



Manatee County Government

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2021-2022, 2022-2023, 2023-2024



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Section I. PROGRAM DETAILS:

A. LG(s)

Name of Local Government	Manatee County Government
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: 2021-2022, 2022-2023, 2023-2024

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

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

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

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

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

I. Waiting List/Priorities: A waiting list of interested participants for the Preliminary Program Application Entry Form.



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:

- Ranking Priority:
1. Special Needs Households
 - a. Very-Low
 - b. Low
 - c. Moderate
 2. After Special Needs Set-asides are met
 - a. Very-Low
 - b. Low
 - c. Moderate

Interested participants that meet the SHIP income guidelines based on income estimation, may submit a Preliminary Program Application Entry Form for the Rehabilitation/Replacement random drawing selection process during the advertised 30-day "Application Period."

Following the end of the application period, all entry forms will be reviewed to ensure that they meet the threshold requirements for property location, taxes, liens, homestead. Special Needs as defined in 420.0004 (13) Preliminary Program Application Entry forms will be randomly drawn for order to be served on a first qualified, first served basis. Once the 20% set aside for Special Needs has been met, the remainder of special needs applicants will be added to the general pool for a general random drawing process for order to be served on a first qualified, first served basis.

Those properties with required repairs exceeding 70% of the total assessed value will be assisted under the Demolition/Reconstruction strategy, if funds are available. Selected households will be assisted until funds are exhausted. Those households unable to be assisted will be notified to reapply the following year, based on funding availability.

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

K. Support Services and Counseling: Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.

L. Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located.

Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.



The methodology used is:

U.S. Treasury Department	x
Local HFA Numbers	

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

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

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

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

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

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”



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

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

Entity	Duties	Admin. Fee Percentage
Local Government	Manatee County Government	10%
Third Party Entity/Sub-recipient	N/A	

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: In addition to the administrative costs listed above, the county may charge a reasonable project delivery cost to cover inspections performed by County staff for rehabilitation projects. The fee will not exceed 2% of the contracted SHIP award and will be treated as soft costs for the project.

T. Essential Service Personnel Definition (ESP): Essential Services Personnel shall include Manatee County’s school district employees; police and fire personnel; government employees; health care personnel; retail workers; tourism industry personnel; food service personnel; and building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes:
 The Manatee County Redevelopment and Economic Opportunity Department has incorporated the HUD Green Standards and procedures into all of its construction/renovation projects. These standards are verified through the specifications and inspections procedures.

Innovative design, green building principles, storm-resistant construction or other elements that reduce long-term costs relating to maintenance, utilities or insurance are encouraged as part of the project consideration for rehabilitation repairs and replacement of existing dilapidated housing. All rehabilitation or new construction of residential buildings up to three stories must be designed to meet the standard for Energy Star Qualified New Homes.

Other residential rehabilitation activities must meet these standards to the extent applicable to the rehabilitation work undertaken, e.g., replace older obsolete products and appliances with Energy Star



labeled products. Water efficient toilets, showers, and faucets, such as those with the WaterSense label, must be installed.

Where possible, the housing should be improved to mitigate the impact of disasters and floor prone areas (e.g. earthquake, hurricane, flooding, fire).

V. Describe efforts to meet the 20% Special Needs set-aside: The County will partner with social service agencies serving the designated special needs populations to achieve the goal of the special needs set-aside. The goals will be met through the owner-occupied Rehabilitation and Demolition/Replacement strategies.

W. Describe efforts to reduce homelessness:

Describe efforts to reduce homelessness: The County will work with agencies serving the homeless populations primarily through its Federal Emergency Solutions Grant rental assistance program to rapidly re-house or prevent homelessness through placing these individuals or families in rental or transitional housing for the purpose of providing a stable housing situation for twelve months or more.

Section II. LHAP Strategies:

A. Owner Occupied Rehabilitation	Code 3
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- a. Summary of Strategy: A portion of SHIP funds will be allocated toward rehabilitation repairs to correct substandard conditions, eliminate code violations, upgrade major systems and make general property site improvements to improve the health, safety and welfare of the occupants.

Funds may also be used to assist with payment of relocation costs associated with rehabilitation of the residence occupied by the homeowner and payment of soft costs¹.
- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very-low and low.
- d. Maximum award: \$80,000
- 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: 30-year term
 - 4. Forgiveness: Fully forgiven and satisfied at the end of the loan term.

