

**City of Tampa, Florida**



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

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

**May 2025**



**Table of Contents**

<b>Description</b>	<b>Page #</b>
<b>Section I, Program Details</b>	<b>3</b>
<b>Section II, Housing Strategies</b>	<b>7</b>
A. Home Purchase Assistance	
B. Owner Occupied Rehabilitation	
C. Replacement Housing-Owner	
D. Disaster Assistance- Owner and Rental	
E. Foreclosure Prevention	
F. Acquisition/Rehabilitation-Owner	
G. New Construction-Owner	
H. Impact Fees-Owner	
I. Acquisition/New Construction/Rehabilitation - Rental	
J. Tenant Assistance - Rental	
<b>Section III, Incentive Strategies</b>	
A. Expedited Permitting	
B. Ongoing Review Process	
C. Other Incentive Strategies Adopted & Considered	
<b>Exhibits</b>	
A. Administrative Budget for each fiscal year covered in the Plan	
B. Timeline for Estimated Encumbrance and Expenditure	
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan	
D. Signed LHAP Certification	
E. Signed, dated, witnessed or attested adopting resolution	
F. Ordinance: (If changed from the original creating ordinance) N/A	
G. Interlocal Agreement (N/A)	



**I. Program Details:**

**A. LG(s)**

Name of Local Government	City of Tampa, Florida
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.

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

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

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

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

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



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:

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

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- M. **Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at [www.floridahousing.org](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		10%
Third Party Entity/Sub-recipient		

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

- S. Project Delivery Costs:** Must state the specific strategies and the specific activities that will be charged as a PDC. *State the percentage and/or maximum dollar amount.*



Project delivery costs are applicable to the following strategies: A-Home Purchase Assistance, B-Owner Occupied Rehabilitation, C-Replacement Housing, F-Acquisition/ Rehabilitation, G-New Construction, I-New Construction/ Rehabilitation and J-Tenant Assistance – Rental.

These project delivery costs performed by non-city housing staff may include income qualifications, underwriting services, title searches, credit reporting, appraisals, environmental reviews (Phase I, Phase II, etc.), loan closings, recording fees and document stamps, surveys, lead-based paint inspection, lead-based paint clearance testing/exam, termite inspections, initial inspection/review, work write-ups, cost estimates, construction inspections and oversight, case management oversight until construction completion. These project delivery costs are actual amounts of services and deliverables. Project delivery cost will not exceed 5% of the awarded amount and will be a grant, towards the project, **not to be included in the maximum award of assistance and may not be included as part of the agreement for assistance for applicable strategies.**

**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:** The City will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:

- Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint)
- Low-flow water fixtures in bathrooms—WaterSense labeled products or the following specifications:
  - Toilets: 1.6 gallons/flush or less,
  - Faucets: 1.5 gallons/minute or less,
  - Showerheads: 2.2 gallons/minute or less
- Energy Star qualified refrigerator
- Energy Star qualified dishwasher, if provided
- Energy Star qualified washing machine, if provided in units
- Energy Star qualified exhaust fans in all bathrooms; and
- Air conditioning: Minimum SEER of 15. Packaged units are allowed in studios and one-bedroom units with a minimum of 11.7 SEER.

These requirements may be adjusted for rental developments if the requirements of other construction funding sources require a more restrictive list. The City of Tampa includes sustainable criteria in various housing construction requests for proposals and invitations to bid.

**V. Describe efforts to meet the 20% Special Needs set-aside:** *(describe which strategies and how Special Needs are prioritized for funding as well as agency partners working in this area)* The Special Needs set-aside will be met through all strategies with particular attention given to the Special Needs strategy for owner occupied rehab. Additionally, the City of Tampa will continue to cultivate partnerships with non-profits that focus on serving the special needs population as defined by F. S. 420.0004 and 393.063. The city



will use these partners as referring agencies to SHIP program strategies.

