and approved on a first-qualified, first-served basis, with priority given to persons with special needs as defined in 420.0004 (13), essential service personnel, and households up to 80% AMI.

g. Sponsor Selection Criteria: Not applicable

h. Additional Information: In the event of a disaster or national health emergency, the City will expedite the services of non-profit agencies to assist in the immediate response to the crisis, such as short-term mortgage/utility assistance, rental/utility assistance; and/or home repairs.

E. Strategy Name: Multi-Family Rental Housing Development Program	Code: 14,21

a. Summary: Provides financing for the new construction, acquisition and/or substantial rehabilitation of multi-family rental units developed by eligible sponsors or the City. The City encourages leveraging of SHIP funds whenever possible.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

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

d. Maximum award: $800,000 per development, Maximum per unit amount not to exceed current published HOME max per unit subsidy amount

e. Terms:

1. Repayment loan/deferred loan/grant: funds will be awarded as an amortized or forgivable loan secured by a recorded subordinate mortgage and promissory note.
2. Interest Rate: 0%
3. Years in loan term: 20 years unless longer term required by superior lender.
4. Forgiveness: Loan will be forgiven after 20 years if a simple majority (51%) of the units are designated and maintained as very-low income, homeless, chronically homeless, elderly or persons with special needs as defined in 420.0004 (13).
5. Repayment: Loans that are not forgiven under the criteria listed in number 4, will be at 0% interest and will have a repayment term that will amortize over 30 years, unless a superior lender requires different terms, then may modify to those terms for repayment. Payment amounts will be determined to be acceptable if a minimum debt service ratio of 1.10 is maintained.
6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of the property, conversation to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur without the prior written consent from the City, the outstanding balance will be due and payable.

f. Recipient/Tenant 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/Sub-recipient Selection Criteria: The City shall administer the Multi-family Rental Development Program. An eligible developer/sponsor may submit on a first come, first served basis subject to funding or may submit applications when notified by the City of a Request for Proposals (RFP) for assistance based on funding availability.

The criteria to select eligible Sponsors include, but are not limited to the following:

- Ability to proceed and expedite the development in a timely manner
- Sponsor has a management system in place for effective production, costs, and quality control
- Financial capacity to undertake the project, evidenced by a current audit or other documentation that shows stable financial condition
- If previously funded, sponsor has performed successfully
- If incorporated as a non-profit organization, sponsors must be incorporated at least one year before

application submission deadline and have 501(c)(3) status from the Internal Revenue Service (IRS) at least one year before application

- Selection of Management Company with experience in tenant qualification and selection
- Sponsor is encouraged to leverage other resources to complete the project
- Submits an application that includes pro-forma
- Sponsor must have site control and required zoning to receive funding through this program
- Sponsor must have affordable housing development experience
- Sponsor's project must be recommended for approval by the City's Project Review Team (PRT)
- Sponsor must submit a monitoring and management plan for review and recommendation to the PRT

h. Additional Information: Developer/Sponsor will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units.

F. Strategy Name: Rental Assistance Program	Code: 13, 23, 26

a. Summary: Provide assistance to households who are facing eviction, or very low-income households with at least one adult who is a person with special needs as defined in F.S. 420.0004(13) or very low-income homeless households as defined in 420.9071(20). Cost shall include security and utility deposits, up to 3 month's rent to prevent homelessness, up to 6 month's rent to rapidly re-house the homeless or assist a household with special needs.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

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

d. Maximum award: $10,000

e. Terms :

1. Repayment loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Years in loan term: Not applicable
4. Forgiveness: Not applicable
5. Repayment: Not applicable
6. Default: Not applicable

f. Recipient/Tenant Selection Criteria: Applicants must meet the income qualifications and rent limits established by SHIP, and will be assisted on a first-qualified, first-served basis subject to funding availability

g. Sponsor Selection Criteria: Not applicable

h. Additional Information:

- Applicant must have a minimum twelve-month lease
- Applicant must be a US citizen or permanent resident
- Unit must be able to pass a Housing Quality Standards (HSQ) inspection
- Assistance provided will be based on the SHIP published rents

G. Strategy Name: Demolition/Relocation/Construction	Code: 4

a. Summary: Single-family residential owner-occupied units which are beyond repair and unsafe for habitation and have a condemnation order issued will be demolished and a new structure will be constructed on the same site.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

