



**Hillsborough County**

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

**2025-2026, 2026-2027, 2027-2028**



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**I. Program Details:**

**A. LG(s)**

|                                                 |                     |
|-------------------------------------------------|---------------------|
| Name of Local Government                        | Hillsborough County |
| Does this LHAP contain an interlocal agreement? | No                  |
| If yes, name of other local government(s)       | N/A                 |

**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:** 2025-2026, 2026-2027, 2027-2028

**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. The Hillsborough County Comprehensive Plan Housing Element, Local Housing Trust Fund Plan, and adopted Hillsborough County Consolidated Plan further the strategies of the SHIP Program.

**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.

Hillsborough County will continue current partnerships with the building, banking and real estate industries and expand into new partnerships as feasible to support the program. These efforts include collaborating with local housing advocates for the homeless, for profit and non profit entities assisting very low-and low-income households.

Housing partners are or may become Eligible Sponsors and/or Sub-recipients as defined by the SHIP regulations. An eligible sponsor is an entity that applies for an award from the local government and is awarded SHIP funds to construct affordable housing units and does not include contractors that bid on rehab or construction projects. A Sub-recipient is an entity that is contracted by the local government to administer a portion of the program.

**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



newspapers in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability. The following steps were taken to ensure opportunity was provided for public input:

- a. The draft LHAP was submitted to and reviewed by the Hillsborough County Affordable Housing Advisory Board at the March 24, 2025, meeting.
- b. The draft LHAP was presented to the Hillsborough County BOCC at the April 16, 2025, meeting.
- c. The draft LHAP was posted on the Affordable Housing Services website
- d. The draft LHAP was placed at local public libraries
- e. Emails were sent out to notify interested parties of the availability of the draft LHAP

**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. All waiting lists will be maintained on a first-qualified, first-served basis unless otherwise state in a specific strategy.

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

|                                                                                   |
|-----------------------------------------------------------------------------------|
| For Disaster strategy, priority is given to Special Needs and Very low income. NA |
|-----------------------------------------------------------------------------------|

**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. . Hillsborough County complies with all requirements of these anti-discrimination statutes, the Hillsborough County Board of County Commissioners adopted the Human Rights Ordinance (Ordinance 00-37, as amended) in support of these anti-discrimination statutes.

**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 Prevention Counseling, Transportation, Financial Management Counseling, Rental Housing Counseling, and Housing Stability Counseling

**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 |  |
|--------------------------|--|



|                                                                                                                                                            |    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| Local HFA Numbers located at <a href="https://myfirstfloridahome.com/hillsborough-county.html">https://myfirstfloridahome.com/hillsborough-county.html</a> | XX |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|----|

- 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](http://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                 | Hillsborough County Affordable Housing Services Department | 10%                   |
| Third Party Entity/Sub-recipient | Housing Finance Authority                                  | 0%                    |

- 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 County or sub-recipient may charge a reasonable project delivery fee to cover the cost to deliver housing related services performed by non-county employees. Project delivery cost are applicable to the following strategies: A. Owner-Occupied Rehabilitation, C. Demolition / Reconstruction, projects completed by an agency. The fee will be part of a written agreement with the agency and capped at 5% of SHIP assistance for the construction or rehabilitation of rental or owner-occupied housing units.
- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Hillsborough County Affordable Housing Services will encourage the use of Green Building Standards which address the following areas:

**Energy and Water Efficiency**

- High efficiency heating, ventilation, and air conditioning (HVAC) systems;
- Low-E (heat blocking) windows;
- Energy efficient appliances and water-saving fixtures;
- LED light bulbs, and
- Building orientation to maximize use of natural light.

**Environmental Sustainability**

Hillsborough County encourages the following ways to reduce the impact of construction on the environment:

- Recycled/recyclable materials;
- Infill development and adaptive site reuse;
- Native landscaping; and
- Water-saving irrigation techniques.



### Healthy Living Environments

The following building practices can reduce health risks:

- Low VOC (volatile organic compound)/no-VOC paint, primer, sealant;
- Formaldehyde-free cabinets;
- Good ventilation for high indoor air quality; and
- Fans in bathrooms to prevent mold and mildew growth.

Energy Efficiency and Green Housing related repairs shall be encouraged. Every effort will be made to leverage SHIP funding with Utility Rebates for insulation, air conditioner replacement and more. Repairs shall also be guided by the Enterprise Foundation's Green Communities Criteria 2020 which included single family rehabilitation specifications. These repairs shall include but not be limited to the following:

- Window repair, replacement and weather stripping
- Paints and primers that meet the Green Seal G-11 Environmental Standard
- Commodes with 1.3 gallons per flush capacity
- Building envelope sealing specifications
- Installation of Energy Star Ceiling Fans
- Integrated Pest Control Management that does not use insecticides
- Proper ventilation when undertaking substantial rehabilitation

- V. Describe efforts to meet the 20% Special Needs set-aside:** : This includes rehabilitation activities for barrier removal for disabled households and assisting victims of domestic violence; owner-occupied rehab projects that include but are not limited to rehabilitation for ADA accessibility and/or technological enhancements and devices, the removal of material and architectural barriers that restrict the mobility and accessibility of disabled persons, and general home rehabilitation to allow this special needs population to remain in their homes. The improvements can include, but are not limited to, carpentry repairs, handicap modifications, plumbing repairs, and roof repairs or replacement.

SHIP funding is also provided to non-profit project sponsors and/or sub-recipients to manage the Demo/Replacement Program with the purpose of providing homeowners or occupants with special needs, occupying housing units that are beyond repair and unsafe for habitation, with decent, safe and sanitary homes to be able to remain independent for as long as possible.

Each program sponsor uses an outreach and marketing plan to ensure special needs clients are being served. Examples of these methods are social media outlets, contact through community partners, civic organizations, advertising in mainstream community media and in cooperation from the Elder Helpline at the Senior Connection, 2-1-1 at the Crisis Center, Adult Protective Services through the Florida Department of Children and Families and our own Affordable Housing Office and Aging Services departments.

- W. Describe efforts to reduce homelessness:** Hillsborough County collaborates with the lead entity of the local Continuum of Care/Tampa Hillsborough Homeless Initiative (THHI), and the County's Homeless Services Department to ensure resources are targeted and strategies are followed to reduce homelessness. AHS staff attends the monthly CoC meetings to track both solutions and efforts of local homeless assistance providers. As the recipient of the HUD Emergency Solutions Grant, AHS partners with the CoC to administer the HESG activities and a portion of the CDBG public service funding that is used as a match to the HESG funds. This working relationship allows for a coordinated effort on reducing homelessness and a better use



of resources to reduce duplication of services.

## Section II. LHAP Strategies:

|                                         |        |
|-----------------------------------------|--------|
| <b>A. Owner Occupied Rehabilitation</b> | Code 3 |
|-----------------------------------------|--------|

Summary: The County or eligible sponsors or subrecipients may perform necessary rehabilitation on substandard eligible single-family housing units for owner-occupied households. The County or eligible sponsors or subrecipients may perform new additions to the existing home, or new construction or rehabilitation/preservation of an accessory dwelling unit (ADU) that will be occupied by family members to address overcrowding conditions. Improvements may include barrier removal, special needs modifications, fire hazard and damage repair, health and safety repairs of all structural items as needed and the replacement of major systems such as HVAC, plumbing, roofing and electrical. Additionally, the County or eligible sponsors may make payment of a Homeowner Insurance Policy premium for one (1) year (in conjunction with Owner-Occupied Rehab if homeowner does not have insurance).

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$200,000 (\$100,000 - OOR / \$100,000 - ADU)
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded mortgage and note for all hard costs.
  - 2. Interest Rate: 0% for Rehabilitation  
N/A for Homeowners Insurance Policy premium
  - 3. Years in loan term:

| Amount of Assistance | Affordability Period |
|----------------------|----------------------|
| <\$15,000            | 5 Years              |
| \$15,000 - \$40,000  | 10 Years             |
| >\$40,000            | 15 Years             |

- 4. Forgiveness: The loan is forgiven on a prorated basis so that the principal is forgiven annually based on the amount of assistance.

| Amount of Assistance | Portion forgiven each year |
|----------------------|----------------------------|
| <\$15,000            | 1/5 <sup>th</sup>          |
| \$15,000 - \$40,000  | 1/10 <sup>th</sup>         |
| >\$40,000            | 1/15 <sup>th</sup>         |

- 5. Repayment: No repayment is required if the loan is in good standing.
- 6. Default: The borrower must repay the outstanding amount of the loan if they sell, transfer title, rent, if the home ceases to be the primary homestead residence, or if they fail to meet the requirements of the loan documents during the term of the loan. In cases where the qualifying homeowner(s) dies 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. In the event of foreclosure by a superior mortgage holder, the county will make an effort to obtain excess proceeds through the legal process if it is determined that adequate funds may be available