W. **Describe efforts to reduce homelessness:** *(describe which strategies and how Special Needs are prioritized for funding as well as agency partners working in this area)* The City of Tampa coordinates with the Continuum of Care (CoC) through active participation in CoC discussion and efforts with the Tampa Hillsborough Homeless Initiative (THHI) and Hillsborough County. The result of the City, County and THHI collaborating and participating in planning efforts has been the City of Tampa assisting individuals and families who are homeless access shelters and receive rapid re-housing assistance. The City of Tampa leverages HOME Investment Partnership grant funds and Local general funds by administering a Tenant Based Rental Assistance Program designed to assist individuals and families who are literally homeless. The measurable outcomes include improved access to stable housing, adequate referrals to resources and assistance, employment, and exit from shelter to permanent housing. Additionally, In FY 2022, the Housing and Community Development Department developed Homeless Outreach Team. Homeless Outreach is a multi-faceted effort where our team is able to assist those in need with street outreach and available resources.

**Section II. LHAP Strategies (Please read LHAP Strategy Quick Guide before developing strategies):**

<b>A. HOME Purchase Assistance</b>	Code 1, 2
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a. Summary: SHIP funds will be provided to assist potential homebuyers with closing costs and down-payment assistance to purchase a newly constructed or existing homes including rehabilitation or interest buy down if needed.

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

c. Income Categories to be served: 50.01% up to 140% AMI

d. Maximum award: Award determined on the income level of the beneficiary; of which, up to \$5,000 per unit may be used for rehabilitation:

<u>Income Level</u>	<u>Maximum</u>
0-50% AMI	Not eligible
50.01%-80% AMI	\$50,000.00
80.01%-120% AMI	\$40,000.00
120.01%-140% AMI	\$30,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Loan secured by recorded mortgage and note
2. Interest Rate: 0%
3. Years in loan term: 20 years



4. Forgiveness: Forgiven at the end of the loan term if loan is in good standing.
5. Repayment: No repayment required if the loan is in good standing.
6. Restrictive Covenants: ~~A~~ Land Use Restrictive Covenants may be recorded against each property for all buyers assisted with \$50,000 or more with a 20-year deed restriction with resale provisions to sell to those at or below 140% AMI.
7. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence; default in any prior mortgage, note, or lien of record; demo, modification, alteration, construction, improvements without prior written consent. If any of these occur, or other issues of non-compliance with terms of the mortgage documents, 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 and it is determined that adequate funds may be available to justify pursuing a recapture, the City will make an effort to recapture funds through the legal process.

- f. Recipient/~~Tenant~~ Selection Criteria: Selected on a first-qualified, first-served basis, and:
  - Potential buyer must complete the Home Buyer Education program with a HUD and City – Approved Housing Counseling agency and MUST NOT be under contract before receiving a reservation number. The Counseling agency will provide homebuyer education, complete the application with client and collect applicant documentation for eligibility.
  - Mid Credit Score of 600
  - Must contribute at least \$2,000 towards the purchase of the home, with a minimum of \$1,000 from borrower's own verifiable funds (unless applicant is participating in a program that requires "sweat equity") and the remaining funds must be verified prior to closing.
  - Full Independent Home inspection on behalf of the Buyer ~~&~~and HQS Inspection by the City are required before closing
  - Cannot have more than \$20,000 in liquid assets (exceptions will be made if funds are applied to the purchase of the home). May be suspended in case of disaster recovery.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Eligible expenses include minor repairs to existing homes necessary for compliance as determined by the home inspection, and/or HQS report. Project delivery cost will be paid in accordance with Section 1.S. This strategy may be combined with other state, federal, or local programs.





<b>B. Owner Occupied Rehabilitation</b>	Code 3
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a. Summary: SHIP funds will be awarded to households in need of repairs to correct all repair oriented mandatory code violation improvements, health and safety issues, electrical, plumbing, roofing, windows and other structural items. Other items may be included on rehabilitation projects if funds are available after completing all other emergency repairs listed above, including home owner's insurance for one year and inspections if needed.

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

c. Income Categories to be served: up to 140% AMI

d. Maximum award: \$100,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded mortgage and note.
2. Interest Rate: %0
3. Years in loan term:

<u>Assistance</u>	<u>Affordability Period</u>
a. \$0 - \$30,000	10 Years
b. \$30,001 - \$50,000	15 Years
c. \$50,001-\$75,000	20 Years
d. \$75,001-\$100,000	30 Years

4. Forgiveness: Forgiven at the end of the loan term if the loan is in good standing.
5. Repayment: No repayment required if the loan is in good standing.
6. Restrictive Covenants: A Land Use Restrictive Covenants may be recorded against each property for all households assisted with \$50,000 or more with a 20 or 30 year deed restriction with resale provisions to sell to those at or below 140% AMI
7. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; 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 City will make an effort to recapture funds



