

# HARDEE COUNTY BOARD OF COUNTY COMMISSIONERS

LOCAL HOUSING ASSISTANCE PLAN (LHAP)



STATE HOUSING INITIATIVES PARTNERSHIP

(SHIP)

FISCAL YEARS COVERED

**2009/2010, 2010/2011, 2011/2012**

412 West Orange Street  
Wauchula, Florida 33873  
Dale Johnson, Chairman

**April 16, 2009**



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

The county or its administrative representative shall advertise the notice of funding availability in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of any application period. If no funding is available due to a waiting list, no notice of funding availability will be required.

I. Discrimination:

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

J. 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 and Foreclosure Counseling.

1. Homebuyer Education Course: Provided by our certified staff and is required by our Purchase Assistance Program.
2. Individual Counseling: Various sessions are provided by another agency in our office. This service will be expanded in the near future with certified staff.
3. Referrals: Clients will be referred to other agencies for assistance as needed.

K. Purchase Price Limits:

Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above. Currently our limit is \$189,682.

The methodology used is:

- Independent Study (copy attached)
- U.S. Treasury Department
- Local HFA Numbers

L. Income Limits, Rent Limits and Affordability:

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. 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 (19), (20) and (28), 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.

M. Welfare Transition Program:

Should a eligible sponsor be used, the city/county has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employed personnel from the Welfare Transition Program will be given preference in the selection process.

N. Monitoring and First Right of Refusal: **(Currently not Applicable)**

In the case of rental housing, the staff or 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 the same 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 \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored for at least annually for 15 years or the term of assistance which ever 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.

O. Administrative Budget:

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as Exhibit A. These are presented on an annual basis for each State fiscal year submitted.

**Hardee County** finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. In accordance with Section 420.9075 FS and Chapter 67-37 FAC, a county or an eligible municipality may not exceed the 5% limitation on administrative costs, unless its governing body finds, by resolution, that 5% of the local housing distribution plus 5% of program income is insufficient to adequately pay the

necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10% of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in 120.52(17) FS, and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10% of program income for administrative costs.”

*The Hardee County Board of County Commissioners has adopted the above findings in the attached resolution, Exhibit E.*

**P. PROGRAM ADMINISTRATION:**

Administration of the local housing assistance plan is the responsibility of the *Hardee County Board of County Commissioners*. Should a third party entity or consultant contract for all or part of the administrative or other functions of the program provide in detail the duties, qualification and selection criteria.

**Q. Essential Service Personnel**

“Essential Service Personnel” means, pursuant to Chapter 2006-69, Laws of Florida, persons in need of affordable housing who are employed in occupations or professions in which they are considered essential service personnel, including, but not limited to, teachers and educators, other school district, community college, police and fire personnel, health care personnel, and skilled building trades personnel, pursuant to Section 420.9075(3)(a), F.S. Define in accordance with Rule Chapter 67-37.002(8) FAC and Chapter 67-37.005(8), FAC and Section 420.9075(3)(a) FS.

**LHAP HOUSING STRATEGIES:**

**SINGLE FAMILY - HOMEOWNER OCCUPIED PROGRAMS**

**A. REHABILITATION/REPLACEMENT HOUSING**

- a. Summary of the Strategy: This strategy will provide funds for repair or replacement of site built housing as determined by several factors including the value of the home, cost of repair, and building inspections. Funds will be awarded as indicated in the Housing Delivery Goals Chart to income eligible applicants for rehabilitation or replacement of single family, homeowner occupied dwellings (not mobile homes). Funds will be used for any costs associated with construction to repair and rehabilitate the housing unit to updated minimum housing codes. Funding may also be used to assist with some temporary relocation assistance. Only the amount of subsidy needed will be awarded for actual repairs. In some cases the homeowner may be required to seek additional funding to complete the project. For

full replacement housing, the home will need to be declared by the Local Building Official as being unsafe, not structurally sound or not economically feasible to rehabilitate. The homeowner will be required to seek other funding such as a construction loan/primary mortgage or assistance from other programs to assist in the demolition and construction of a new home.