- f. Recipient/Tenant Selection Criteria: Eligible applicants will be approved for assistance on a first-qualified, first-served basis subject to funding availability and priority ranking issues. In compliance with established County policies, other selection criteria are as follows:
1. Priority will be given to households displaced and/or damaged by a disaster that is declared by Executive Order of the President or Governor, Special Needs applicants and very low-income applicants.
  2. Must have resided in the dwelling for at least two (2) years prior to the date of application under a recorded instrument and have a current homestead exemption
  3. Must not have received assistance from funding received from Hillsborough County either through the program sponsor or the CDBG, HOME and/or SHIP funded programs or the Hillsborough County AHS Homeowner Rehabilitation program within the past five (5) years, except that those receiving Emergency Repair funding from the County will still be considered.
  4. Must be current on existing mortgage payments. Any occurrences of 30-day late payment within the previous 12 months as reported on a commercial credit report will be evaluated on a case-by-case basis and may serve as the basis for denial from the Director of AHS. Applicants could be denied assistance with any occurrence of any late payment from the past 60 days within the previous 12 months.
  5. Applicants must be in good standing with the County. County utility accounts and property taxes must be current. Property with code enforcement violations may be assisted in order to eliminate substandard housing.
  6. Any outstanding certified judgments or liens against the subject property will be reviewed as follows:
    - a) If there is \$75,000 or less remaining on the first mortgage, the judgment lien(s) can total up to \$20K, as long as the County's rehab mortgage is for \$100,000 or less.
    - b) If there is more than \$75,000 remaining on the first mortgage, the judgment lien(s) can total up to \$10K, as long as the County's rehab mortgage is for \$100,000 or less.
    - c) No second mortgages, other than as described herein, will be permitted.
    - d) Code Enforcement liens related to the needed repairs, mortgage loans related to down payment assistance, or foreclosure prevention services received are exempt. AHS will assist with the removal of Code Enforcement liens if the rehabilitation work satisfies the terms of the Code liens.
    - e) If the owner is a candidate for demo/replacement, they may have an existing first mortgage not to exceed \$50,000 only. In the sole discretion of the AHS Director, a UCC lien for solar energy panels may be acceptable to the County. The County, however, will at no point in time accept less than a third position.
  7. The owner must commit to maintaining homeowner's insurance through the duration of the affordability period (based on the loan amount) and include the County as a loss payee or lienholder.
  8. Property title must be held in fee simple absolute or in a life estate. No trusts or "Estate of" properties will be considered.
  9. Any property repairs that exceed the 50% of the appraised value, as determined by the property appraiser, will be transferred to the demolition-reconstruction strategy.



- g. Sponsor Selection Criteria: The County has a competitive Request for Proposal (RFP) process for the selection of sponsors and/or subrecipients. This RFP process uses the following criteria to select the most responsive applicants: (1) Capacity/Qualification/Approach/Ability (2) Staffing plan for the project, (3) leveraged funding proposed to project and (4) the financial capacity of the organization. Further information on the evaluation process can be found through the Hillsborough County's Procurement Policy and Procedures found under 'documents' at <https://hcfl.gov/businesses/doing-business-with-hillsborough>.
- h. Additional Information: Owners applying for rehabilitation for special needs modifications, barrier removal or minor repairs totaling less than \$25,000 in cost will not be required to have homeowners insurance.

|                                           |        |
|-------------------------------------------|--------|
| <b>B. Water/Sewer Utility Connections</b> | Code 8 |
|-------------------------------------------|--------|

Summary: Single-family owner-occupied residential units may qualify for financial assistance to offset the costs in converting an existing septic system to the Hillsborough County's central collection system within the program referred to as septic-to-sewer. Single-family owner-occupied residential units may qualify for financial assistance to convert an existing residential well over to the Hillsborough County's potable water system. Costs associated with fees, permits and construction are included.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$15,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Grant for all costs
  2. Interest Rate: N/A
  3. Years in loan term: N/A
  4. Forgiveness: N/A
  5. Repayment: N/A
  6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Eligible applicants will be approved for assistance on a first-qualified, first-served basis subject to funding availability and priority ranking issues. In compliance with established County policies, other selection criteria are as follows:
1. Priority will be given to households displaced and/or damaged by a disaster that is declared by Executive Order of the President or Governor, Special Needs applicants and very low-income applicants
  2. Ability to demonstrate that for the term of the loan, applicant has the ability to pay property taxes, insurance, utilities and existing mortgage payments and must be able to demonstrate the ability to maintain the property.
  3. Must have resided in the dwelling for at least two (2) years prior to the date of application.
  4. Must not have received assistance from funding received from Hillsborough County either through the



program sponsor or the CDBG, HOME and/or SHIP funded programs or the Hillsborough County AHS Homeowner Rehabilitation program within the past five (5) years

- g. Sponsor Selection Criteria: The County has a competitive Request for Proposal (RFP) process for the selection of sponsors and/or subrecipients. This RFP process uses the following criteria to select the most responsive applicants: (1) Previous experience of the organization, (2) Staffing plan for the project, (3) leveraged funding proposed to project and (4) the financial capacity of the organization. Further information on the evaluation process can be found through the Hillsborough County's Procurement Policy and Procedures found under 'documents' at: <https://hcfl.gov/businesses/doing-business-with-hillsborough>
- h. Additional Information: N/A

|                                       |        |
|---------------------------------------|--------|
| <b>C. Demolition / Reconstruction</b> | Code 4 |
|---------------------------------------|--------|

Summary: Single-family residential owner-occupied units beyond repair and unsafe for habitation will be demolished and the structure will be reconstructed on the same site, where rehabilitation costs exceed 50% of the value of the home, as determined by appraisal or property assessment. Additionally, the County or eligible sponsors may make payment of an initial Homeowner Insurance Policy premium for one (1) year (in conjunction with Demolition/Reconstruction if homeowner does not have insurance).

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$375,000; (\$50,000-payoff of first mortgage)
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan will be secured by a note and mortgage. Relocation costs will be included as needed as part of the maximum award and provided in the form of a grant.
  2. Interest Rate: 0% for demolition, reconstruction and mortgage payoff  
N/A for relocation cost  
N/A for Homeowner Insurance Policy premium
  3. Years in loan term: 20
  4. Forgiveness: The loan is forgiven on a prorated basis so that the principal is forgiven annually based on the amount of assistance by one-twentieth (1/20<sup>th</sup>) for each year from execution of mortgage.
  5. Repayment: No repayment is required if the loan is in good standing.
  6. Default: The borrower is in default and must repay the outstanding amount of the loan if the property is sold, transfer of title, rented, or if the home ceases to be the primary homestead residence. In the event of death of all eligible homeowner(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 loan will be due and payable. In the event of foreclosure by a superior mortgage holder, the County will make an effort to obtain excess proceeds through a legal process if it is determined that adequate funds may be available.



- f. Recipient/Tenant Selection Criteria: Recipients will be selected on a first-qualified, first-served basis
1. Priority will be given to households displaced and/or damaged by a disaster that is declared by Executive Order of the President or Governor, special needs and very-low income clients.
  2. Ability to demonstrate that for the term of the loan, applicant has the ability to pay property taxes, insurance, utilities and existing mortgage payments. ~~and must be able to demonstrate the ability to maintain the property.~~
  3. Must have resided in the dwelling for at least two (2) years prior to the date of application.
  4. Must not have received assistance from funding received from Hillsborough County either through the program sponsor or the CDBG, HOME and/or SHIP funded programs or the Hillsborough County AHS Homeowner Rehabilitation program within the past five (5) years, except that those who received Emergency Repair grants will still be eligible.
  5. Must be current on existing mortgage payments, with an existing first mortgage balance of no more than \$50,000. Any occurrences of 90-day late payment within the previous 12 months as reported on a commercial credit report will be evaluated on a case-by-case basis and may serve as the basis for denial from the Director of AHS.
  6. Primary mortgage holder must provide written approval for the demolition/reconstruction activity, if applicable.
  7. Applicants must be in good standing with the County. County property taxes must be current. Property with code enforcement violations may be assisted in order to eliminate substandard housing.
  8. The owner must commit to maintaining homeowner's insurance through the duration of the affordability period (based on the loan amount) and include the County as a loss payee.
  9. The post construction value of the property may not exceed the maximum award and must fall within the guidelines according to SHIP rules and statutes.
- g. Sponsor Selection Criteria: The County has a competitive Request for Proposal (RFP) process for the selection of sponsors and/or subrecipients. This RFP process uses the following criteria to select the most responsive applicants: (1) Previous experience of the organization, (2) Staffing plan for the project, (3) leveraged funding proposed to project and (4) the financial capacity of the organization. Further information on the evaluation process can be found through the Hillsborough County's Procurement Policy and Procedures found under 'documents' at: <https://hcfl.gov/businesses/doing-business-with-hillsborough>.
- h. Additional Information: All construction shall address the Green Housing Standards listed under "Program Details," Section U of this plan. As per 24 CFR Part 982.401 (d) (2) – at a minimum, the dwelling unit must have a living room, kitchen area and a bathroom. Also, it must have bedrooms to accommodate all household members according to HQS standards. Replacement Housing will not be made to owners of a manufactured or mobile home located in a 'park' or on land not owned by the applicant. Any manufactured housing to be assisted must meet the "eligible housing" definition noted at Section 420.9071(9) Florida Statutes. Temporary relocation expenses may be provided at an amount not greater than \$27,000 per unit. The initial annual homeowner insurance policy premium will be an eligible loan closing expense. Flood insurance will be required in special flood hazard areas and the initial annual homeowner insurance policy premium will be an eligible loan closing expense.



|                                   |          |
|-----------------------------------|----------|
| <b>D. Purchase Assistance HFA</b> | Code 1,2 |
|-----------------------------------|----------|

a. Summary: Assists first time homebuyers with purchase of the property. The County has entered into SHIP program funding agreement with the Housing Finance Authority of Hillsborough County (HFA) to fund costs for purchase assistance.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$ 100,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Funds will be award as a deferred, subordinate loan secured by a recorded mortgage and note.
  - 2. Interest Rate: 0%
  - 3. Years in loan term: Thirty (30) years.
  - 4. Forgiveness: N/A
  - 5. Repayment: The loan balance will be repaid in full when the property is sold or when first mortgage has been satisfied.
  - 6. Default: If the borrower (a) sells, transfers or disposes of the property or home either voluntarily or involuntarily; (b) borrower fails or ceases to occupy the home as a principal residence; (c) borrower or surviving spouse of borrower dies; or (d) borrower refinances the first mortgage loan, at which time the remaining balance is due; (e) if borrower does not pay the full amount of the subordinate mortgage upon the maturity date of the primary mortgager; the borrower will be in default. If borrower is in default, the Note holder may bring about actions not prohibited by applicable law and required borrower to pay the note holder's costs and expenses.