¹Soft costs: Inclusive of storage box fees, recording fees appraisal fees, title service fees.



5. Repayment: N/A

Default: Full loan payment if default occurs during 30-year loan term. 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 or SHIP eligible household who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home or convey to an income eligible household, 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 Selection Criteria: Manatee Recipient Selection Criteria:

1. Single family detached or attached² property.
2. Structure must be located within unincorporated Manatee County or City of Palmetto.
3. Applicants will be served based on the priorities listed in Section II. 4.
4. Structure shall comply with the definition of an affordable unit as defined herein.
5. Applicant must occupy the assisted unit or have purchased the assisted unit as their permanent residence.³
6. Families or individuals receiving assistance must maintain property in compliance with regulations outlined in the Manatee County Land Development Code and other applicable laws.

g. Sponsor Selection Criteria: N/A

- h. Additional Information: Applicants must not have been previously assisted under any strategy with any Federal or State funding administered by Manatee County Redevelopment and Economic Opportunity Department in the past 5 years. Proof of previous assistance is documented by prior executed Manatee County mortgage and note. Funds will not be utilized for mobile homes. SHIP funds expended on this program may also be used as a match for HOME funds. Certain activities

²Attached: Duplexes with separate legal description, Planned Unit Developments (P.U.D.), and Condominiums.

³ Permanent residence as stated in 196.012(18) F.S. means that place where a person has his true, fixed and permanent home and principal establishment to which, whenever absent, he has the intention of returning.



necessary in the rehabilitation of a home may have higher costs involved such as: asbestos removal and disposal, lead-based paint abatement, compliance with historic preservation requirements. SHIP funding assistance per unit for all activities shall be determined at all times by the County and shall be based on evidenced need and available SHIP funds in the requested activity.

B. Demolition/Reconstruction	Code 4
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- a. Summary of Strategy: SHIP funds will be awarded to households who are in need of demolition and reconstruction of their primary residential structure where estimated repairs will exceed 70% of the total assessed value of the property. Innovative design, green building principles, storm-resistant construction or other elements that reduce long term costs relating to maintenance, utilities or insurance are also encouraged as part of the reconstruction consideration.

Funds may also be used to assist with the payment of relocation costs associated with replacement of the residential structure and payment of soft costs⁴. Soft costs and relocation will be offered in the form of a grant to the eligible applicant.

- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very-low and low
- d. Maximum award: \$180,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a note and mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 30-year term
 4. Forgiveness: Fully forgiven and satisfied at the end of the loan term.
 5. Repayment: N/A
 6. Default: Full loan payment required if default occurs during 30 year loan term. 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.

⁴ Soft costs: Inclusive of storage container fees, recording fees, wind mitigation and title services.



In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir or SHIP eligible household who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home or convey to an income eligible household, 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.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants must not have been previously assisted under any strategy with any Federal or State funding administered by Manatee County Redevelopment and Economic Opportunity Department in the past 5 years. Proof of previous assistance is documented by prior executed Manatee County mortgage and note. Funds will not be utilized for mobile homes. SHIP funds expended on this program may also be used as a match for HOME funds.

C. Purchase Assistance	Code 1
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- a. Summary of Strategy: SHIP funds will be awarded for down payment and closing costs to households to purchase a newly constructed or existing home.
- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very-low, low and moderate
- d. Maximum award: Very-low: \$75,000
 Low: \$70,000
 Moderate: \$55,000
- 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: 30-year term
 - 4. Forgiveness: Fully forgiven and satisfied at the end of the loan term.
 - 5. Repayment: N/A
 - 6. Default: Full loan payment required if default occurs during 30-year loan term. 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 or SHIP eligible household who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home or convey to an income eligible household, 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 Selection Criteria: Applications will be received on a first-qualified, first- served basis with the priorities for income groups as described in Section I of this plan
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants must secure a first mortgage by an approved certified lender. Applicant must also complete a Manatee County approved homebuyer education class prior to closing on the purchase of the property. Funds will not be utilized for mobile homes. A newly constructed home must have received a certificate of occupancy within the last twelve months. An existing home must meet HUD's Minimum Housing Quality Standards to be an eligible property. Prospective homebuyers must qualify as a First Time Homebuyer.