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

d. Maximum award: $350,000 Demolition/Relocation/Construction

e. Terms:

1. Repayment loan/deferred loan/grant: funds will be awarded as amortized and forgivable loans secured by a recorded mortgage and promissory note.
2. Interest Rate: 0%
3. Years in loan term: 20 years
4. Forgiveness:

Extremely Low	100% forgiven after 20 years
Very Low	80% forgiven at the end of the loan term
Low	70% forgiven at the end of the loan term
Moderate	60% forgiven at the end of the loan term

5. Repayment:

Very Low	Repay 20% over the loan term
Low	Repay 30% over the loan term
Moderate	Repay 40% over the loan term

6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; foreclosure; or failure to occupy the home as primary residence.

   In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home as their primary residence, the mortgage becomes due and payable.

   If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture

funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. Recipient/Tenant Selection Criteria: Applications for assistance under this program will be reviewed and approved on a first qualified, first-served basis, with priority given to persons with special needs as defined in 420.0004 (13), essential service personnel, and households earning up to 80% AMI.

i. Must have resided in the dwelling for at least fifteen (15) years prior to the date of application, with exception in the case of fire, severe water damage, sink holes, or structural damage not covered under property insurance or other Federal or State programs.
ii. Must not have received assistance from the City through CDBG, HOME, and/or SHIP funded programs within the past five (5) years. Exceptions would be granted in the event of fire, severe water damage, sink holes, or structural damage not covered under property insurance or other Federal or State programs.
iii. Must be current on existing mortgage payments. Any occurrences of 90-day late payment within the previous 12 months as reported on a credit report will be evaluated on a case-by-case basis and may serve as the basis for denial from the City.
iv. Primary mortgage holder must provide written approval for the demolition/construction activity, if applicable.

g. Sponsor Selection Criteria: Not applicable

h. Additional Information: At a minimum, the constructed dwelling unit must have a living room, kitchen area and bathroom. Also, it must have bedrooms to accommodate all household members according to housing quality standards. Demolition/Construction of housing will not be made to owners of manufactured or mobile homes. Temporary relocation expenses, including reasonable storage of personal belongings, may be provided at an amount not to exceed $25,000 per unit, if there are no other housing options such as living with family members.

H. Manufactured Housing (Mobile Homes)	Code 3, 28, 29

b. Summary: The manufactured housing strategy may provide funds for:
1. Relocation assistance for persons who are deprived of affordable housing due to closure of a mobile home park in accordance with 723.003, F.S. (code 28)
2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29)
3. Rehabilitation/emergency repairs (code 3)

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

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

d. Maximum award: $10,000 (relocation assistance)
$5,000 (lot rental assistance)
$15,000 (rehab/emergency repairs)

e. Terms:

6. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
7. Interest Rate: 0%
8. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
9. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
10. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
11. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

    In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

    If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.

g. Sponsor Selection Criteria: N/A

h. Additional Information:Manufactured housing constructed after June 1994 is eligible.

III. LHAP Incentive Strategies

A. Name of the Strategy: **Expedited Permitting**

The City will continue the current process of expediting building permit applications as defined in s. 163.3177 (6) (f) (3) for affordable housing projects to a greater degree than other projects with a maximum of 10 business days be established as the time frame for the City to return comments on any affordable housing site plan/permit application. An Affordable Housing Liaison has been hired to track all Certified Affordable Housing Projects. The Process is published on the City's website at:
https://www.stpete.org/business/building_permitting/building_permits.php

B. Name of the Strategy: **Ongoing Review Process**

The Housing Affordability Impact Statement was adopted as one of the original incentives recommended by the first Affordable Housing Advisory Committee (AHAC) and adopted by City Council in 1994. The Impact Statement was included as a requirement in the Housing Element of the Comprehensive Plan and was adopted as an official Administrative Policy in 1998. The City will continue the current process by which it considers, before adoption of policies, ordinances, regulations, or plan provisions that increases the cost of housing by attaching the Affordable Housing Impact Statement whenever necessary.