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

- f. Recipient/~~Tenant~~ Selection Criteria: Selected on a first-qualified, first-served basis, and:
- Must be the legal owner of the property for at least past five (5) years, as evidenced by the deed. Exceptions will be made for heir properties that are not in probate
  - Has not received assistance through the City of Tampa's Rehab program(s) in the last 5 years
  - Cannot have more than \$20,000 in liquid assets in a checking or savings account(s). May be suspended in case of disaster recovery.
  - Applicant(s) cannot own more than one property
  - Must be current on any existing mortgage, if applicable
  - May not have more than one existing mortgage on the property. However, exceptions will be made for Historic Preservation, Down Payment Assistance, Reverse Mortgages (HECM), FHA Partial Claim Subordinate Mortgages, FL Hardest Hit Funds (HHF), and/or Tax Increment Financing (TIF) Mortgage(s)
  - Property must be the applicant's primary residence as evidenced by Homestead Exemption
  - Must be a Single-family residential dwelling unit
  - Cannot have an active bankruptcy or outstanding judgement(s)
  - Property taxes must be current or on a payment plan with Hillsborough County
  - The owner must commit to maintaining homeowner's insurance through the duration of the affordability period (based on the loan amount) and include the City as a loss payee.
  - Priority may be given to qualified special populations including but not limited to Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.
  - Priority may be given to qualified disaster impacted populations.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Project delivery cost will be paid in accordance with Section 1.S. This strategy may be combined with other state, federal, or local programs.

<b>C. Replacement Housing</b>	Code 4
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a. Summary: This strategy will provide a newly constructed home in place of an existing, owner-occupied, single-family home that is beyond feasible for repair and rehabilitation (less than 25% of the structure is salvageable). Mobile/manufactured homes will not be eligible for assistance unless the applicant owns the land it sits on and the owner agrees that the mobile/manufactured home will be removed from the site prior to the replacement home being built.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, and low (80% AMI and below)



d. Maximum award: \$275,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured with a recorded mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness: Forgiven at the end of the loan term if the loan is in good standing.
5. Repayment: No repayment required if the loan is in good standing.
6. Default:

The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. If the home is sold, title is transferred, or the home ceases to be the primary residence of the applicant, the amount of assistance must be repaid.

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

f. Recipient/~~Tenant~~ Selection Criteria: Selected on a first-qualified, first-served basis.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Project delivery cost will be paid in accordance with Section 1.S. This strategy may be combined with other state, federal, or local programs. Additionally:

- The homeowner agrees to allow the contractor procured by the City to demolish the dilapidated structure
- Homeowners assisted under this strategy will be required to obtain temporary housing on their own during the demolition and construction period
- The homeowner has owned and occupied the dwelling to be demolished for not less than 5 years prior to execution of such an agreement
- Ownership of the property must be fee simple estate at the time of loan closing with title in the name of the applicant
- Existing lien holders, if applicable, must approve the demolition and reconstruction of the property
- Property taxes must be current. Applications shall not be approved for funding if there are delinquent property taxes outstanding
- Property owner is required to be current on mortgage payments, if applicable
- Fire and Extended Coverage Insurance will be required with the City of Tampa named as an additional insured, loss payee. The structure shall be insured to newly constructed value. The requirement for fire and extended coverage insurance shall be included in the loan document
- The initial annual insurance premium will be an eligible loan closing expense
- Flood insurance will be required in special flood hazard areas and the initial annual insurance premium



- will be an eligible loan closing expense.
- Priority may be given to qualified special populations including but not limited to Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.
- Priority may be given to qualified disaster impacted populations.

The City of Tampa will consider subordinating to a lower position in accordance with the City's Mortgage Subordination Policy.