D. Disaster Assistance

Code 5,16

- a. Summary of Strategy: The Disaster Assistance strategy provides funds to households following a disaster or emergency declared by the President of the United States or Governor of the State of Florida. SHIP disaster funds may be used for items such as, but not limited to:
 - (a) purchase of emergency supplies for eligible households to weatherproof damaged homes;
 - (b) interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
 - (c) construction of wells or repair of existing wells where public water is not available;
 - (d) payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
 - (e) security deposit for eligible recipients that have been displaced from their homes due to disaster;



- (f) rental and utility payment assistance for eligible applicants.
 - (g) mortgage and utility payment assistance for eligible applicants.
 - (h) Strategies included in the approved LHAP that benefit applicants directly affected under the Governor's Executive Order.
 - (i) other eligible activities as proposed to and approved by Florida Housing
- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
 - c. Income Categories to be served: Very-low, low and moderate.
 - d. Maximum award: \$10,000
 - e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant with no Recapture terms.
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment N/A
 - 6. Default: N/A
 - f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priority for very-low and low income households. The following additional requirements will apply for weather related disasters:
 - 1. Must provide proof of homeowner's insurance if applicable
 - 2. Must file for and use proceeds from insurance and FEMA as first option
 - 3. Must be on Manatee County's Damage Assessment Incident Report
 - 4. Property must be Applicant's primary home
 - 5. Funds will be used for mobile homes that meet homeownership criteria.
 - g. Sponsor Selection Criteria: N/A
 - h. Additional Information: SHIP funds must be used for eligible applicants and eligible housing.

E. Rental Development

Code 14, 21

- a. Summary of Strategy: Funds will be awarded to developers of affordable rental units that are awarded construction financing through other state or federal housing programs to construct or rehabilitate affordable rental units. This funding is intended to be used as gap financing required for the project. In cases where a smaller development (less than 50 units) is being proposed that includes Special Needs units, the county may choose to provide a larger percentage of the overall construction financing.



- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very-low and low
- d. Maximum award: \$300,000 per project
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: The interest rate, loan term and loan repayment amount will be based on an underwriting analysis of each project to determine the level of loan assistance needed, loan period and the project's ability to repay the loan.

Loans will have a fixed interest rate with an interest rate between zero percent (0%) and three percent (3%) based on underwriting and proforma analysis, with a minimum debt service coverage ratio of 1.20. The loan term is up to thirty (30) years with repayment and interest deferred for three (3) years to provide for construction, lease up and property stabilization.

For non-profit development organizations, a property serving a special needs or low-income population, or a project meeting a key county redevelopment objective, interest rates will be at 0% and repayment may be deferred until debt service targets are met, cash flow targets are met, or until sale of the property.

The affordability period will be no less than fifteen (15) years.

All borrowers are required to enter into security agreements, including a Mortgage, Promissory Note, Affordable Housing Development Agreement, and a Land Use Restriction Agreement (LURA) to assure compliance with occupancy, affordability, and affordability period requirements.
 - 2. Interest Rate: 0% to 3%
 - 3. Years in loan term: Up to 30 years
 - 4. Forgiveness: N/A
 - 5. Repayment: The loan is due and payable at the end of the term unless the county negotiates an extended loan term to secure affordable rental units in the best interest of the county's residents.
 - 6. Default: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur, the outstanding balance will be due and payable.
- f. Recipient Selection Criteria: All applicants for residence in a SHIP-assisted unit must meet income qualifications of the program as determined and reported by the developer's management company for the development.



- g. **Sponsor/Developer Selection Criteria:** Developers will apply to the county through an application process that is open year-round when funding is available for this strategy. As part of the application process, 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 with the county's housing element in the Comprehensive Plan will be required.

The county 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 preserve and improve existing units.

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

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

Section 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: Developers of affordable housing must submit an application for Affordable Housing Designation identifying the project and households to be served. Upon ensuring that the project will meet affordable housing criteria, an Affordable Housing Designation is issued for Rapid Response/Fast Tracking of the project planning review process and a certificate is provided to initiate the expedited permitting process. Through provision of the Rapid Rehousing/Fast Tracking and Expedited Permit process, affordable housing projects are expedited to a greater degree than other projects.

- B. Name of the Strategy: **Impact Fees**

The payment of impact fees for affordable housing designated units through Manatee County's Livable Manatee Incentive program.