In the event of death of all eligible homeowner(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 loan will be due and payable.

In the event of foreclosure by a superior mortgage holder, the County will make an effort to obtain excess proceeds through h legal process if is determined that adequate funds may be available.

- f. Recipient/Tenant Selection Criteria:
  - 1. Applicants will be ranked for assistance on a first-qualified, first-served basis. Priority will be given to households displaced and/or damaged by a disaster that is declared by Executive Order of the President or Governor, and households that meet SHIP definition of special needs.
  - 2. Any household assisted must purchase a home located within the unincorporated County, City of Plant City or City of Temple Terrace.
  - 3. A certificate of homeownership counseling completion from a HUD-certified counseling agency is



required prior to loan closing.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: The County has entered into SHIP Program Funding Agreement with the Housing Finance Authority of Hillsborough County to fund costs for down payment assistance to eligible clients. Household income will be verified according to an IRS process, and standard lending practices, rather than the HUD Section 8 income definition used for other SHIP strategies. This acceptable alternative method is required because the SHIP assistance provided under this strategy is combined with tax exempt bond mortgages and/or with Mortgage Credit Certificates, which mandates an IRS based income verification process.

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| <b>E. Purchase Assistance</b> | Code 1,2 |
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a. Summary: The County provides purchase assistance towards the purchase of eligible owner-occupied housing, including single-family homes, townhomes, condominiums or villas and for construction of new single-family homes. Prospective homeowners must qualify as a first-time homebuyer.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$100,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
  2. Interest Rate: 0%
  3. Years in loan term:

| Assistance              | Loan Term |
|-------------------------|-----------|
| <\$15,000               | 5 Years   |
| \$15,000 up to \$40,000 | 10 Years  |
| >\$40,000               | 15 Years  |
| New Construction        | 20 Years  |

4. Forgiveness: The loans will be forgiven based upon the period of affordability as outlined below

| Assistance              | Portion Forgiven Annually |
|-------------------------|---------------------------|
| <\$15,000               | 1/5 <sup>th</sup>         |
| \$15,000 up to \$40,000 | 1/10 <sup>th</sup>        |
| >\$40,000               | 1/15 <sup>th</sup>        |
| New Construction        | 1/20 <sup>th</sup>        |

5. Repayment: None required as long as loan is in good standing
6. Default: The borrower must repay the outstanding amount of the loan if they sell, transfer title, rent,



if the home ceases to be the primary homestead residence, or if they fail to meet the requirements of the loan documents during the term of the loan. 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.

- f. Recipient/Tenant Selection Criteria:
  - 1. Applicants will be ranked for assistance based on a first-qualified, first-served basis. Priority will be given to households displaced and/or damaged by a disaster that is declared by Executive Order of the President or Governor, and households that meet SHIP definition of special needs.
  - 2. A certificate of homeownership counseling completion is required prior to loan closing.
  - 3. Applicant must be a first-time homebuyer.
- g. Sponsor/Sub-recipient Selection Criteria: N/A.
- h. Additional Information: Any household assisted must purchase a home within unincorporated County, City of Plant City or the City of Temple Terrace.

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| <b>F. New Construction and Redevelopment</b> | Code 10 |
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Summary: SHIP funds may be awarded to a sponsor/developer to build homes and/or acquire existing homes to rehabilitate for the purpose of increasing or improving the affordable housing stock. These homes will be made available for resale to eligible buyers who may additionally qualify for down payment assistance for these homes.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:
  - i. Sponsor/Developer - \$307,662 per unit
  - ii. Homebuyer - \$35,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant:
    - i. Developer/Sponsor: Deferred loan secured by a recorded subordinate mortgage and note.
    - ii. Homebuyer: Deferred loan secured by a recorded subordinate mortgage and note
  - 2. Interest Rate:
    - i. Developer/Sponsor: 0%
    - ii. Homebuyer: 0%
  - 3. Years in loan term:
    - i. Developer/Sponsor: 24 months from loan origination date or six months following the Certificate of Occupancy, whichever comes first.
    - ii. Homebuyer: 30 years
  - 4. Forgiveness:
    - i. Developer/Sponsor: N/A



- ii. Homebuyer: at the end of 30-year term
- 5. Repayment:
  - i. Developer/Sponsor: Repayment occurs upon sale of the home or at the end of the 24- month term whichever comes first. Developer may charge up to a 15% developer fee.
  - ii. Homebuyer: None required as long as loan is in good standing
- 6. Default:
  - i. Developer/Sponsor: The borrower must repay the outstanding amount of the loan if they fail to meet the requirements of the loan documents during the term of the loan. A Land Use Restriction Agreement will also be required and recorded in the public records at the same time as the mortgage and promissory note.
  - ii. Homebuyer: The borrower must repay the outstanding amount of the loan if they sell, transfer title, rent, if the home ceases to be the primary homestead residence, or if they fail to meet the requirements of the loan documents during the term of the loan. 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
- f. Recipient/Tenant Selection Criteria: A sponsor/developer will select and sell homes to eligible households on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria: The County may use a competitive Request for Proposal (RFP) process for the selection of sponsors and/or subrecipients or another procurement process in alignment with the Hillsborough County's Procurement Policies and Procedures. Generally, the RFP process is preferred and uses the following criteria to select the most responsive applicants: (1) Previous experience of the organization, (2) Staffing plan for the project, (3) leveraged funding proposed to project and (4) the financial capacity of the organization. Further information on the evaluation process can be found through the Hillsborough County's Procurement Policy and Procedures found under 'documents' at: <https://hcfl.gov/businesses/doing-business-with-hillsborough>.
- h. Additional Information: All construction shall address the Green Housing Standards listed under "Program Details," Section U of this plan. The County will be responsible for monitoring affordability and provide regular monitoring reports required under the SHIP statute. This strategy may be leveraged with other resources such as local housing trust fund, HOME funding and Community Development Financial Institution funding to assist selected new affordable developments.

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| <b>G. Rental Rehab and New Construction</b> | Code 14,21 |
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| Summary: SHIP funds may be awarded for site acquisition, site development and infrastructure improvements to include utilities, road improvements and drainage systems, rehabilitation and construction of units or shelter facilities. |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028



- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$350,000 per unit
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded subordinate mortgage and note
  - 2. Interest Rate:
    - i. Not-for-profit Agencies: 0 % and is determined during the underwriting process based on the overall financial capability, capital stacking and overall project financials as determined by the underwriter. See Exhibit H – underwriting criteria.
    - ii. Quasi-Governmental Agencies – Funds will be granted at the option of the County and / or the same as Not-for-profit agencies subject to Underwriting See Exhibit H – underwriting criteria.
    - iii. For-profit Developer/Sponsor: Fixed rate ranging between 1% - 3% and is determined during the underwriting process and is determined during the underwriting process based on the overall financial capability, capital stacking and overall project financials as determined by the underwriter. See Exhibit H – underwriting criteria.
  - 3. Years in loan term: 30 years.
  - 4. Forgiveness: Forgiven at the end of the term.
  - 5. Repayment: For all qualified sponsors the loan is due and payable at the end of the term, unless the County negotiates an extended loan term to secure affordable housing for a longer period of time in the best interest of the residents.
  - 6. Default: The borrower must repay the outstanding amount of the loan if they sell, transfer title, or if they fail to meet the requirements of the loan documents during the term of the loan. A Land Use Restriction Agreement will also be required and recorded in the public records
- f. Recipient/Tenant Selection Criteria: A sponsor's designated management company will select and place eligible households into SHIP assisted units on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria: The County may use a competitive Request for Proposal (RFP) process for the selection of sponsors and/or subrecipients or another procurement process in alignment with the Hillsborough County's Procurement Policies and Procedures. Generally, the RFP process is preferred and uses the following criteria to select the most responsive applicants: (1) Previous experience of the organization, (2) Staffing plan for the project, (3) leveraged funding proposed to project and (4) the financial capacity of the organization. Further information on the evaluation process can be found through the Hillsborough County's Procurement Policy and Procedures found under 'documents' at: <https://hcfl.gov/businesses/doing-business-with-hillsborough>.
- h. Additional Information: All construction shall address the Green Housing Standards listed under "Program Details," Section U of this plan. The County will be responsible for monitoring affordability and provide regular tenant monitoring reports required under the SHIP statute. This strategy will be leveraged with other resources such as HOME funding and Community Development Financial Institution funding to assist



selected affordable developments. Temporary relocation expenses may be provided at an amount not greater than \$27,000 per unit, which is included in the maximum award per unit .