- b. **Fiscal Years Covered: 2009/2010, 2010/2011, 2011/2012**
- c. **Income Categories to be served:** Extremely Low Income (30% or below the AMI), Very Low Income (50% or below the AMI), Low Income (50% to 80% AMI).
- d. **Maximum award is noted on the Housing Delivery Goals Charts:** Individual maximum awards for the Rehabilitation/Replacement Housing strategy is: up to \$25,000.
- e. **Terms, Recapture and Default:** Program funds used in the home are subject to a forgivable loan on the property in the amount of subsidy or according to actual costs used on the project. There is zero interest and it is non-amortizing. Term of the lien is 10 years and requires that said property is the applicant/property owner's primary place of residence. The owner is required to maintain the home according to the International Property Maintenance Code for the term of the lien. Upon transfer of ownership or sale of the property prior to the 10 year period, the entire amount of the subsidy is due and payable to the Hardee County SHIP Trust Fund. If the terms of the agreement are met for the full 10 years, the lien will be satisfied at 100%. An heir may assume the loan agreement if they are SHIP eligible. If the amount of assistance needed does not exceed \$3000, it will be awarded as a grant and no lien or repayment will be required as previously stated.  
  
Recaptured funds and program income will be returned to the program and used for eligible SHIP activities as described in the Housing Delivery Goals Chart. OCD staff is authorized to administer these funds for rehabilitative housing needs. Recaptured funds are to be expended within statutory requirements.
- f. **Recipient Selection Criteria:** To qualify, applicant households must be eligible under SHIP income guidelines. Funds are distributed on a first come, first ready basis after an initial point ranking system (Appendix). Priority will be given to Extremely Low Income, Very low income, Elderly (62 and older) and Disabled

(Those with a physical or mental handicap in the home.) households.

g. Sponsor Selection Criteria, if applicable: Not applicable at this time.

h. Additional Information:

**B. PURCHASE ASSISTANCE**

a. Summary of the Strategy: This strategy is for income eligible applicants as first time homebuyers or displaced persons to purchase single family, homeowner occupied site-built homes (not mobile homes). Funds will be used for closing costs and down payment assistance toward approved existing houses or approved new construction contracts. The criteria will also require only approved lending institutions for first mortgages. The dollar amount of assistance will be based upon the conditions of the primary financial lender and may be limited to a percentage of the contract price. Funds will be limited to the maximum award as indicated in the Housing Delivery Goals Chart.

Applicants will be required to attend and complete the following: a homebuyer education course, consumer credit counseling, and also be able to provide a minimum of \$500 of private funds at the loan closing or before.

b. Fiscal Years Covered: **2009/2010, 2010/2011, 2011/2012**

c. Income Categories to be served: Low Income (50% to 80% AMI), and Moderate Income (80% to 120%AMI).

d. Maximum award is noted on the Housing Delivery Goals Charts: Individual maximum awards for the Purchase Assistance strategy are: \$20,000 for Low Income, \$15,000 for Moderate Income.

e. Terms, Recapture and Default. Program funds used for the home are subject to a forgivable loan on the property in the amount of subsidy or according to actual costs used on the project. There is zero interest and it is non-amortizing. Term of the lien is 10 years and requires that said property is the applicant/property owner's primary place of residence. The owner is required to maintain the home according to the International Property Maintenance Code for the term of the lien Upon transfer of ownership or sale of the property prior to the 10 year period, the entire amount of the subsidy is due and payable to the Hardee County SHIP Trust Fund. An heir may

assume the loan agreement if they are SHIP eligible. If the terms of the agreement are met for the full 10 years, the lien will be satisfied at 100%. Recaptured funds and program income will be returned to the program and used for eligible SHIP activities as described in the Housing Delivery Goals Chart. OCD staff is authorized to administer these funds for purchase assistance needs. Recaptured funds are to be expended within statutory requirements. If the amount of assistance needed does not exceed \$3000, it will be awarded as a grant and no lien or repayment will be required.