Provide a description of the procedures used to implement this strategy: Developers of affordable housing must submit an application for Affordable Housing Designation identifying the project and households to be served. Upon ensuring that the project will meet affordable housing criteria, Manatee County will administratively pay 100% of County Impact fees, School Impact fees and Utility Impact fees for affordable units created in the development of the project, following Livable Manatee program guidelines.

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

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

Provide a description of the procedures used to implement this strategy: The County designates the responsibility of implementing affordable housing efforts to the Redevelopment and Economic Opportunity Department. The Redevelopment and Economic Opportunity Department reviews legislation, policies and procedures that have significant impact on the cost of housing on a regular basis and provides continual input to the Board of County Commissioners on significant impacts on affordable housing.

D. Name of the Strategy: **Density Bonus**

The allowance of density bonus for projects providing at least twenty-five (25) percent units designated as affordable housing units.

Provide a description of the procedures used to implement this strategy: Developers of affordable housing must submit an application for Affordable Housing Designation identifying the project and households to be served. Upon ensuring that the project will meet affordable housing criteria, Manatee County will issue an Affordable Housing designation that will allow the Developer to request an increase to the maximum density allowed in the Future Land Use category in the County's Comprehensive Plan. The project will go through the site plan approval process and a LURA will be executed prior to final site plan approval or certificate of occupancy for the affordable units.

E. Name of the Strategy: **Reservation of Infrastructure**

The prioritization of Certificate of Level of Service (CLOS) extension request ahead of other residential projects.

Provide a description of the procedures used to implement this strategy: Developers of affordable housing must submit an application for Affordable Housing Designation identifying the project and households to be served. Upon ensuring that the project will meet affordable housing criteria, Manatee County will issue an Affordable Housing designation that will allow the Developer to request an extension of an initial transportation component of a CLOS which shall be prioritized for processing ahead of



residential project(s) not containing affordable housing if the residential project containing affordable housing is located (1) within the Urban Core and (2) within one quarter (1/4) mile of a public transit stop.

F. Name of the Strategy: **Reduction of Parking and Setback Requirements for Affordable Housing and Modification of Street Requirements**

To promote affordable housing in Manatee County, any project which provides a minimum 25% of the overall units affordable may request a reduction of site improvements.

Provide a description of the procedures used to implement this strategy: Developers of affordable housing must submit an application for Affordable Housing Designation identifying the project and households to be served. Upon ensuring that the project will meet affordable housing criteria, Manatee County will issue an Affordable Housing designation that will allow the Developer to request modification of one or all of the following requirements through the planned development rezone process:

1. Parking requirements provided the parking shall be located so as not to obstruct sidewalks, roadways or required street trees (LDC Section 710.1.4).
2. Buffering requirements
3. Right-of-way and street construction requirements
4. Setback requirements

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

Projects rezoned to a planned development district that provide 25% or more of their residential units as affordable housing may opt to utilize zero lot line.

Provide a description of the procedures used to implement this strategy: Developers of affordable housing must submit an application for Affordable Housing Designation identifying the project and households to be served. Upon ensuring that the project will meet affordable housing criteria, Manatee County will issue an Affordable Housing designation that will allow the Developer to request zero lot line configuration. Developers may request a reduced setback for such developments if parking is designed not to obstruct sidewalks, roadways or street tree requirements. Additionally, developments utilizing the above designs may reduce the required lot size to no less than 3,500 square feet.

H. Name of the Strategy: **Preparation of a Printed Inventory of Locally Owned Public Lands Suitable for Affordable Housing**

County owned surplus property which is suitable for the development of affordable housing may be dispersed on an as needed basis pursuant to procedures established by the Board in accordance with Section 2-17-1, Code of Ordinance (Conveyance of County Owned Property to Nonprofit Agencies) and other applicable law.



Provide a description of the procedures used to implement this strategy: Manatee County's Department of Redevelopment and Economic Opportunity has the responsibility of conducting a review of County owned lands for suitability for affordable housing development and maintaining an inventory list for conveyance to nonprofit agencies for development of affordable rental or for sale housing. Interested nonprofit developers of affordable housing must submit a request for conveyance of county-owned that have been identified for affordable housing development to the Department of Redevelopment and Economic Opportunity. Upon review of the request, a conveyance deed and Land Use Restriction Agreement is established between the Nonprofit and Manatee County for conveyance and end use.