C. Name of the Strategy: **All allowable fee waivers provided for the development or construction of affordable housing**

The City reduced local permit fees for homes under 1,400 square feet in 2017. In 2018, the City sent a letter to the County requesting that the multi-modal fee be either waived or reduced for affordable housing. The County agreed to the reduction for "units restricted to low-income as a component of affordable housing development incentive programs" and this has been implemented by Pinellas County Ordinance 19-15. The Affordable Housing Advisory Committee continues to encourage a full multi-model fee waiver for certified affordable low-income units to be considered by the Board of County Commissioners. In 2022, City Ordinance 535H was adopted to provide sewer connection fee waivers for workforce housing units with incomes at or below 120% AMI.

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

The City adopted a voluntary Workforce Housing Density Bonus Program in 2007 by Ordinance 854-G. The Program was amended in 2018 to focus on lower incomes, provide clarity and flexibility. The City also amended the Land Development regulations in 2019 (LDR 2019-05 and LDR 2019-06) to increase the number of the Workforce Housing bonus units awarded. In 2020, City Council voted to remove the extra public hearing requirement, use text amendments to create the NTM-1 category, and began the associated map amendment process. In 2021, AHAC voted to support the rezoning of NTM-1 to include allowance of 4-unit density within a ½ mile of Future Major Streets and as related to the City's "Vision 2050 Plan". In 2022, there were no amendments to this incentive. In 2023, City Council voted to approve the rezoning of 2,895 parcels from NT-1 and NT-2 to NTM-1

E. Name of the Strategy: **The allowance of affordable accessory residential units in residential zoning districts.**

The City has allowed accessory dwelling units ("ADUs") in the residential zoning districts of NT1, NT2, and NT4 since 2007. However, in September 2019, the City Council adopted Ord 385-H, which allows ADUs to be constructed on smaller lots (4500 sq. ft.), thereby allowing over 9,000 additional lots to qualify for the construction of an ADU. In 2022, the City adopted Ordinance 509-H, expanding ADUs into NT-3 and NS districts (with certain restrictions) and modifying the parking criteria for ADUs. The City updated its website to include ADU information.

F. Name of the Strategy: **The reduction of parking and setback requirement**

The reduction of parking requirements for smaller and affordable units and for units located within proximity (1/8 mile) of high frequency transit routes was approved by City Council in 2019 (Ord. 375-H).

G. Name of the Strategy: **Allowance of Flexible Lot Configurations, Including Zero-Lot-Line Configurations**

The "Missing Middle" concept allows for flexible urban setbacks to encourage more affordable housing development. LGCP 2019-02 allows new flexibility and was adopted by City Council 11/14/19. Under this revision single-family houses may expand to include ADU's or be redeveloped to a maximum of four (4) residential units. The units may be developed as rental apartments, townhomes, or condominiums.

H. Name of the Strategy: **Modification of street/sidewalk/design requirements**

The City no longer requires a separate walkway from house to curb when home has a front driveway. In addition, the City adopted an affordable housing sidewalk reimbursement program within the South St Petersburg CRA for single family homes that are restricted & sold to households at or below 120%.

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

Single family lots suitable for housing development are placed in the Affordable Lot Disposition Program using a public hearing process. Other lots deemed appropriate are posted for Request for Proposals on the City's website. The City will comply with the requirement of SB102 to prepare an inventory of locally owned land suitable for affordable housing.

J. Name of the Strategy: **The support of development near transportation hubs and major employment centers and mixed–use developments**

This incentive is currently being implemented as the City's Land Development Regulations encourage mixed-use, higher density development that is concentrated along major corridors, the Pinellas Suncoast Transit Authority network, the Central Avenue Bus Rapid Transit route, and within six designated activity centers. In August 2019 City Council Approved reductions of minimum parking standards when a development is located within 1/8 mile of a high frequency transit route.

K. Name of the Strategy: **Waiving special assessment fees/Foreclosure Lot Initiative**

Beginning in 2023, Option D of the special assessment lien waiver process now allows for the $1,000 administrative fee to be waived if the owner records a restrictive covenant requiring occupancy by households at or below 120% AMI.