<b>D. Disaster Assistance- Owner and Renter</b>	Code 5, 16
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a. Summary: The Disaster Strategy aids households in the aftermath of a disaster as declared by the President of the United States or Governor of the State of Florida as a State of Emergency. This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. Assistance provided under this strategy will be in the form of a grant. SHIP disaster funds may be used for items such as, but not limited to:

1. Purchase of emergency supplies for eligible households to weatherproof damaged homes, not to exceed \$7,500 per unit
2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable
3. Construction of wells or repair of existing wells where public water is not available
4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' or renter's insurance policies
5. Security deposit for eligible recipients that have been displaced from their homes due to disaster
6. Temporary Rental or Mortgage ~~or~~ utility assistance for eligible recipients that may have been displaced from their homes due to disaster
7. Temporary hotel/motel accommodations, for residents financially impacted by a declared disaster and/or state of emergency-
8. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster

Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing Finance Corporation.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: up to 140% AMI
- d. Maximum award: \$20,000
- e. Terms:
  1. Repayment loan/deferred loan/grant: Funds will be provided as Grant
  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:

- 1. Applicants will be ranked for assistance on a first qualified, basis, with priority for very low and low-income households.
- 2. All households assisted must be victims of the declared disaster. This may be certified by an outside party or by the City of Tampa.
- 3. Additionally, eligibility for this strategy shall be done in an expedited manner and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income and assets. Additionally, if the Florida Housing Finance Corporation allows even less documentation with that particular disaster, that methodology may be used.
- 4. -Priority may be given to qualified special populations including but not limited to Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.

g. Sponsor Selection Criteria: N/A

h. Additional Information: N/A

<b>E. Foreclosure Prevention</b>	Code 7
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a. Summary: SHIP funds will be provided to eligible homeowners to assist in bringing their mortgage payments current if they are at risk of foreclosure and/or if a foreclosure action has already been filed. HCD staff will review the homeowner's current situation, including affordability of mortgage. Eligible expenses include delinquent mortgage payments (principal, interest, taxes and insurance), attorney's fees, late fees, appraisals, standard refinancing closing costs, and other customary fees.

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

c. Income Categories to be served: up to 140% AMI

d. Maximum award: 6 months up to \$15,000

e. Terms:

- 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded mortgage and note
- 2. Interest Rate: 0%
- 3. Years in loan term: 5 years
- 4. Forgiveness: Forgiven after five (5) year term if the loan is in good standing.
- 5. Repayment: None required as long as the loan is in good standing.
- 6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or



conveyance of property; conversion to a rental property; loss of homestead exemption status; 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 City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

- f. Recipient/~~Tenant~~ Selection Criteria:
1. The County Property Appraisers assessment or current appraisal must show that the home value is less than the SHIP max sales price limit.
  2. Foreclosure prevention applicant must complete counseling with a HUD and City approved Housing Counseling Agency.
  3. Foreclosure prevention applications must show that the nonpayment of their mortgage is not through their own doing. Eligible reasons are:
    - a. Loss of employment
    - b. Sudden medical expenses
    - c. Divorce or separation
    - d. Death in family
    - e. Unforeseen home repair
  4. Applicants shall receive funding on a first-qualified, first-served basis.
  5. Applications must have acceptable credit. This is defined as follows:
    - a. Any bankruptcy must be discharged and at least three years must have passed. The client must have a six-month history of timely payments on at least two obligations.
    - b. No property taxes or other county assessments may be in arrears. This does not include payments that do not have to be paid immediately, such as road assessments.
    - c. All medical collections and debts will be ignored.
    - d. Any bad debt more than three years old will be ignored.
    - e. If bad debt, collectively, is less than \$4,000.00 (including collections and judgments), they shall be ignored.
    - f. The Housing & Community Development Director or designee may review individual credit situations and waive/amend requirements. This may be done in cases where the client is making an effort to pay back the bad debt or has worked out an agreement with a HUD approved housing counseling agency.
- Priority may be given to qualified disaster impacted populations.

- g. Sponsor/Sub-recipient Selection Criteria: N/A



h. Additional Information: N/A

<b>F. Acquisition/Rehabilitation - Owner</b>	Code 9, 10
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a. Summary: SHIP funds will be provided to affordable housing developer organizations for the acquisition of land to construct new residential housing units, or acquisition of existing residential housing with or without needing to be rehabilitated, for resale to income eligible homebuyers.