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| <b>H. Special Needs Rental Housing</b> | Code 12 |
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a. Summary: This program will provide funding to eligible non-profits for the acquisition of land, construction of housing, and/or acquisition and rehabilitation of, or additions to, existing housing to be used for housing persons with special needs as defined in Section 420.0004 (13) Florida Statutes.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$300,000 per unit
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded mortgage, note and land use restriction agreement.
  - 2. Interest Rate: 0%
  - 3. Years in loan term: 20
  - 4. Forgiveness: The loan balance will be forgiven at the end of the loan term.
  - 5. Repayment: None required as long as the loan is in good standing.
  - 6. Default: A Default of the loan occurs if the Mortgagor no longer uses the property as Special Needs Housing, or if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntary, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy, or other proceeding, or if foreclosure action is instituted against the property. A Land Use Restriction Agreement will also be required and recorded in the public records. In the event of a default, the loan shall become due and payable immediately and the loan will be repaid to the Hillsborough County SHIP Fund as program income. SHIP assisted housing for special needs offered for sale prior to the end of the 15-year affordability period must give a first right of refusal to eligible not-for-profit organizations for purchase at the current market value for continued occupancy by eligible residents.
- f. Recipient/Tenant Selection Criteria: Eligible tenants will be approved for assistance on a first-qualified, first-served basis subject to funding availability and priority ranking issues. In compliance with established County policies, other selection criteria are as follows:
  - 1. Priority will be given to households displaced and/or damaged by a disaster that is declared by Executive Order of the President or Governor and low-income applicants.
- g. Sponsor Selection Criteria:
  - 1. Funds must be expended in Hillsborough County.
  - 2. Sponsors must provide housing units to persons with special needs.
  - 3. Sponsors must demonstrate the ability to successfully complete similar projects in a timely manner demonstrating capacity to develop affordable housing.
  - 4. Sponsors' financial accountability standards must permit Hillsborough County SHIP Administrator to account for and audit the SHIP funds utilized in order to meet the state statutory requirements of the SHIP



Program relating to beneficiaries and units assisted.

5. Sponsors must have the administrative capacity to provide all necessary income, demographic and medical documentation the year monies are expended in order to meet the state statutory requirements of the SHIP program relating to beneficiaries, units assisted and state statutory deadlines for expending SHIP program funds.

6. Sponsors must have the administrative capacity to re-certify residents' income, demographic and medical documentation during the 15-year term, pursuant to Chapter 420, Part V, Florida Statutes.

7. Sponsors must have some prior grant experience.

h. Additional Information: Depending upon the scale of the proposal, other financing sources for projects under this strategy, such as private loans or grants from non-profits or other government programs may be required.

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|----------------------------------------------------------|------------|
| <b>I. Disaster Assistance - Homeownership and Rental</b> | Code 5, 16 |
|----------------------------------------------------------|------------|

a. Summary: This strategy will only be used when a disaster is declared by Executive Order of the President or Governor. These funds will be used for the following short-term and long-term activities:

**Repair Assistance:** (1) Payment of insurance deductibles for repair/rehabilitation of homes covered by homeowners' insurance policies. (2) Purchase of emergency supplies to waterproof damaged homes. (3) Interim repairs to avoid further damage such as tree and debris removal required to make housing units habitable. (4) Construction of wells or repair of existing wells where public water is unavailable. (5) Security deposits and temporary rental assistance for displaced households. (6) Removal of incipient environmental hazards or hazards that may damage a structure, including but not limited to mold remediation. (7) Repairs and/or replacement to the roofing system of the home when such damage was directly caused by declared disaster. (8) Home rehabilitation to repair damages. (9) Payment of Homeowner Insurance Policy premium for one (1) year (in conjunction with New Construction and Owner-Occupied Rehab if homeowner does not have insurance). (10) Demolition and reconstruction on the same site for single-family residential owner-occupied units beyond repair and unsafe for habitation, where rehabilitation costs exceed 50% of the value of the home, as determined by appraisal or property assessment.

**Foreclosure Prevention Assistance:** (1) Payment of past due mortgage payments (greater than one (1) month up to 180 days) for payments of mortgages where foreclosure proceedings were initiated after disaster was declared. Eligible expenses include delinquent mortgage payments (principal, interest, taxes and insurance) and utility assistance. (2) Foreclosure prevention counseling with HUD approved Housing Counseling Agency.

**Rental Assistance:** To be used for rental or displaced assistance to include rent up to six month and rental security deposit fees.

**Utility Assistance:** To be used for utility assistance to include utility assistance for displaced households to include utility assistance payments up to six months and utility account deposit fees.

**Purchase Assistance:** To be used for purchase assistance when displaced households are permanently moving.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$200,000



\$350,000 for Demolition/Reconstruction; (\$50,000 – payoff of first mortgage)  
 \$15,000 for Foreclosure Prevention  
 \$20,000 for Rental or displaced assistance  
 \$2,800 for Rental security deposit  
 \$2,500 for Utility Assistance  
 \$2,000 for Utility deposit  
 \$100,000 for Purchase Assistance

e. Terms:

1. Repayment loan/deferred loan/grant:

**Deferred Loans secured by mortgage and note:**

Repair Assistance  
 Demolition/Reconstruction  
 Purchase Assistance – Deferred loan secured by a note and mortgage

**Grant Programs:**

- Foreclosure Assistance
  - Rental, or temporary shelter for displaced assistance
  - Rental security deposit assistance
  - Utility Deposit and/or Utility Assistance
  - Homeowner Insurance Policy Premium Assistance
2. Interest Rate: 0%
  3. Years in loan term: Repair Assistance term is based upon forgiveness table below. Not applicable to granted funds for foreclosure assistance, rental/displacement and/or utility assistance:

| Assistance          | Loan Term | Portion Forgiven Annually |
|---------------------|-----------|---------------------------|
| <\$15,000           | 5 Years   | 1/5 <sup>th</sup>         |
| \$15,000 - \$20,000 | 10 Years  | 1/10 <sup>th</sup>        |
| >\$40,000           | 15 Years  | 1/15 <sup>th</sup>        |

4. Forgiveness: Repair Assistance loan will be forgiven based upon the period of affordability as outlined below:

| Assistance          | Loan Term | Portion Forgiven Annually |
|---------------------|-----------|---------------------------|
| <\$15,000           | 5 Years   | 1/5 <sup>th</sup>         |
| \$15,000 - \$20,000 | 10 Years  | 1/10 <sup>th</sup>        |
| >\$40,000           | 15 Years  | 1/15 <sup>th</sup>        |

5. Repayment: No repayment required as long as the loan is in good standing.
6. Default: The Repair Assistance and Purchase Assistance borrower must repay the outstanding amount of the loan if they sell, transfer title, rent, if the home ceases to be the primary homestead residence, or if they fail to meet the requirements of the loan documents during the term of the loan. 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. Not applicable to granted funds for foreclosure assistance and/or utility assistance.



- f. Recipient Selection Criteria: Assistance shall be provided on a first-qualified, first-served basis on a one-time basis for repair assistance. The owner must commit to maintaining homeowner's insurance through the duration of the affordability period (based on the loan amount) and include the County as a loss payee. Owners applying for rehabilitation for special needs modifications, barrier removal or minor repairs totaling less than \$25,000 in cost will not be required to have homeowners insurance.
- g. Sponsor Selection Criteria: The County has a competitive Request for Proposal (RFP) process for the selection of sponsors and/or subrecipients. This RFP process uses the following criteria to select the most responsive applicants: (1) Previous experience of the organization, (2) Staffing plan for the project, (3) leveraged funding proposed to project and (4) the financial capacity of the organization. Further information on the evaluation process can be found through the Hillsborough County's Procurement Policy and Procedures found under 'documents' at: <https://hcfi.gov/businesses/doing-business-with-hillsborough>.
- h. Additional Information: Households assisted must be within the unincorporated County, City of Plant City or City of Temple Terrace. Owners applying for rehabilitation for special needs modifications, barrier removal or minor repairs totaling less than \$25,000 in cost will not be required to have homeowners insurance.

|                            |        |
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| <b>J. Emergency Repair</b> | Code 6 |
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a. Summary: Funds will be available to assist homeowners with hazardous, unsafe, or unsanitary conditions. The Emergency Repair program will allow critically needed repairs to be made in an expedited manner. Repairs may include, but are not limited to roofs, air conditioners, windows, and water heaters.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$25,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Grant for all costs
  - 2. Interest Rate: N/A
  - 3. Years in loan term: N/A
  - 4. Forgiveness: N/A
  - 5. Repayment: N/A
  - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Eligible applicants will be approved for assistance on a first qualified, first-served basis subject to funding availability and priority ranking issues. In compliance with established



County policies, other selection criteria are as follows:

1. Priority will be given to households displaced and/or damaged by a disaster that is declared by Executive Order of the President or Governor, Special Needs applicants and very low-income applicants
2. Ability to demonstrate applicant has the ability to pay property taxes, utilities and existing mortgage payments. ~~and must be able to demonstrate the ability to maintain the property.~~
3. Must have resided in the dwelling for at least two (2) years prior to the date of application, and the property must be homesteaded.
4. Must not have received assistance from funding received from Hillsborough County either through the program sponsor or the CDBG, HOME and/or SHIP funded programs or the Hillsborough County AHS Homeowner Rehabilitation program within the past five (5) years except that households who have previously received Owner Occupied Rehabilitation assistance or Disaster Assistance may be considered for Emergency Repair grants for conditions that were not present when the rehabilitation or disaster assistance was provided.