L. Name of the Strategy: **The identification of existing sources that can be made available to affordable housing developers to provide assistance in locating eligible home buyers and renters for affordable housing units**

The City promotes programs to assist affordable housing developers and provides information under the "Developer Tab" on https://www.stpete.org/housing/

M. Name of the Strategy: **The Rebates for Residential Rehabs Program**

The City established an Affordable Rebates for Residential Rehabilitation Program within the South St Petersburg CRA to assist affordable housing developers. In 2023, a "city-wide" Pilot RRR+ program was approved by Resolution 23-205.

N. Name of the Strategy: **The creation of a web page link to provide public access to all the Affordable Housing Incentives approved by the Committee**

The City places the SHIP Affordable Housing Incentives Plan on both the "Developer Tab" on https://www.stpete.org/housing/ and under the documents list at https://www.stpete.org/housing/documents.php. Additionally, the 2023 Incentive Plan will be posted to the City's website and is searchable by using either "Housing Documents" or "Developer Incentives".

O. Name of the Strategy: **Penny for Pinellas funding for affordable housing land acquisition**

The Penny for Pinellas one-cent local option sales surtax program renewal was passed in 2017. City Council then established by Resolution 2017-378 that $15 million of the "citywide infrastructure" category be designated for affordable housing and further established goals by income levels under Resolution 2018-385. An Interlocal Agreement was approved by City Council on 12/10/2020 by Resolution 2020-523 which authorizes the implementation of this program using the Pinellas County Housing Finance Authority Land Acquisition/Land Trust process. As of 2023, there are 85 units under construction using the City's portion of Penny for Pinellas Land Acquisition Funding and 71 additional units have been approved for this funding and are in the pipeline to close in 2024.

P. Name of the Strategy: **Create a process for City Council to review affordable housing proposals in accordance with the statutory changes adopted under HB 1339 in July 2020**

Local code changes to implement a process to allow the flexibility intended by this House Bill are in process. In 2023, a process for the implementation of HB1339 and SB962 was established in 2022 and updated in 2023 to reflect revisions required due to SB102.

Q. Name of the Strategy**: Implement revisions to Chapter 17.5 site plan approval process to bring into compliance with SB102 Live Local Act.**

In 2023, City Council voted to move forward on an Amendment to reduce the current sixty (60) unit minimum to ten (10) units, eliminate the five (5) acre minimum and the public hearing requirement and add a thirty (30) day public comment period.

R. Name of the Strategy: **Implement a local option property tax abatement process for eligible affordable housing developments.**

In 2023, City Council approved Ordinance 561-H where it passed after a public hearing was held on November 2, 2023. The application process for developers/owners to apply for the local ordinance will be available in January of 2024.

IV. EXHIBITS:

Required

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

B. Timeline for Estimated Encumbrance and Expenditure.

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

D. Signed LHAP Certification.

E. Signed, dated, witnessed, or attested adopting resolution.

Optional

F. Ordinance: (If changed from the original creating ordinance).

G. Interlocal Agreement (Required if applicable).

H. Other Documents Incorporated by Reference.

City of St. Petersburg

Fiscal Year: 2024-2025		
Estimated SHIP Funds for Fiscal Year:	$	2,016,645.00
Salaries and Benefits	$	182,000.00
Office Supplies and Equipment	$	3,664.00
Travel Per diem Workshops, etc.	$	8,000.00
Advertising	$	8,000.00
Other*	$	
Total	$	201,664.00
Admin %		10.00%
		OK

Fiscal Year 2025-2026		
Estimated SHIP Funds for Fiscal Year:	$	2,016,645.00
Salaries and Benefits	$	182,000.00
Office Supplies and Equipment	$	3,664.00
Travel Per diem Workshops, etc.	$	8,000.00
Advertising	$	8,000.00
Other*	$	
Total	$	201,664.00
Admin %		10.00%
		OK

Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	1,851,747.00
Salaries and Benefits	$	175,174.70
Office Supplies and Equipment	$	2,500.00
Travel Per diem Workshops, etc.	$	5,000.00
Advertising	$	2,500.00
Other*	$	
Total	$	185,174.70
Admin %		10.00%
		OK

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

Details:

Exhibit B
Timeline for SHIP Expenditures

St. Petersburg affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030
2028-2029	6/30/2030	6/30/2031	9/15/2031

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation should be notified according to the following dates:

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030
2028-2029	3/30/2031	6/15/2031

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to kathy.cutler@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/timeline 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.