I. Name of the Strategy: **Support of Development Near Transportation Hubs and Major Employment Centers and Mixed-Use Developments**

Manatee County encourages revitalization of its Urban Core/SWTIF district through the creation of development incentives that assist in the development of mixed-use affordable housing developments near transportation hubs and major employment centers.

Provide a description of the procedures used to implement this strategy: Manatee County's Department of Redevelopment and Economic Opportunity has the responsibility of administrating Manatee County's Southwest Tax Increment Financing (SWTIF) district and has adopted the Urban Corridor district to provide improved opportunities for redevelopment along the major corridors in southwest county. Developers of affordable housing within the Urban Corridor may request increased densities and provide mixed use developments through the planned development review process.

IV. **EXHIBITS:**

- A. Administrative Budget for FY 2021-2022, FY 2022-2023, FY 2023-2024.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For FY 2021-2022, FY 2022-2023, FY 2023-2024.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed, and attested adopting resolution.
- F. Ordinance: (No change from the original creating ordinance).

LHAP 2021-2024

Exhibit A

Revised: 03/2021

Manatee County Government

Fiscal Year: 2021-2022		
Estimated Allocation for Calculating:	\$	521,632.00
Salaries and Benefits	\$	48,163.20
Office Supplies and Equipment	\$	500.00
Travel Per diem Workshops, etc.	\$	500.00
Advertising	\$	1,000.00
Other: Attorney Fees	\$	2,000.00
Total	\$	52,163.20
Fiscal Year: 2022-2023		
Estimated Allocation for Calculating:	\$	521,632.00
Salaries and Benefits	\$	48,163.20
Office Supplies and Equipment	\$	500.00
Travel Per diem Workshops, etc.	\$	500.00
Advertising	\$	1,000.00
Other: Attorney Fees	\$	2,000.00
Total	\$	52,163.20
Fiscal Year 2023-2024		
Estimated Allocation for Calculating:	\$	521,632.00
Salaries and Benefits	\$	48,163.20
Office Supplies and Equipment	\$	500.00
Travel Per diem Workshops, etc.	\$	500.00
Advertising	\$	1,000.00
Other: Attorney Fees	\$	2,000.00
Total	\$	52,163.20

*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:

[March 30, 2021]

Exhibit B
Timeline for SHIP Expenditures

Manatee County Government affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	1st Year AR	2nd Year AR	Closeout AR
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024
2022-2023	6/30/2024	6/30/2025	9/15/2023	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2024	9/15/2025	9/15/2026

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

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1st Year AR Not Submitted	2nd Year AR Not Submitted	Closeout AR Not Submitted
2021-2022	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024
2022-2023	3/30/2024	3/30/2025	6/15/2023	6/15/2024	6/15/2025
2023-2024	3/30/2025	3/30/2026	6/15/2024	6/15/2025	6/15/2026

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

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

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

Other Key Deadlines:

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

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

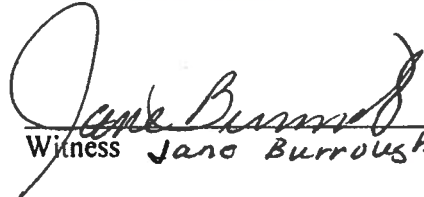
Local Government or Interlocal Entity:
Manatee County

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 (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.
- (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 Quantana Acevedo


Witness Jane Burroughs

April 20, 2021
Date


Chief Elected Official or designee



Vanessa Baugh, Chairman
Manatee County Board of County Commissioners
Type Name and Title

Attest: Manatee County Clerk of the Circuit

Court and County Comptroller

By: 
Deputy Clerk



EXHIBIT E

RESOLUTION

R-22-100

RESOLUTION R-22-100

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF MANATEE COUNTY, FLORIDA, AMENDING RESOLUTION R-22-013 TO PROVIDE FOR REVISIONS TO THE LOCAL HOUSING ASSISTANCE PLAN (2021-2024).