- g. Sponsor Selection Criteria: The County has a competitive Request for Proposal (RFP) process for the selection of sponsors and/or subrecipients. This RFP process uses the following criteria to select the most responsive applicants: (1) Previous experience of the organization, (2) Staffing plan for the project, (3) leveraged funding proposed to project and (4) the financial capacity of the organization. Further information on the evaluation process can be found through the Hillsborough County's Procurement Policy and Procedures found under 'documents' at: <https://hcfl.gov/businesses/doing-business-with-hillsborough>
- h. Additional Information: Households assisted must be within the unincorporated County, City of Plant City or City of Temple Terrace

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|-----------------------------------------------|----------------|
| <b>K. Manufactured Housing (Mobile Homes)</b> | Code 3, 28, 29 |
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|    |                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a. | Summary: The manufactured housing strategy may provide funds for: <ol style="list-style-type: none"> <li>1. Relocation assistance for owners/tenants who have been evicted due to closure of a mobile home park in accordance with 723.003, F.S. (code 28)</li> <li>2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29)</li> <li>3. Rehabilitation/emergency repairs (code 3)</li> </ol> |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

- b. Fiscal Years Covered: 2026-2027, 2027-2028
- 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:
  1. 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.

2. Interest Rate: 0%
3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
6. 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

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:

Permits for affordable housing projects are expedited to a greater degree than other projects by policy. The County has maintained a policy to expedite the processing of affordable housing projects. Processing time is reduced by 50% for projects that are sponsored or participating in any of the affordable housing programs offered by Hillsborough County. Preliminary site plan review is



reduced to 7 days and construction plan review is reduced to 10 days.

The Development Review Procedures Manual (Section 4.1.5.1.2.e.2) provides for an expedited process for approvals of development orders or permits for an affordable housing development. Additionally, it provides for the administrator to review and determine a project is qualified as an affordable housing development and thus subject to other development review considerations (density bonuses, zero lot line, etc.).

The County has an on-line permitting system which allows for electronic submissions and approvals.

LAND DEVELOPMENT CODE County of HILLSBOROUGH, FLORIDA Codified through Ordinance No. 17-28, effective October 26, 2017. (Supp. No. 42)

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:

Refer to the County's **Land Development Code (Sections 6.01.02 & 6.11.07)** for increased maximum gross densities, minimum open space, minimum site area and minimum lot area requirement for affordable housing. Under Section 6.11.07 for Affordable Housing Development general standards defining affordable housing, Development Standards such as reduction of lot size and setbacks and Density Bonus allowances are noted.

The Board of County Commissioners approved the creation of a permanent Affordable Housing Advisory Board (AHAB) to make recommendations to the Board of County Commissioners and Affordable Housing Services on issues affecting affordable housing development. The AHAB is to assist the County in developing new programs and policies in order to foster the development and preservation of attainable housing that is safe, decent and affordable for Hillsborough County residents.

The County has established a mechanism for consultation among the relevant departments or offices before drafting policies, procedures, ordinances, regulations or Plan provisions to determine the effect on affordable/workforce housing development or the cost of housing development. This includes activities which may impact the protection of current affordable/workforce housing or the rehabilitation of the existing housing stock for low income homeowners/buyers.

C. Other Incentive Strategies Adopted:

Name of the Strategy: **Allowance of Flexibility in Densities for Affordable Housing**

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

The Land Development Code sets forth density flexibility in Section 6.01.01, and Section 6.01.02 sets forth those specifically for affordable housing.



The project may allow smaller lot sizes and, thus, a potentially greater number of residential units for developments which seek to promote affordable housing. These developments are exempt from the minimum standards in the Schedule of Residential Area, Height, Bulk and Placement Regulations. The developer may use any dwelling unit type in accordance with the criteria established in Section 6.11.06 (Affordable Housing Development).

Ord. No. 02-13, § 2, 8-1-02; Ord. No. 09-53, Item L, 6-11-09, eff. 10-1-09)

The Density Bonus incentive for Affordable Housing Development is supported by the County's Comprehensive Plan and Land Development Code (Section 6.11.07 and Hillsborough County Ordinance No. 00-21, § 2, 5-18-00; Ord. No. 02-13, § 2, 8-1-02) Affordable Housing Development Standards apply depending on the type of housing and the lot size.

If an affordable housing project is proposed as a site planned controlled zoning and meets the affordable housing qualifying criteria, and as established in the Comprehensive Plan, and as further qualified by the project site plan, the project may receive affordable housing density and/or FAR bonuses. The increases in density and/or intensity which may be achieved are established in the Comprehensive Plan under Affordable Housing Bonuses. Other restrictions, such as available transit services, may apply.

The LHIS contains a Single-Family Efficiency strategy which can be produced on smaller lots thus protecting natural resources of land, water and energy. This type of development also reduces investment in infrastructure therefore making the housing more affordable. The current Land Development Code does provide for cottage-type housing in Section 6.11.90, Single Family Efficiency. This dwelling type can come in three forms: bungalow, small atrium house, and two-story cottage. While each type has separate design-related features all must meet the specific requirement. (Ord. No. 02-13, § 2, 8-1-02)

Name of the Strategy: **Allowance of Affordable Accessory Residential Units**

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

Hillsborough County has adopted several special use categories that can provide incentives for the development of affordable housing. The Land Development Code establishes standards for accessory structures in several Sections. Specific types of structures are provided for in other sections of the LDC. Special use categories are as follows:

- Sec. 6.11.02. Accessory Dwelling Standards for living spaces up to 900 square feet, can be detached or attached to the principal single-family dwelling on the lot.
- Sec. 6.11.38. Family Lot designation where the parcel can be used for immediate family members of the owner of the original tract.
- Sec. 6.11.39. Farm Worker Housing in suburban and urban plan categories that allow a density bonus.
- Sec. 6.11.51. Housing for Older Persons will receive special consideration under the Land Development Code allowing the provision of housing opportunities for older persons.
- Sec. 6.11.90. Single Family Efficiency dwellings can come in three forms: bungalow, small atrium house, and two-story cottage. These types of housing shall be limited to 640 to 850 square feet in floor area, a minimum of 6 feet for front and rear yards and off-street parking.



- The County will consider the use of alternative types of housing e.g.:
  - o Tiny Houses- pertaining to various types of construction and assembly techniques. To be approvable as dwellings, the structure would either need to meet the requirements of the Florida Building Code for the particular dwelling type or be certified as a mobile home.
  - o Supervised Independent living arrangements for youth aging out of foster care e.g., dormitory style housing.
  - o Congregate living – households have private bedroom or living quarters but share coming areas such as dining room, recreational room etc.
  - o Sec. 6.11.120. – Dormitories allow for up to 10 residents per dwelling unit, where each individual occupies a bedroom; a group kitchen, common dining facility or food service to serve all residents of the dormitory may be provided. A dormitory shall be accessory to, and located on the same parcel as, the principal use, excepting certain dormitories at University of South Florida.

(Ord. No. 09-53, Item N, 6-11-09, eff. 10-1-09; Ord. No. 09-62, Item Q, 10-26-09, eff. 2-1-2010; Ord. No. 10-9, § 2, Item C(10-0172), 5-27-10, eff. 10-1-10)

Name of the Strategy: **Reduction of Parking and Setback Requirements**

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

Hillsborough County has adopted Affordable Housing Development Standards in the Land Development Code Section 6.11.07 (B) which provides for

- Flexibility of housing development that includes, detached, zero lot line, duplex, triplex, quadraplex, townhome or multi-family units, for lots less than 7,000 square feet
- Reduction of setbacks for lots less than 5,000 square feet
- Reduction of building setbacks
- Minimum lot size standards

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

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

The County offers Zero-lot-line construction as provided in section 6.01.04 of the Land Development Code.

This residential lot type is permitted in environmentally sensitive developments, affordable housing developments, and planned districts. No minimum yards in the conventional sense are required, but the homes are detached housing with a minimum building spacing of ten feet in between buildings. Developers may use fixed lot patterns such as Z lots to best fit their product to the development. Design Standards dependent on the square footage of the lots specify minimum front yard requirements, garage requirements and total building coverage on the lot.

Regarding garages, Sec. 6.11.119 of the Land Development Code, is absolute on the requirement of garages, based on a concern for automobile parking.