- f. Recipient Selection Criteria: To qualify, applicant households must be eligible under SHIP income guidelines. Funds are distributed on a first come, first ready basis and then a priority for elderly (62 and older) and Disabled (Those with a physical or mental handicap in the home.) households.
- g. Sponsor Selection Criteria, if applicable: Not applicable at this time.
- h. Additional Information:

C. **SELF HELP - REHABILITATION/REPLACEMENT HOUSING:**

- a. Summary of the Strategy: This strategy allows acquisition of building materials for home repair and construction. Self-Help will be funded under the regular Rehabilitation/Replacement Housing strategies. Criteria will be as under the rehabilitation/replacement strategy. This strategy allows a homeowner who has the ability to complete the work himself, but requires assistance with materials or a specific aspect of the construction, such as the electrical to be completed by a licensed electrician, etc. **All building inspections and code requirements are required as in any other project.** The homeowner will apply for all permits as required and necessary. The homeowner will be required to sign an affidavit acknowledging that there is no warranty for the work that they are completing. The Department will submit for bids on the contractor specific aspects and award based on bids. Payment will be provided directly to the contractor or to the vendor for materials.
- b. Fiscal Years Covered: **2009/2010, 2010/2011, 2011/2012**
- c. Income Categories to be served: Extremely Low Income (30% or below the AMI), Very Low Income (50% or below the AMI), Low Income (50% to 80% AMI).

- d. Maximum award is noted on the Housing Delivery Goals Charts: Self Help will be funded through the Rehabilitation/Replacement Strategy. Individual maximum awards for the Self Help strategy is up to \$25,000.
- e. Terms, Recapture and Default: Program funds used in the home are subject to a forgivable loan on the property in the amount of subsidy or according to actual costs used on the project. There is zero interest and it is non-amortizing. Term of the lien is 10 years and requires that said property is the applicant/property owner's primary place of residence. The owner is required to maintain the home according to the International Property Maintenance Code for the term of the lien. Upon transfer of ownership or sale of the property prior to the 10 year period, entire amount of the subsidy is due and payable to the Hardee County SHIP Trust Fund. An heir may assume the loan agreement if they are SHIP eligible. If the terms of the agreement are met for the full 10 years, the lien will be satisfied at 100%. If the amount of assistance needed does not exceed \$3000, it will be awarded as a grant and no lien or repayment will be required as stated above.

Recaptured funds and program income will be returned to the program and used for eligible activities as described in the Housing Delivery Goals Chart. OCD staff is authorized to administer these funds for emergency housing needs as well. Recaptured funds are to be expended within statutory requirements.
- f. Recipient Selection Criteria: To qualify, applicant households must be eligible under SHIP income guidelines. The housing unit also has certain qualifications for the programs available which may be different for each funding source. See the local policies and procedures. Funds are distributed on a first come, first ready basis after an initial point ranking system (Appendix). Priority will be given to Extremely Low Income, Very low income, Elderly and Disabled households.
- g. Sponsor Selection Criteria, if applicable: Not applicable at this time.
- h. Additional Information:

#### **D. DISASTER RECOVERY**

- a. Summary of the Strategy: This strategy may be used to provide emergency repairs in the aftermath of a natural disaster to address emergency housing needs. Generally, such needs may include: Purchase of emergency supplies for eligible households to

weatherproof damaged homes; interim repairs to avoid further damage; tree and debris removal to make individual housing units habitable; and post disaster assistance with non-insured repairs. Disaster Recovery will be implemented only in the event of a natural disaster or emergency as declared by county, state or Federal Executive Order, using any funds available and not encumbered.

- b. **Fiscal Years Covered: 2009/2010, 2010/2011, 2011/2012**
- c. **Income Categories to be served:** Extremely Low Income (30% or below the AMI), Very Low Income (50% or below the AMI), Low Income (50% to 80% AMI), and Moderate Income (80% to 120% AMI).
- d. **Maximum award as noted on the Housing Delivery Goals Chart:** Disaster Recovery will be funded using any funds available and not encumbered. Individual awards will be determined as in the Rehabilitation/Replacement Strategy.
- e. **Terms, Recapture and Default:** Recapture and maximum award amount will be determined locally based on the immediate needs. If the amount of assistance needed does not exceed \$3000, it will be given as a grant and no lien or repayment will be required.  