WHEREAS, on April 27, 2021, the Board of County Commissioners approved Resolution R-21-059 providing for adoption of a Local Housing Assistance Plan (2021-2024); and

WHEREAS, on April 27, 2021, staff transmitted the plan to the Florida Housing Finance Corporation (FHFC) for review and approval; and

WHEREAS, on May 12, 2021, Florida Housing Finance Corporation approved Manatee County's Local Housing Assistance Plan (2021-2024) subject to the incorporation of minor technical revisions to the plan; and

WHEREAS, on July 27, 2021, the Board of County Commissioners approved Resolution R-21-122 providing for an amendment to the Local Housing Assistance Plan (2021-2024); and

WHEREAS, on January 11, 2022, the Board of County Commissioners approved Resolution R-22-013 providing for an amendment to the Local Housing Assistance Plan (2021-2024); and

WHEREAS, due to the tight labor market, sharp increases in the sales price of homes, and increases in the cost of construction materials, the opportunity for homeownership has become limited due to the shortage of available housing stock for purchases within affordable price ranges. Based on these reasons, there is a need to increase the maximum affordable purchase price and maximum assistance amount for Downpayment Assistance to create greater opportunity for homeownership for our very low, low, and moderate-income households; and

WHEREAS staff has identified all revisions that need to be incorporated to ensure consistency in program administration with strikethrough (-) for deletions and double underline (==) for additions.

NOW, THEREFORE, BE IT RESOLVED by the Board of County Commissioners that:

1. Resolution R-22-013 is hereby amended to provide for adoption of Resolution R-22-100 to the Local Housing Assistance Plan (2021-2024) as attached hereto as Attachment 1.
2. The Board of County Commissioners of Manatee County shall reserve the right to adopt additional rules, policies and procedures that are consistent with the provisions of Section 420.907 et seq, Florida Statutes and the provisions of Chapter 67-37, Florida Administrative Code as well as any other applicable laws, codes, or rules.

ADOPTED with a quorum present and voting this 7th day of June, 2022.



**BOARD OF COUNTY COMMISSIONERS
MANATEE COUNTY, FLORIDA**

By: 
Chairman

**ATTEST: ANGELINA COLONNESO,
CLERK OF THE CIRCUIT COURT
AND COMPTROLLER**

By: 

FILED FOR RECORD
R. B. SHORE

ORDINANCE NO. 08-44

2000 MAY 5

CLERK
MANATEE COUNTY
FLORIDA

AN ORDINANCE OF THE BOARD OF COUNTY COMMISSIONERS OF MANATEE COUNTY, FLORIDA, REGARDING THE AFFORDABLE HOUSING ADVISORY COMMITTEE; SETTING FORTH FINDINGS; AMENDING AND RESTATING IN ITS ENTIRETY ARTICLE IV OF CHAPTER 2-17 OF THE MANATEE COUNTY CODE OF ORDINANCES; REVISING THE PROVISIONS RELATED TO THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM AS REQUIRED BY AND TO CONFORM TO FLORIDA STATUTE; PROVIDING FOR CODIFICATION; PROVIDING FOR SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.

2000 APR 29 4:15 PM
TALLAHASSEE, FLORIDA

BE IT ORDAINED by the Board of County Commissioners of Manatee County, Florida:

SECTION 1. Legislative Findings. The Board of County Commissioners hereby adopts the following findings:

A. On March 30, 1993, the Board of County Commissioners (the "Board") adopted Ordinance No. 93-22, which was codified as Article IV of Chapter 2-17 of the Manatee County Code of Laws, and which implemented the provisions of Part VII of Chapter 420, Florida Statutes. On August 26, 1993, the Board adopted Ordinance No. 93-44, adopting minor textual amendments to Ordinance No. 93-22. No other ordinances have been adopted by the Board related to the SHIP Program.

B. In the time since the adoption of the 1993 ordinances, the Florida legislature has enacted numerous amendments to Part VII of Chapter 420, Florida Statutes. Additionally, the Florida Housing Finance Corporation has promulgated administrative rules for the implementation of the statutory provisions.

C. The adoption of this ordinance conforms the County's Code of Ordinances to that amended statute and those administrative regulations.

SECTION 2. Amendment of the Code of Ordinances. Article IV of Chapter 2-17 of the Manatee County Code of Ordinances is amended and restated in its entirety to read as follows:

Article IV. State Housing Initiative Partnership Program

Sec. 2-17-71. Manatee County SHIP Program.

(a) Intent. The local housing assistance program is intended to:

- (1) Increase the availability of affordable housing units by combining local resources and cost-saving measures into a local housing partnership and using private and public funds to reduce the cost of housing;
- (2) Assist in achieving the growth management goals contained in the comprehensive plan by allowing more efficient use of land so as to provide housing units that are affordable to persons who have very low-income, low-income, moderate-income, or special housing needs;
- (3) Promote innovative design of eligible housing that provides cost savings; flexible design options for housing and development such as the combination of architectural styles, building forms, and development requirements; and positive features such as orientation toward the street and pedestrian access, without compromising the quality of the eligible housing; and
- (4) To build the organizational and technical capacity of community-based organizations so as to optimize the role of such organizations in the production of affordable housing.