Name of the Strategy: **Modification of Street Requirements for Affordable Housing**

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



The Land Development Code Section 6.02.08 (C)(3) provides for sidewalks on only one side of the road in Affordable Housing Developments. Section 5.08.09 C stipulates that within Neighborhood subareas, sidewalks must be separated from the roadway by a planting strip of at least seven feet in width. The 2017 Transportation Technical Manual provides for sidewalk widths, no less than 5 feet. These standards are considered reasonable and within the normal practice for subdivision development standards. Variances or waivers can be submitted to the county engineer who has the authority to approve alternatives to the current standards.

Name of the Strategy: **Preparation of a Printed Inventory of Locally Owned Public Lands**

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

The County complies with requirements of Florida Statute Section 125.379 which requires the preparation of an inventory list of all real property within the jurisdiction to which the County holds fee simple tile and is considered appropriate for use as affordable housing. The County held a public hearing and adopted an updated list by Resolution on October 17, 2018.

The list continues to be maintained and updated as necessary. Request for Proposals will periodically be released to identify any potential nonprofit developers for any or all of the properties. The applicants must meet specified requirements in order to be considered for the use of the lot(s) per the AHS Infill Policy, as amended.

Name of the Strategy: **Support of Development near Transportation Hubs and Major Employment and Mixed-Use Centers**

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

The Comprehensive Plan recognizes that affordable housing should be encouraged in mixed-use developments with incentives if necessary **(6.11.16 – Apartment Commercial).** To further the provision of affordable housing and promote vertically mixed-use development in certain commercial and office zoning districts, commercial apartments shall be allowed in the BPO, CN, CG, SPI-UC-1 and SPI-UC-2 zoning districts, as well as in PD (Planned Development) zoning districts which generally permit such district uses. Commercial apartments shall meet criteria that include first floor retail, off street parking, landscaping, buffering and screening materials and different FAR calculations.

There are a number of policies outlined within the County's Comprehensive Plan that addresses the development near transportation hubs, major employment centers and mixed-use centers. (Ord. No. 00-21, § 2, 5-18-00; Ord. No. 02-13, § 2, 8-1-02; Ord. No. 08-29, § 2, eff. 2-1-09; Ord. No. 09-62, Item M, 10-26-09, eff. 2-1-2010)

#### **Other Affordable Housing Incentives**

The AHAB identified an additional item for consideration that will also be evaluated in cooperation with the Development Services Department and Planning Commission staff.

AHS staff will continue to work with developers to identify commercial and non-traditional sites for re-use for affordable/workforce housing development. These efforts may require a Comprehensive Plan Amendment, rezoning, major modification, or minor modification.



**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.

|                     |
|---------------------|
| <b>Hillsborough</b> |
|---------------------|

| Fiscal Year: 2025-2026                |                  |
|---------------------------------------|------------------|
| Estimated SHIP Funds for Fiscal Year: | \$ 10,665,325.00 |
| Salaries and Benefits                 | \$ 986,532.50    |
| Office Supplies and Equipment         | \$ 40,000.00     |
| Travel Per diem Workshops, etc.       | \$ 25,000.00     |
| Advertising                           | \$ 10,000.00     |
| Other*                                | \$ 5,000.00      |
| Total                                 | \$ 1,066,532.50  |
| Admin %                               | 10.00%           |
|                                       | <b>OK</b>        |

| Fiscal Year 2026-2027                 |                  |
|---------------------------------------|------------------|
| Estimated SHIP Funds for Fiscal Year: | \$ 10,665,325.00 |
| Salaries and Benefits                 | \$ 986,532.50    |
| Office Supplies and Equipment         | \$ 40,000.00     |
| Travel Per diem Workshops, etc.       | \$ 25,000.00     |
| Advertising                           | \$ 10,000.00     |
| Other*                                | \$ 5,000.00      |
| Total                                 | \$ 1,066,532.50  |
| Admin %                               | 10.00%           |
|                                       | <b>OK</b>        |

| Fiscal Year 2027-2028                 |                  |
|---------------------------------------|------------------|
| Estimated SHIP Funds for Fiscal Year: | \$ 10,665,325.00 |
| Salaries and Benefits                 | \$ 986,532.50    |
| Office Supplies and Equipment         | \$ 40,000.00     |
| Travel Per diem Workshops, etc.       | \$ 25,000.00     |
| Advertising                           | \$ 10,000.00     |
| Other*                                | \$ 5,000.00      |
| Total                                 | \$ 1,066,532.50  |
| Admin %                               | 10.00%           |
|                                       | <b>OK</b>        |

\*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**

Hillsborough County, Florida affirms that funds allocated for these fiscal years will  
*(local government)*  
 meet the following deadlines:

| <b>Fiscal Year</b> | <b>Encumbered</b> | <b>Expended</b> | <b>Interim Report</b> | <b>Closeout Report</b> |
|--------------------|-------------------|-----------------|-----------------------|------------------------|
| <b>2025-2026</b>   | 6/30/2027         | 6/30/2028       | 9/15/2027             | 9/15/2028              |
| <b>2026-2027</b>   | 6/30/2028         | 6/30/2029       | 9/15/2028             | 9/15/2029              |
| <b>2027-2028</b>   | 6/30/2029         | 6/30/2030       | 9/15/2029             | 9/15/2030              |

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

| <b>Fiscal Year</b> | <b>Funds Not Expended</b> | <b>Closeout AR Not Submitted</b> |
|--------------------|---------------------------|----------------------------------|
| <b>2025-2026</b>   | 3/30/2028                 | 6/15/2028                        |
| <b>2026-2027</b>   | 3/30/2029                 | 6/15/2029                        |
| <b>2027-2028</b>   | 3/30/2030                 | 6/15/2030                        |

**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](mailto:robert.dearduff@floridahousing.org) and [cameka.gardner@floridahousing.org](mailto:cameka.gardner@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 [cameka.gardner@floridahousing.org](mailto:cameka.gardner@floridahousing.org) when you are ready to “submit” the AR.*

**Other Key Deadlines:**

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

| FLORIDA HOUSING FINANCE CORPORATION            |                                                               |                             |                     |                 |          |                 |           |                 |                  |                      |                |       |
|------------------------------------------------|---------------------------------------------------------------|-----------------------------|---------------------|-----------------|----------|-----------------|-----------|-----------------|------------------|----------------------|----------------|-------|
| HOUSING DELIVERY GOALS CHART                   |                                                               |                             |                     |                 |          |                 |           |                 |                  |                      |                |       |
| 2025-2026                                      |                                                               |                             |                     |                 |          |                 |           |                 |                  |                      |                |       |
| Name of Local Government:                      |                                                               |                             | Hillsborough County |                 |          |                 |           |                 |                  |                      |                |       |
| Estimated Funds (Anticipated allocation only): |                                                               |                             | \$ 10,658,545       |                 |          |                 |           |                 |                  |                      |                |       |
| Code                                           | Strategies                                                    | Qualifies for 75% set-aside | VLI Units           | Max. SHIP Award | LI Units | Max. SHIP Award | Mod Units | Max. SHIP Award | New Construction | Without Construction | Total          | Units |
|                                                | Homeownership                                                 |                             |                     |                 |          |                 |           |                 |                  |                      |                |       |
| 3                                              | Owner-Occupied Rehabilitation                                 | Yes                         | 14                  | \$200,000       | 14       | \$200,000       | 0         | \$200,000       | \$5,600,000.00   | \$0.00               | \$5,600,000.00 | 28    |
| 3                                              | Owner-Occupied Rehabilitation Water/Sewer Utility Connections | Yes                         | 1                   | \$15,000        | 1        | \$15,000        | 1         | \$15,000        | \$45,000.00      | \$0.00               | \$45,000.00    | 3     |
| 4                                              | Demolition/Reconstruction                                     | Yes                         | 3                   | \$350,000       | 2        | \$350,000       | 0         | \$350,000       | \$1,750,000.00   | \$0.00               | \$1,750,000.00 | 5     |
| 1,2                                            | Purchase Assistance (Sub-Recipient)                           | No                          | 3                   | \$100,000       | 3        | \$100,000       | 3         | \$100,000       | \$0.00           | \$900,000.00         | \$900,000.00   | 9     |
| 1,2                                            | Purchase Assistance                                           | No                          | 0                   | \$100,000       | 0        | \$100,000       | 0         | \$100,000       | \$0.00           | \$0.00               | \$0.00         | 0     |
| 10                                             | New Construction and Redevelopment                            | Yes                         | 0                   | \$5,000,000     | 0        | \$5,000,000     | 0         | \$5,000,000     | \$0.00           | \$0.00               | \$0.00         | 0     |
| 16                                             | Disaster Assistance-Homeownership Assistance                  | Yes                         | 1                   | \$350,000       | 1        | \$350,000       | 0         | \$350,000       | \$700,000.00     | \$0.00               | \$700,000.00   | 2     |
| 6                                              | Emergency Repairs                                             | No                          |                     | \$25,000        |          | \$25,000        |           | \$25,000        | \$0.00           | \$0.00               | \$0.00         | 0     |
|                                                |                                                               |                             |                     |                 |          |                 |           |                 | \$0.00           | \$0.00               | \$0.00         | 0     |
| 29                                             |                                                               |                             |                     |                 |          |                 |           |                 | \$0.00           | \$0.00               | \$0.00         | 0     |
|                                                | Total Homeownership                                           |                             | 22                  |                 | 21       |                 | 4         |                 | \$8,095,000.00   | \$900,000.00         | \$8,995,000.00 | 47    |
| Purchase Price Limits:                         |                                                               |                             | New                 | \$ 510,939      | Existing | \$ 510,939      |           |                 |                  |                      |                |       |