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

c. Income Categories to be served: up to 140% AMI

d. Maximum award: ~~\$ 500,000 per Developer~~; \$150,000 per unit

e. Terms :

Developer

1. Repayment loan/deferred loan/grant: Deferred Loan secured by a mortgage, note and restrictive covenants or LURA (Land Use Restrictive Agreement).
2. Interest Rate: 0%
3. Years in loan term: 18 months
4. Forgiveness: Up to \$150,000 per unit of loan is forgiven if loan is in good standing.
5. Repayment: Balance of loan is due and payable when the completed unit is sold to an income eligible buyer to recycle into the revolving loan pool which will support future affordable housing development.
6. Default: The Developer will be determined to be in default if any of the following occurs: property is not sold to an income ineligible homebuyer, the developer fails to construct or transfer the housing unit per Agreement conditions, funds are used improperly, failure to maintain standards for compliance as required by other funding sources. Developer's sale price shall not exceed the lower of 90% of the average area purchase price in the Tampa MSA. If any of these occur, the funds will become due and payable to the City.

Homebuyer

1. Repayment loan/deferred loan/grant: Deferred loan secured by a mortgage, note and restrictive covenants or LURA (Land Use Restrictive Agreement).
2. Interest Rate: N/A
3. Years in loan term: 20 years
4. Forgiveness: Forgiven at the end of the affordability term if loan is in good standing.
5. Repayment: No repayment required if the restrictive covenants or LURA (Land Use Restrictive Agreement) is in good standing.
6. Default: The homebuyer will be determined to be in default if any of the following occurs: sale to a buyer who has not been confirmed as an eligible beneficiary by the City, 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. The legal heir also can choose to sell to an income eligible buyer or the City has the right and option to purchase the property through the legal process.

Should the homeowner wish to sell, convey or transfer property during the affordability term, they are required to provide notice to the City. Upon receipt, homeowner is required to provide information needed to evaluate income eligible of buyer and will need to coordinate with the City to produce a compliance certificate confirming the sale to an income eligible buyer at no more than the maximum sales price defined in the restrictive covenant.

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

- f. Recipient/Tenant Selection Criteria: Homebuyers will be assisted on a first-qualified, first-served basis in partnership with local housing/counseling agencies. Priority may be given to qualified special populations including but not limited to Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.
- g. Sponsor Selection Criteria: Developers will apply to the City through an RFP process that will be advertised. The RFP will state funding amount available and will require proof of developer experience in providing affordable housing, proof of financial capacity, evidence of site control or contract for sale (unless City is providing property), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets the City's standards.

The City reserves the right to select developments that meet all the above requirements and:

1. Are in areas of immediate need due to lack of available units.
2. Propose to increase and/or preserve the affordable housing stock with quality units.

All funding awards will be subject to closing on other funding sources.

- h. Additional Information: Since a portion of funds that are awarded to the Developer are passed through to the Homebuyer, the funds will be given to the Developer in the form of a deferred loan, but up to \$150,000 will be forgiven at the time of sale to an eligible buyer. At that time, the funds that will be passed through to the homebuyer by reducing the cost of the housing unit by that amount, up to \$150,000. The balance of the deferred loan is due and payable at the time of sale to an eligible buyer. There is additional development cost savings in instances where the property is provided by the City to the developer. Project delivery cost will be paid in accordance with Section 1.5. This strategy may be combined with other state, federal, or local programs.



<b>G. New Construction - Owner</b>	Code 10
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a. Summary: SHIP funds will be provided to for-profit or non-profit affordable housing developer organizations to be used as development subsidy for the construction and other related costs for the creation of residential housing to be sold to income eligible buyers who will benefit from the subsidy passed through. In some instances, lots are provided and conveyed to the developer from the City for residential infill development.

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

c. Income Categories to be served: up to 140% AMI

d. Maximum award: \$75,000 per unit

e. Terms:

Developer

1. Repayment loan/deferred loan/grant: Deferred Loan secured by a recorded mortgage, note and restrictive covenants or LURA (Land Use Restrictive Agreement).
2. Interest Rate: 0%
3. Years in loan term: 18 months
4. Forgiveness: Loan will be forgiven upon the sale of the housing unit to an income eligible buyer.
5. Repayment: None required as long as the loan is in good standing.
6. Default: The developer will be determined to be in default if any of the following occurs: property is not sold to an income ineligible homebuyer, the developer fails to construct or transfer the housing unit per Agreement conditions, funds are used improperly, failure to maintain standards for compliance as required by other funding sources. Developer's sale price shall not exceed the lower of 90% of the average area purchase price in the Tampa MSA. If any of these occur, the funds will become due and payable to the City.