Other Key Deadlines:

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

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2024-2025

Name of Local Government:	City of St. Petersburg
Estimated Funds (Anticipated allocation only):	$ 2,016,645

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
2	Purchase Assistance Program	Yes	2	$75,000	9	$75,000	4	$75,000	$1,125,000.00	$0.00	$1,125,000.00	15
3	Owner-Occupied Rehabilitation Program	Yes	5	$60,000	4	$60,000	1	$60,000	$600,000.00	$0.00	$600,000.00	10
11	Housing Accessibility Program	Yes	1	$20,000	0	$20,000	0	$20,000	$20,000.00	$0.00	$20,000.00	1
5, 16	Disaster Relief Program	Yes	0	$100,000	0	$100,000	0	$100,000	$0.00	$0.00	$0.00	0
4	Demolition/Relocation/Construction	Yes	0	$350,000	0	$350,000	0	$350,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		8		13		5		$1,745,000.00	$0.00	$1,745,000.00	26
Purchase Price Limits:			New	$ 481,176	Existing	$ 481,176						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,21	Multi-Family Rental Housing Development Program	Yes	0	$800,000	0	$800,000	0	$800,000	$0.00	$0.00	$0.00	0
13,23,26	Rental Assistance Program	No	0	$10,000	0	$10,000	0	$10,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$	201,664	10%		OK					
	Home Ownership Counseling		$	65,000								
	Total All Funds		$	2,011,664	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		86.5%	OK
Homeownership % (65% requirement)		86.5%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)		$ 470,000	23.3% OK
Low Income (30% requirement)		$ 915,000	45.4% OK
Moderate Income		$ 360,000	17.9%

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2025-2026

Name of Local Government:	City of St. Petersburg
Estimated Funds (Anticipated allocation only):	$ 2,016,645

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
2	Purchase Assistance Program	Yes	2	$75,000	9	$75,000	4	$75,000	$1,125,000.00	$0.00	$1,125,000.00	15
3	Owner-Occupied Rehabilitation Program	Yes	5	$60,000	4	$60,000	1	$60,000	$600,000.00	$0.00	$600,000.00	10
11	Housing Accessibility Program	Yes	1	$20,000	0	$20,000	0	$20,000	$20,000.00	$0.00	$20,000.00	1
5, 16	Disaster Relief Program	Yes	0	$100,000	0	$100,000	0	$100,000	$0.00	$0.00	$0.00	0
4	Demolition/Relocation/Construction	Yes	0	$350,000	0	$350,000	0	$350,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		8		13		5		$1,745,000.00	$0.00	$1,745,000.00	26
Purchase Price Limits:			New	$ 481,176	Existing	$ 481,176						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,21	Multi-Family Rental Housing Development Program	Yes	0	$800,000	0	$800,000	0	$800,000	$0.00	$0.00	$0.00	0
13,23,26	Rental Assistance Program	No	0	$10,000	0	$10,000	0	$10,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$	201,664	10%			OK				
	Home Ownership Counseling		$	65,000								
	Total All Funds		$	2,011,664	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		86.5%	OK
Homeownership % (65% requirement)		86.5%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	$ 470,000	23.3%	OK
Low Income (30% requirement)	$ 915,000	45.4%	OK
Moderate Income	$ 360,000	17.9%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government:	City of St. Petersburg
Estimated Funds (Anticipated allocation only):	$ 1,851,747