OK OK

| Code            | Rental                             | Qualifies for 75% set-aside | VLI Units        | Max. SHIP Award | LI Units | Max. SHIP Award | Mod Units | Max. SHIP Award | New Construction | Without Construction | Total        | Units |
|-----------------|------------------------------------|-----------------------------|------------------|-----------------|----------|-----------------|-----------|-----------------|------------------|----------------------|--------------|-------|
| 14,21           | Rental-Rehabilitation              | Yes                         | 0                | \$7,500,000     |          | \$7,500,000     |           | \$7,500,000     | \$0.00           | \$0.00               | \$0.00       | 0     |
| 12              | Rental-New Construction            | No                          | 0                | \$7,675,000     |          | \$7,675,000     |           | \$7,675,000     | \$0.00           | \$0.00               | \$0.00       | 0     |
| 12              | Special Needs-Rental Housing       | No                          | 0                | \$4,500,000     |          | \$4,500,000     |           | \$4,500,000     | \$0.00           | \$0.00               | \$0.00       | 0     |
| 23,27           | Disaster Relief -Rental Assistance | No                          | 10               | \$27,000        | 10       | \$27,000        | 2         | \$27,000        | \$0.00           | \$594,000.00         | \$594,000.00 | 22    |
|                 |                                    |                             |                  |                 |          |                 |           |                 | \$0.00           | \$0.00               | \$0.00       | 0     |
|                 |                                    |                             |                  |                 |          |                 |           |                 | \$0.00           | \$0.00               | \$0.00       | 0     |
|                 | Total Rental                       |                             | 10               |                 | 10       |                 | 2         |                 | \$0.00           | \$594,000.00         | \$594,000.00 | 22    |
|                 |                                    |                             |                  |                 |          |                 |           |                 |                  |                      |              |       |
|                 | Administration Fees                |                             | \$ 1,065,855     |                 | 10%      |                 | OK        |                 |                  |                      |              |       |
|                 | Home Ownership Counseling          |                             | \$ -             |                 |          |                 |           |                 |                  |                      |              |       |
| Total All Funds |                                    |                             | \$ 10,654,855 OK |                 |          |                 |           |                 |                  |                      |              |       |

Set-Asides

|                                                 |              |       |    |
|-------------------------------------------------|--------------|-------|----|
| Percentage Construction/Rehab (75% requirement) |              | 75.9% | OK |
| Homeownership % (65% requirement)               |              | 84.4% | OK |
| Rental Restriction (25%)                        |              | 5.6%  | OK |
| Very-Low Income (30% requirement)               | \$ 4,785,000 | 44.9% | OK |
| Low Income (30% requirement)                    | \$ 4,435,000 | 41.6% | OK |
| Moderate Income                                 | \$ 369,000   | 3.5%  |    |

| FLORIDA HOUSING FINANCE CORPORATION            |                                                               |                                |                     |                    |          |                    |              |                    |                  |                         |                |       |
|------------------------------------------------|---------------------------------------------------------------|--------------------------------|---------------------|--------------------|----------|--------------------|--------------|--------------------|------------------|-------------------------|----------------|-------|
| HOUSING DELIVERY GOALS CHART                   |                                                               |                                |                     |                    |          |                    |              |                    |                  |                         |                |       |
| 2026-2027                                      |                                                               |                                |                     |                    |          |                    |              |                    |                  |                         |                |       |
| Name of Local Government:                      |                                                               |                                | Hillsborough County |                    |          |                    |              |                    |                  |                         |                |       |
| Estimated Funds (Anticipated allocation only): |                                                               |                                | \$ 10,655,445       |                    |          |                    |              |                    |                  |                         |                |       |
| Code                                           | Strategies                                                    | Qualifies for<br>75% set-aside | VLI Units           | Max. SHIP<br>Award | LI Units | Max. SHIP<br>Award | Mod<br>Units | Max. SHIP<br>Award | New Construction | Without<br>Construction | Total          | Units |
|                                                | Homeownership                                                 |                                |                     |                    |          |                    |              |                    |                  |                         |                |       |
| 3                                              | Owner-Occupied Rehabilitation                                 | Yes                            | 14                  | \$200,000          | 14       | \$200,000          | 0            | \$200,000          | \$5,600,000.00   | \$0.00                  | \$5,600,000.00 | 28    |
| 3                                              | Owner-Occupied Rehabilitation Water/Sewer Utility Connections | Yes                            | 1                   | \$15,000           | 1        | \$15,000           | 1            | \$15,000           | \$45,000.00      | \$0.00                  | \$45,000.00    | 3     |
| 4                                              | Demolition/Reconstruction                                     | Yes                            | 3                   | \$350,000          | 2        | \$350,000          | 0            | \$350,000          | \$1,750,000.00   | \$0.00                  | \$1,750,000.00 | 5     |
| 1,2                                            | Purchase Assistance (Sub-Recipient)                           | No                             | 3                   | \$100,000          | 3        | \$100,000          | 3            | \$100,000          | \$0.00           | \$900,000.00            | \$900,000.00   | 9     |
| 1,2                                            | Purchase Assistance                                           | No                             | 0                   | \$100,000          | 0        | \$100,000          | 0            | \$100,000          | \$0.00           | \$0.00                  | \$0.00         | 0     |
| 10                                             | New Construction and Redevelopment                            | Yes                            | 0                   | \$5,000,000        | 0        | \$5,000,000        | 0            | \$5,000,000        | \$0.00           | \$0.00                  | \$0.00         | 0     |
| 16                                             | Disaster Assistance-Homeownership Assistance                  | Yes                            | 1                   | \$350,000          | 1        | \$350,000          | 0            | \$350,000          | \$700,000.00     | \$0.00                  | \$700,000.00   | 2     |
| 6                                              | Emergency Repair                                              | No                             |                     | \$25,000           |          | \$25,000           |              | \$25,000           | \$0.00           | \$0.00                  | \$0.00         | 0     |
| 28                                             | Relocation / Park Closure                                     | No                             |                     |                    |          |                    |              |                    | \$0.00           | \$0.00                  | \$0.00         | 0     |
| 29                                             | Lot Rental Assistance                                         | No                             |                     |                    |          |                    |              |                    | \$0.00           | \$0.00                  | \$0.00         | 0     |
|                                                | Total Homeownership                                           |                                | 22                  |                    | 21       |                    | 4            |                    | \$8,095,000.00   | \$900,000.00            | \$8,995,000.00 | 47    |
| Purchase Price Limits:                         |                                                               |                                | New                 | \$ 510,939         | Existing | \$ 510,939         |              |                    |                  |                         |                |       |

OK

OK

| Code            | Rental                             | Qualifies for<br>75% set-aside | VLI Units        | Max. SHIP<br>Award | LI Units | Max. SHIP<br>Award | Mod<br>Units | Max. SHIP<br>Award | New Construction | Without<br>Construction | Total        | Units |
|-----------------|------------------------------------|--------------------------------|------------------|--------------------|----------|--------------------|--------------|--------------------|------------------|-------------------------|--------------|-------|
| 14,21           | Rental-Rehabilitation              | Yes                            | 0                | \$7,500,000        |          | \$7,500,000        |              | \$7,500,000        | \$0.00           | \$0.00                  | \$0.00       | 0     |
| 12              | Rental-New Construction            | No                             | 0                | \$7,675,000        |          | \$7,675,000        |              | \$7,675,000        | \$0.00           | \$0.00                  | \$0.00       | 0     |
| 12              | Special Needs-Rental Housing       | No                             | 0                | \$4,500,000        |          | \$4,500,000        |              | \$4,500,000        | \$0.00           | \$0.00                  | \$0.00       | 0     |
| 23,27           | Disaster Relief -Rental Assistance | No                             | 10               | \$27,000           | 10       | \$27,000           | 2            | \$27,000           | \$0.00           | \$594,000.00            | \$594,000.00 | 22    |
|                 |                                    |                                |                  |                    |          |                    |              |                    | \$0.00           | \$0.00                  | \$0.00       | 0     |
|                 |                                    |                                |                  |                    |          |                    |              |                    | \$0.00           | \$0.00                  | \$0.00       | 0     |
|                 | Total Rental                       |                                | 10               |                    | 10       |                    | 2            |                    | \$0.00           | \$594,000.00            | \$594,000.00 | 22    |
|                 |                                    |                                |                  |                    |          |                    |              |                    |                  |                         |              |       |
|                 | Administration Fees                |                                | \$ 1,065,545     |                    | 10%      |                    | OK           |                    |                  |                         |              |       |
|                 | Home Ownership Counseling          |                                | \$ -             |                    |          |                    |              |                    |                  |                         |              |       |
| Total All Funds |                                    |                                | \$ 10,654,545 OK |                    |          |                    |              |                    |                  |                         |              |       |