Homebuyer

1. **Repayment loan/deferred loan/grant:** Deferred Loan secured by a recorded mortgage, note and restrictive covenants or LURA (Land Use Restrictive Agreement).
2. **Interest Rate:** N/A
3. **Years in loan term:** 20 years.
4. **Forgiveness:** Forgiven at the end of the affordability term.
5. **Repayment:** Repayment not required if the restrictive covenants or LURA (Land Use Restrictive Agreement) is in good standing.
6. **Default:** The homebuyer will be determined to be in default if any of the following occurs: sale to a buyer who has not been confirmed as an eligible beneficiary by the City, transfer of title without prior approval from the HCD ~~Manager~~ Director, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence.

In cases where the qualifying homeowner(s) die(s) during the affordability term, the term may be assumed by an income eligible heir who will occupy the home as a primary residence. If the legal



heir is not SHIP income eligible or chooses not to occupy the home as a primary residence, the legal heir can choose to sell to an income eligible buyer or the City has the right and option to purchase the property through the legal process.

Should the homeowner wish to sell, convey or transfer property during the affordability term, they are required to provide notice to the City. Upon receipt, homeowner is required to provide information needed to evaluate income eligible of buyer and will need to coordinate with the City to produce a compliance certificate confirming the sale to an income eligible buyer at no more than the maximum sales price defined in the restrictive covenant.

If the home is foreclosed on by a superior mortgage holder, the City has the right and option to purchase the property through the legal process.

- f. Recipient/Tenant Selection Criteria: Homebuyers will be assisted on a first-qualified, first-served basis in partnership with partnering developer and local housing [counseling](#) agencies. Priority may be given to qualified special populations including but not limited to Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.
- g. Sponsor Selection Criteria: Developers will apply to the City through an RFP process that will be advertised. The RFP will state funding amount available and will require proof of developer experience in providing affordable housing, proof of financial capacity, evidence of site control or contract for sale (unless City is providing property), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets the City's standards.

The City reserves the right to select developments that meet all the above requirements and:

1. Are in areas of immediate need due to lack of available units.
2. Propose to increase the affordable housing stock with quality units.

All funding awards will be subject to closing on other funding sources.

- h. Additional Information: Since funds that are awarded to the Developer are passed through to the Homebuyer, the funds will be given to the Developer in the form of a deferred loan, are forgiven at the time of sale to an eligible buyer. At that time, the funds will be passed through to the homebuyer by reducing the cost of the housing unit by the awarded amount. There is additional development cost savings in instances where the land is provided by the City to the developer. Project delivery cost will be paid in accordance with Section 1.S. This strategy may be combined with other state, federal, or local programs.



<b>H. Impact Fees - Homeowner</b>	Code 8
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Commented [MB1]: Should this strategy be deleted/amended?

Commented [AC2R1]: It may be better to have it and not need it than need it and not have it.

a. Summary: SHIP funds will be used to reimburse a portion of impact fees for affordable housing units, to include homeowners insurance. For affordable housing units sold to an income eligible homebuyer, the unit must be sold at or below the City's maximum sales price. Upon sale the impact fee funding becomes a grant to the income qualified homebuyer. Projects must be certified as affordable through the City of Tampa's Housing & Community Development Department.

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

c. Income Categories to be served: up to 140% AMI

d. Maximum award: \$10,000.00 per unit; of which, up to \$5,000 per unit for homeowners' insurance; Award determined on the income level of the beneficiary.

Assistance	Beneficiary Income
\$10,000	0-50% AMI
\$7,500	50.01-80.0% AMI
\$5,000	80.01-140% AMI

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: Forgiven at the end of the loan term if the loan is in good standing
5. Repayment: None required as long as the loan is in good standing.
6. Default: In the event the property is not sold to an income eligible homebuyer, the impact fee funds received will become due and payable to the City.

f. Recipient/Tenant Selection Criteria: Selected on a first qualified, first eligible basis. Priority may be given to qualified special populations including but not limited to Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.

g. Sponsor Selection Criteria: N/A

h. Additional Information: This strategy may be combined with other state, federal, or local programs.