(b) Construction. For purposes of this article, Part VII of Chapter 420, Florida Statutes, and Rule Chapter 67-37, Florida Administrative Code, as such statute or rule may be amended or renumbered from time to time, shall be referred to collectively as the "SHIP Act and Rules". This article and all provisions hereto are intended to implement, and shall be construed in accordance with, said SHIP Act and Rules.

(c) Establishment of the local housing assistance program. The local housing assistance program is hereby created and established. In accordance with the SHIP Act and Rules, the funds shall be allocated for the following purposes:

- (1) Homeownership activities, include without implied limitation acquisition of improved or unimproved sites; down payment assistance; new construction of owner occupied single-family residents; rehabilitation of owner occupied single-family residence; emergency repairs of owner occupied single-family residences; provision of mortgage financing assistance; provision for relief of county mandated impact or facilities investment fees; and provision of "local match" required under the HOME Investment Partnership Program or other federal or similar state sponsored programs.
- (2) Other affordable housing activities, including without implied limitation the acquisition of improved sites; the construction of new investor-owned affordable housing; the rehabilitation of investor-

owned affordable housing; and the provision of "local match" funds under the State Apartment Incentive Loan (SAIL) Program or other similar federal or state program.

(3) County's administrative expenses.

(d) Creation of the local housing assistance trust fund. In accordance with and pursuant to the SHIP Act and Rules, the Manatee County Local Housing Assistance Trust Fund is hereby created and established.

(e) Adoption of the local housing assistance plan. The board of county commissioners shall adopt, and as necessary amend, by resolution a local housing assistance plan that meets all applicable requirements of the SHIP Act and Rules, including without implied limitation Section 420.9071(14), Florida Statutes. Such plan shall be implemented through a local housing partnership, in accordance with the SHIP Act and Rules, including without implied limitation Section 420.9071(18), Florida Statutes, and through such other means as are appropriate and available.

(f) Designation of responsibility for administration of the local housing assistance program. The county administrator or his designee shall administer the local housing assistance program. A full-time county employee shall be designated whose responsibilities shall include:

- (1) Working with the local housing partnership to monitor the success of the local housing assistance program, and provide advice and suggestions as to whether and in what ways the local housing assistance program might be improved from year to year.
- (2) Working with the local housing partnership participants to coordinate local programs (including community loan funds, inclusionary housing programs, and linkage programs) with state programs (including the Housing Predevelopment Trust Fund, Homeownership Assistance Program (HAP), Single-Family Mortgage Revenue Bond (MRB) Program, and State Apartment Incentive Loan (SAIL) Program) and federal programs (including the Community Development Block Grant (CDBG) Program, Home Investment Partnership Program (HOME), Low-Income Rental Housing Tax Credit (LIHTC) Program, and Section 8 Rental Assistance) so as to maximize the production of eligible housing through the local housing assistance program.

(g) Establishment of the affordable housing advisory committee. The affordable housing advisory committee is hereby established pursuant to, and is directed to undertake and fulfill all obligations imposed by, the SHIP Act and Rules.

- (1) This committee shall be advisory only and may be abolished, disbanded, or reorganized at any time by the board in accordance with statutory requirements and pursuant to an amendment to this ordinance.
- (2) The board of county commissioners shall appoint members to the affordable housing advisory committee by resolution. The resolution appointing the members shall provide for the initial and regular terms of office of each member such that expiration of terms shall be staggered.
- (3) Open positions for members of the advisory committee shall be advertised. Applicants for such positions shall follow the procedures set by the board regarding advisory board applications and shall assure the board of the lack of conflicts and potential conflicts of interest.
- (4) The affordable housing advisory committee shall follow the meeting procedures adopted by the board of county commissioners. Unless a quorum is present, the committee shall not take formal action but may meet to hear presentations. Meetings shall be scheduled in the discretion of the committee or at the request of the board of county commissioners or the county administrator, provided that the committee shall meet at least as frequently as required pursuant to the SHIP Act and Rules.
- (5) Staff, administrative, and facility support for the affordable housing advisory committee shall be provided by a county department designated by the county administrator, provided that such department shall have authority to administer local planning or housing programs. The Clerk of Circuit Court shall serve as Clerk to the Affordable Housing Advisory Committee as it serves as Clerk to the Manatee County Board of County Commissioners. The county attorney will provide all legal services to the affordable housing advisory committee but only as specifically directed, from time to time, by the board; provided, however, the county attorney shall not be required to undertake or continue representation of the committee where to do so would, in the opinion of the attorney, conflict with his representation of the board of county commissioners or constitute a violation of the Rules Regulating the Florida Bar.
- (6) A member of the affordable housing advisory committee may resign at will or be removed at any time by the board of county commissioners. Should any member of the advisory committee