## Set-Asides

|                                                 |              |       |    |
|-------------------------------------------------|--------------|-------|----|
| Percentage Construction/Rehab (75% requirement) |              | 76.0% | OK |
| Homeownership % (65% requirement)               |              | 84.4% | OK |
| Rental Restriction (25%)                        |              | 5.6%  | OK |
| Very-Low Income (30% requirement)               | \$ 4,785,000 | 44.9% | OK |
| Low Income (30% requirement)                    | \$ 4,435,000 | 41.6% | OK |
| Moderate Income                                 | \$ 369,000   | 3.5%  |    |

| FLORIDA HOUSING FINANCE CORPORATION            |                                                               |                             |                     |                 |          |                 |           |                 |                  |                      |                |       |
|------------------------------------------------|---------------------------------------------------------------|-----------------------------|---------------------|-----------------|----------|-----------------|-----------|-----------------|------------------|----------------------|----------------|-------|
| HOUSING DELIVERY GOALS CHART                   |                                                               |                             |                     |                 |          |                 |           |                 |                  |                      |                |       |
| 2027-2028                                      |                                                               |                             |                     |                 |          |                 |           |                 |                  |                      |                |       |
| Name of Local Government:                      |                                                               |                             | Hillsborough County |                 |          |                 |           |                 |                  |                      |                |       |
| Estimated Funds (Anticipated allocation only): |                                                               |                             | \$ 10,655,445       |                 |          |                 |           |                 |                  |                      |                |       |
| Code                                           | Strategies                                                    | Qualifies for 75% set-aside | VLI Units           | Max. SHIP Award | LI Units | Max. SHIP Award | Mod Units | Max. SHIP Award | New Construction | Without Construction | Total          | Units |
|                                                | Homeownership                                                 |                             |                     |                 |          |                 |           |                 |                  |                      |                |       |
| 3                                              | Owner-Occupied Rehabilitation                                 | Yes                         | 14                  | \$200,000       | 14       | \$200,000       | 0         | \$200,000       | \$5,600,000.00   | \$0.00               | \$5,600,000.00 | 28    |
| 3                                              | Owner-Occupied Rehabilitation Water/Sewer Utility Connections | Yes                         | 1                   | \$15,000        | 1        | \$15,000        | 1         | \$15,000        | \$45,000.00      | \$0.00               | \$45,000.00    | 3     |
| 4                                              | Demolition/Reconstruction                                     | Yes                         | 3                   | \$350,000       | 2        | \$350,000       | 0         | \$350,000       | \$1,750,000.00   | \$0.00               | \$1,750,000.00 | 5     |
| 1,2                                            | Purchase Assistance (Sub-Recipient)                           | No                          | 3                   | \$100,000       | 3        | \$100,000       | 3         | \$100,000       | \$0.00           | \$900,000.00         | \$900,000.00   | 9     |
| 1,2                                            | Purchase Assistance                                           | No                          | 0                   | \$100,000       | 0        | \$100,000       | 0         | \$100,000       | \$0.00           | \$0.00               | \$0.00         | 0     |
| 10                                             | New Construction and Redevelopment                            | Yes                         | 0                   | \$5,000,000     | 0        | \$5,000,000     | 0         | \$5,000,000     | \$0.00           | \$0.00               | \$0.00         | 0     |
| 16                                             | Disaster Assistance-Homeownership Assistance                  | Yes                         | 1                   | \$350,000       | 1        | \$350,000       | 0         | \$350,000       | \$700,000.00     | \$0.00               | \$700,000.00   | 2     |
| 7                                              | Emergency Repairs                                             | No                          | 0                   | \$25,000        | 0        | \$25,000        | 0         | \$25,000        | \$0.00           | \$0.00               | \$0.00         | 0     |
| 28                                             | Relocation / Park Closure                                     | No                          |                     |                 |          |                 |           |                 | \$0.00           | \$0.00               | \$0.00         | 0     |
| 29                                             | Lot Rent Assistance                                           | No                          |                     |                 |          |                 |           |                 | \$0.00           | \$0.00               | \$0.00         | 0     |
|                                                | Total Homeownership                                           |                             | 22                  |                 | 21       |                 | 4         |                 | \$8,095,000.00   | \$900,000.00         | \$8,995,000.00 | 47    |
| Purchase Price Limits:                         |                                                               |                             | New                 | \$ 510,939      | Existing | \$ 510,939      |           |                 |                  |                      |                |       |

OK OK

| Code            | Rental                             | Qualifies for 75% set-aside | VLI Units        | Max. SHIP Award | LI Units | Max. SHIP Award | Mod Units | Max. SHIP Award | New Construction | Without Construction | Total        | Units |
|-----------------|------------------------------------|-----------------------------|------------------|-----------------|----------|-----------------|-----------|-----------------|------------------|----------------------|--------------|-------|
| 14,21           | Rental-Rehabilitation              | Yes                         | 0                | \$7,500,000     |          | \$7,500,000     |           | \$7,500,000     | \$0.00           | \$0.00               | \$0.00       | 0     |
| 12              | Rental-New Construction            | No                          | 0                | \$7,675,000     |          | \$7,675,000     |           | \$7,675,000     | \$0.00           | \$0.00               | \$0.00       | 0     |
| 12              | Special Needs-Rental Housing       | No                          | 0                | \$4,500,000     |          | \$4,500,000     |           | \$4,500,000     | \$0.00           | \$0.00               | \$0.00       | 0     |
| 23,27           | Disaster Relief -Rental Assistance | No                          | 10               | \$27,000        | 10       | \$27,000        | 2         | \$27,000        | \$0.00           | \$594,000.00         | \$594,000.00 | 22    |
|                 |                                    |                             |                  |                 |          |                 |           |                 | \$0.00           | \$0.00               | \$0.00       | 0     |
|                 |                                    |                             |                  |                 |          |                 |           |                 | \$0.00           | \$0.00               | \$0.00       | 0     |
|                 | Total Rental                       |                             | 10               |                 | 10       |                 | 2         |                 | \$0.00           | \$594,000.00         | \$594,000.00 | 22    |
|                 | Administration Fees                |                             | \$ 1,065,545     |                 | 10%      |                 | OK        |                 |                  |                      |              |       |
|                 | Home Ownership Counseling          |                             | \$ -             |                 |          |                 |           |                 |                  |                      |              |       |
| Total All Funds |                                    |                             | \$ 10,654,545 OK |                 |          |                 |           |                 |                  |                      |              |       |

Set-Asides

|                                                 |              |       |    |
|-------------------------------------------------|--------------|-------|----|
| Percentage Construction/Rehab (75% requirement) |              | 76.0% | OK |
| Homeownership % (65% requirement)               |              | 84.4% | OK |
| Rental Restriction (25%)                        |              | 5.6%  | OK |
| Very-Low Income (30% requirement)               | \$ 4,785,000 | 44.9% | OK |
| Low Income (30% requirement)                    | \$ 4,435,000 | 41.6% | OK |
| Moderate Income                                 | \$ 369,000   | 3.5%  |    |

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

|                     |
|---------------------|
| HILLSBOROUGH COUNTY |
|---------------------|

Certifies that:

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

Ken Hagan  
Chief Elected Official or designee

\_\_\_\_\_  
Witness

Ken Hagan, Chair Hillsborough County BOCC  
Type Name and Title

\_\_\_\_\_  
Date

**OR VICTOR D. CRIST, CLERK OF CIRCUIT COURT**

  
Attest:



(Seal)

**APPROVED AS TO FORM AND LEGAL SUFFICIENCY**

Nancy Y. Takemori

Digitally signed by Nancy Y.  
Takemori  
Date: 2025.03.26 10:45:58 -04'00'

Nancy Takemori, Assistant County Attorney

BOARD OF COUNTY COMMISSIONERS  
HILLSBOROUGH COUNTY FLORIDA  
DOCUMENT NO. 25-0415

**R25-020**

# RESOLUTION

**R25-020**

RESOLUTION #: R25-020

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF HILLSBOROUGH COUNTY, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE COMMISSION CHAIR 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; AND 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 (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 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 Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

**WHEREAS**, as required by *section 420.9075, F.S.* It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% 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.

**WHEREAS**, the Hillsborough County Affordable Housing Services Department has prepared a three-

year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

**WHEREAS**, the County Commission finds that it is in the best interest of the public for Hillsborough County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

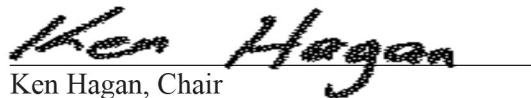
**NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF HILLSBOROUGH COUNTY, FLORIDA that:**

Section 1: The Hillsborough County Board of County Commissioners 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 fiscal years 2025-2026, 2026-2027, 2027-2028.

Section 2: The Chair 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 its adoption.

PASSED AND ADOPTED THIS 16TH DAY OF APRIL, 2025.



Ken Hagan, Chair  
Hillsborough County Board of County Commissioners

(SEAL)

ATTEST: VICTOR D. CRIST, CLERK OF CIRCUIT COURT


**APPROVED AS TO FORM AND LEGAL SUFFICIENCY**

**Nancy Y. Takemori** Digitally signed by Nancy Y. Takemori  
Date: 2025.03.26 10:46:14 -04'00'

Nancy Takemori, Assistant County Attorney