<b>I. New Construction / Rehabilitation - Rental</b>	Code 14, 21
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a. Summary: Summary: SHIP funds will be provided to qualified sponsors (for-profit or non-profit organizations) for the acquisition, construction and/or rehabilitation of rental housing units to increase the supply of decent, safe affordable housing in the City of Tampa. SHIP funds will also be used to reimburse a portion of impact fees for affordable housing rental units. The owner/developer is required to demonstrate

that the property will in fact be providing affordable rental units to income eligible tenants through the certification process and the impact fee funding will become a grant to support the affordable housing development. Projects must be certified as affordable through the City of Tampa's Housing & Community Development Department.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: up to 140% AMI
- d. Maximum award: \$350,000 per unit
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Deferred Loan secured by a mortgage and note.
  - 2. Interest Rate: 0%
  - 3. Years in loan term: 30 years
  - 4. Forgiveness: Loan is not forgiven.
  - 5. Repayment: For all qualified sponsors, the loan is due and payable at the end of the term unless the City negotiates an extended loan term to secure affordable rental units in the best interest of the City's residents.
  - 6. Default: In the event the property is no longer being rented to income eligible tenant(s), the loan will become due and payable to the City.
- f. Recipient Selection Criteria: Tenants will be assisted on a first-qualified, first-served basis.
- g. Priority may be given to qualified special populations including but not limited to Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.
- h. Sponsor Selection Criteria: Developers will apply to the city through an RFP process that will be advertised. The RFP will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets the City's housing element in the Comprehensive Plan.

The City reserves the right to select developments that are meeting all the above requirements and:

- 1. Are in areas of immediate need due to lack of available units.
- 2. Propose to increase the affordable housing stock with quality units.

All funding awards will be subject to closing on other funding sources.

- i. Additional Information: Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rehab projects. Project delivery cost will be paid in accordance with Section 1.5. This strategy may be combined with other state, federal, or local programs.



<b>J. Tenant Assistance - Rental</b>	Code 13, 23, <u>26</u>
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a. Summary: SHIP funds may be provided to assist with rental security and utility deposits, eviction prevention, and temporary rental subsidy assistance on behalf of eligible households within the City of Tampa. Eligible utility deposits include only utility provider-mandated deposits for water, sewer, electricity, and gas.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: up to 140% AMI
- d. Maximum award: \$20,000 per unit/household
- e. Terms:
  - 1. Grant
  - 2. Interest Rate: N/A
  - 3. Years in loan term: N/A
  - 4. Forgiveness: N/A
  - 5. Repayment: N/A
  - 6. Default: N/A
- f. Recipient Selection Criteria: Applicants served through subrecipient agencies will be assisted on a first-qualified, first-served basis. Applicants served through funds administered directly through the City of Tampa must be referred by the City of Tampa's homeless outreach team members, or through City staff, and will be assisted on a first qualified, first served basis. Priority may be given to qualified special populations including but not limited to Veterans, those facing Homelessness, Disabled, Seniors 65+, and families with minor children.
- g. Sponsor Selection Criteria: As applicable, agencies will apply to the City through an RFP process that will be advertised. The RFP will state funding amount available and will require proof of experience in providing rental counseling and tenant rental assistance programs.

**Applicant eligibility- Rental Subsidy Assistance (26):**

- ~~up to~~ up to 50% AMI household (VLI)
- maximum assistance - \$20,000 grant
- Applicant must demonstrate the ability to pay rent.
- Applicants may complete a housing sustainability assessment with a City of Tampa housing staff member.
- Inspection by or on behalf of the City and the Applicant may be required.
- Tenant Lease must be for at least one year.
- Rental assistance up to 12 months or until lease end. **Rent may not exceed 120% AMI SHIP rent limits.**



- Priority may be given to qualified disaster impacted populations.
- Applicant may complete rental counseling with a HUD approved agency after receiving funds.

**Applicant eligibility -Eviction Prevention Assistance (13):**

- ~~up to~~ Up to 140% AMI household
- maximum assistance - \$15,000 grant
- Must demonstrate the inability to pay arrears.
- Applicant may complete rental counseling with a HUD approved agency after receiving funds.
- Applicants may complete a housing sustainability assessment with a City of Tampa housing staff member.
- Tenant Lease must be for at least one year.
- Eviction prevention not to exceed six months of arrears. **Rent may not exceed SHIP Rent limits.**
- Applicant must demonstrate the ability to pay rent for balance of lease period.
- Priority may be given to qualified disaster impacted populations.