resign or be removed before completion of his/her term, the board shall appoint a new member for the remainder of such member's term following the procedure included in subparagraphs (2) and (3) above.

(h) Adoption of the affordable housing incentive plan. Within ninety (90) days after receipt of the affordable housing incentive recommendations from the affordable housing advisory committee, the board of county commissioners shall adopt the affordable housing incentive plan.

SECTION 3. Codification. The publisher of the County's Code of Laws, the Municipal Code Corporation, is directed to incorporate the amendments included in Section 2 above into the Code of Ordinances.

SECTION 4. Severability. If any section, sentence, clause, or other provision of this Ordinance shall be held to be invalid or unconstitutional by a court of competent jurisdiction, such section, sentence, clause, or provision shall be deemed severable, and such invalidity or unconstitutionality shall not be construed as to render invalid or unconstitutional the remaining sections, sentences, clauses, or provisions of this Ordinance.

SECTION 5. Effective Date. This Ordinance shall become effective immediately upon filing in the Office of the Secretary of State in Tallahassee, Florida.

PASSED AND DULY ADOPTED, with a quorum present and voting, by the Board of County Commissioners of Manatee County, Florida, this the 22ND day of APRIL, 2008.

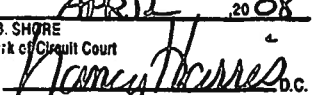
**BOARD OF COUNTY COMMISSIONERS OF
MANATEE COUNTY, FLORIDA**

By: 
Jane von Hahmann, Chairman

**ATTEST: R.B. SHORE
Clerk of the Circuit Court**

By: 
Deputy Clerk



STATE OF FLORIDA, COUNTY OF MANATEE
I do hereby certify that the foregoing is a true and correct copy of the documents on file in my office.
Witness my hand and official seal this 22ND day of APRIL, 2008
R.B. SHORE
Clerk of Circuit Court
By:  n.c.

FILED FOR RECORD
R. B. SHORE



2008 MAY -5 AM 9:40

FLORIDA DEPARTMENT of STATE

CLERK OF CIRCUIT COURT
CHARLIE CRIST FLORIDA STATE LIBRARY AND ARCHIVES OF FLORIDA
Governor

KURT S. BROWNING
Secretary of State

April 28, 2008

Honorable R. B. "Chips" Shore
Clerk of Circuit Court
Manatee County
Post Office Box 25400
Bradenton, Florida 34206

Attention: Ms. Vicki Jarratt

Dear Mr. Shore:

Pursuant to the provisions of Section 125.66, Florida Statutes, this will acknowledge receipt of your letter dated April 23, 2008 and certified copy of Manatee County Ordinance No. 08-44, which was filed in this office on April 28, 2008.

As requested, one date stamped copy of each is being returned for your records.

Sincerely,

Liz Cloud
Program Administrator

LC/srd
Enclosure

DIRECTOR'S OFFICE

R.A. Gray Building • 500 South Bronough Street • Tallahassee, Florida 32399-0250
850.245.6600 • FAX: 850.245.6735 • TDD: 850.922.4085 • <http://dfls.dos.state.fl.us>

COMMUNITY DEVELOPMENT
850.245.6600 • FAX: 850.245.6643

STATE LIBRARY OF FLORIDA
850.245.6600 • FAX: 850.245.6744

STATE ARCHIVES OF FLORIDA
850.245.6700 • FAX: 850.488.4894

LEGISLATIVE LIBRARY SERVICE
850.488.2812 • FAX: 850.488.9879

RECORDS MANAGEMENT SERVICES
850.245.6750 • FAX: 850.245.6795

ADMINISTRATIVE CODE AND WEEKLY
850.245.6270 • FAX: 850.245.6282