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
2	Purchase Assistance Program	Yes	2	$75,000	5	$75,000	4	$75,000	$825,000.00	$0.00	$825,000.00	11
3	Owner-Occupied Rehabilitation Program	Yes	5	$60,000	4	$60,000	2	$60,000	$660,000.00	$0.00	$660,000.00	11
11	Housing Accessibility Program	Yes	5	$20,000	0	$20,000	0	$20,000	$100,000.00	$0.00	$100,000.00	5
5,6	Disaster Relief Program	Yes	0	$100,000	0	$100,000	0	$100,000	$0.00	$0.00	$0.00	0
4	Demolition/Relocation/Construction	Yes	0	$350,000	0	$350,000	0	$350,000	$0.00	$0.00	$0.00	0
3, 28, 29	Manufactured Housing (Mobile Homes)	Yes	1	$15,000	0	$15,000	0	$15,000	$15,000.00	$0.00	$15,000.00	1
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		13		9		6		$1,600,000.00	$0.00	$1,600,000.00	28
Purchase Price Limits:			New	$ 544,233	Existing	$ 544,233						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,21	Multi-Family Rental Housing Development Program	Yes	0	$800,000	0	$800,000	0	800000	$0.00	$0.00	$0.00	0
13,23,26	Rental Assistance Program	No	0	$10,000	0	$10,000	0	10000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$	185,174	10%		OK					
	Home Ownership Counseling		$	65,000								
	Total All Funds		$	1,850,174	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		86.4%	OK
Homeownership % (65% requirement)		86.4%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	$ 565,000	30.5%	OK
Low Income (30% requirement)	$ 615,000	33.2%	OK
Moderate Income	$ 420,000	22.7%	

Exhibit D
67-37.005(1), F.A.C.
2026

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: City of St. Petersburg

Certifies that:

(1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.

(2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.

(3) A process to determine eligibility and for selection of recipients for funds has been developed.

(4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.

(5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).

(6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.

(7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.

(8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.

(9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.

(10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

(11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.

(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.

(13) SHIP funds will not be pledged for debt service on bonds.

(14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

(15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.

(16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.

(17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Witness

THOMAS GREENE, ASSISTANT CITY ADMINISTRATOR
Type Name and Title

Date

OR

Attest: (Seal)

RESOLUTION NO. 2026-____

A RESOLUTION AUTHORIZING THE MAYOR OR HIS DESIGNEE TO ACCEPT A GRANT IN THE AMOUNT OF $1,851,747 FROM THE FLORIDA HOUSING FINANCE CORPORATION FOR FY 2026/27 TO FUND THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM FOR PROVIDING AFFORDABLE HOUSING OPPORTUNITIES FOR ELIGIBLE PERSONS OR HOUSEHOLDS; AUTHORIZING THE MAYOR OR HIS DESIGNEE TO EXECUTE ALL DOCUMENTS NECESSARY TO EFFECTUATE THIS RESOLUTION; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State Housing Initiatives Partnership Program ("SHIP Program") was created through the William E. Sadowski Affordable Housing Act, Chapter 420.907 – 420.9079, Florida Statutes ("Act"); and

WHEREAS, pursuant to the Act, the SHIP Program provides various affordable housing opportunities for persons or households with area median incomes ("AMI") that are categorized as extremely-low (at or below 30% AMI), very-low (at or below 50% AMI), low (at or below 80% AMI), or moderate (at or below 120% AMI), as well as purchase assistance program opportunities for persons or households with incomes up to 140% AMI; and

WHEREAS, the State of Florida transfers documentary stamp revenues to the Florida Housing Finance Corporation ("FHFC") and local governments for use in implementing programs to produce and preserve affordable housing; and

WHEREAS, for the applicable 12-month period, the Florida Legislature allocated $165,670,000 to the SHIP Program; and

WHEREAS, the City is to receive its grant from the FHFC in the amount of $1,851,747, and must comply with the Act during the implementation of the SHIP Program for FY 2026/27; and

WHEREAS, to accept the grant, the City budgets the strategies in its Local Housing Assistance Plan under the SHIP Program for FY 2026/27, where funding will be allocated to assist eligible applicants and will be appropriated after the adoption of the FY 2027 Operating Budget by City Council; and

WHEREAS, the City must expend all funding from this grant by June 30, 2029.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of St. Petersburg, Florida, that the Mayor or his designee is authorized to accept a grant in the amount of $1,851,747 from the FHFC for FY 2026/27 to fund the SHIP Program for providing various affordable housing opportunities for persons or households with incomes categorized as extremely-low (at or below 30% AMI), very-low (at or below 50% AMI), low (at or below 80% AMI), or moderate (at or below 120% AMI), as well as purchase assistance program opportunities for persons or households with incomes up to 140% AMI, as more particularly described in the foregoing recitals.

BE IT FURTHER RESOLVED that the Mayor or his designee is authorized to execute all documents necessary to effectuate this resolution.

This resolution shall become effective immediately upon its adoption.

LEGAL: Isabella Sabel
00910486

DEPARTMENT: Avery Slyker