**Applicant eligibility Deposit Assistance (23):**

- ~~up to~~ Up to 140% ~~AMI income~~ AMI income household
- Maximum assistance - \$7,500 grant
- Must demonstrate the inability to pay the rental security and/or utility deposit(s).
- Applicant may complete rental counseling with a HUD approved agency after receiving funds.
- Applicants may complete a housing sustainability assessment with a City of Tampa housing staff member.
- Inspection by or on behalf of the City and the Applicant may be required before applicants can move into unit.
- Tenant Lease must be for at least one year.
- Applicant must demonstrate the ability to pay rent. **Rent may not exceed HUD Fair Market Rent (FMR) limits.**
- Priority may be given to qualified disaster impacted populations.

Assistance is limited to a one-time award in a 5 year period. Applicants cannot rent mobile homes. Eligibility and determination will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters as well as oral verification of employment wages, other income and assets. Assistance shall be provided on a first qualified, first served basis.

- h. ~~Additional Information: For Security Deposits, Subrecipient may~~ Subrecipient may use the Fair Market rents as an alternative to the SHIP rent limits. Subrecipients will be required to meet compliance-reporting requirements related to prevention services to meet the statutory requirements for monitoring of SHIP projects. Project delivery cost will be paid in accordance with Section 1.S.

**III. LHAP Incentive Strategies**

In addition to the **required Incentives 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: See below

- 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: See below

The Affordable Housing Advisory Committee meets regularly to review policies for a more streamlined approach to affordable housing. The reviews are done in coordination with any code updates that are being recommended for implementation.

C. **Other Incentive Strategies Adopted and Considered:**

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

Pursuant to the Affordable Housing Advisory Committee Local Housing Incentives Strategies Recommendation Report, the following is a list of the City of Tampa affordable housing incentive strategies (this includes updated as well as new incentive strategies). These incentive strategies are intended to facilitate, encourage, preserve, and produce affordable housing and designed to assure safe, decent and affordable housing for the City's very-low, low and moderate-income households.

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

The City currently has a process in place to expedite permits for the construction of affordable housing. To be designated an affordable housing project, a builder/contractor must provide the City's Construction Services Division with verification from the Housing and Community Development Department when applying for permits and plan reviews. The project is then earmarked as a qualified affordable housing project and receives expedited review. Check box in Accella permitting program must also be checked upon permit application. Expedited review does not guarantee approval but does guarantee a greater priority review and reduction in time for review at each point in the process.



KPI data and tracking of this incentive and providing goals for expedited permitting/plans review is available and can provide data to be available to show success or show areas of improvement needed. (See attached)

- Incentive 2:** All allowable fee waivers provided for the development or construction of affordable housing – Possible Development of an impact fee relief program (see attached)
- Incentive 3:** The allowance of flexibility in densities for designated affordable housing projects. (see attached)
- Incentive 4:** The reservation of infrastructure capacity for housing for very-low- to moderate income persons (see attached)
- Incentive 5:** The allowance of [Affordable-affordable](#) accessory residential dwelling units. (see attached)
- Incentive 6:** The reduction of parking and setback requirements for affordable housing. (see attached)
- Incentive 7:** The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing. (see attached)
- Incentive 8:** The modification of street requirements for affordable housing. (see attached)
- Incentive 9:** The establishment of an on-going process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing. (see attached)  
The City has a current process of reviewing policies and procedures that affect the cost of affordable housing. Issues are brought to the attention of the AHAC and the Deputy Administrator of Development and Economic Opportunity that may impact the cost of affordable housing. The City continues its efforts to identify and review new policy and procedures that may impact the cost of affordable housing.
- Incentive 10:** The preparation of a printed inventory of locally owned public lands suitable for affordable housing (see attached)
- Incentive 11:** The support of development near transportation hubs and major employment centers and mixed-use developments. (see attached)

Other Recommendations:

- Explore funding sources to develop an affordable housing trust fund and Community Land Trust.
- Provide Outreach and Education to developers and builders of affordable housing units.

**Information on Incentives for Consideration:** See attached LHAP Incentives Report as approved by the City of Tampa AHAC on November 20, 2024, and provided to City Council on December 19, 2024.

#### IV. EXHIBITS:



Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.

Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement (Required if applicable).
- H. Other Documents Incorporated by Reference.

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