Recaptured funds and program income will be returned to the program and used for eligible SHIP activities as described in the Housing Delivery Goals Chart. OCD staff is authorized to administer these funds for emergency housing needs as well. Recaptured funds are to be expended within statutory requirements.
- f. **Recipient Selection Criteria:** To qualify, applicant households must be eligible under SHIP income guidelines. Funds are distributed on a first come, first ready basis after an initial point ranking system (Appendix). Priority will be given to Extremely Low Income, Very low income, Elderly (62 and older) and Disabled (Those with a physical or mental handicap in the home.) households.
- g. **Sponsor Selection Criteria, if applicable:** Not applicable at this time.
- h. **Additional Information:**

**E. DISASTER MITIGATION**

- a. **Summary of the Strategy:** This strategy may be used to leverage available federal and state funds to provide assistance to income eligible housing for the purpose of repairing structural damage, roof repair/replacement, demolition cost and retrofitting

activities such as waterproofing and elevating a structure to meet the National Flood Insurance Program and Chapter 161, FS.

- b. **Fiscal Years Covered: 2009/2010, 2010/2011, 2011/2012**
- c. **Income Categories to be served:** Extremely Low Income (30% or below the AMI), Very Low Income (50% or below the AMI), Low Income (50% to 80% AMI) and Moderate Income (80% to 120% AMI).
- d. **Maximum award as noted on the Housing Delivery Goals Chart:** Disaster Mitigation will be funded using any funds available and not encumbered. Individual awards will be determined as in the Rehabilitation/Replacement Strategy.
- e. **Terms, Recapture and Default:** Recapture and maximum award amount will be as under the Rehabilitation/Replacement Strategy. If the amount of assistance needed does not exceed \$3000, it will be given as a grant and no lien or repayment will be required as stated above.  

Recaptured funds and program income will be returned to the program and used for eligible SHIP activities as described in the Housing Delivery Goals Chart. OCD staff is authorized to administer these funds for emergency housing needs. Recaptured funds are to be expended within statutory requirements.
- f. **Recipient Selection Criteria:** To qualify, applicant households must be eligible under SHIP income guidelines. Funds are distributed on a first come, first ready basis after an initial point ranking system (Appendix). Priority will be given to Extremely Low Income, Very low income, Elderly and Disabled households.
- g. **Sponsor Selection Criteria, if applicable:** Not applicable at this time.
- h. **Additional Information:**

**F. HOMEOWNER PRESERVATION**

- a. **Summary of the Strategy:** This strategy will provide funds for assistance to eligible homeowners to remain in their home due to lack of income or other circumstances beyond the control of the homeowner.
  - 1. **Foreclosure Prevention -** Assistance to eligible homeowner who has become delinquent on mortgage payment(s). No type of foreclosure proceedings may have been initiated at the time of application. This program may assist all income categories.
  - 2. **Property taxes -** Helps extremely low to low income homeowners to

prevent home from being sold for non-payment of taxes.

3. Homeowner/Flood insurance - Helps to establish insurance coverage for the extremely low to low income homeowners as first time homebuyers or elderly homeowners establishing a new policy to regain coverage.
- b. Fiscal Years Covered: **2009/2010, 2010/2011, 2011/2012**
- c. Income Categories to be served: All income groups. Income category will vary with the particular program.
- d. Maximum award as noted on the Housing Delivery Goals Chart: Awards will be funded using any funds available and not encumbered. Individual awards will be determined based on eligible needs and/or at the discretion of the Hardee County Community Development Director and/or the Board of County Commissioners.
- e. Terms, Recapture and Default: **All three programs** - Program funds used for the home are subject to a forgivable loan on the property in the amount of subsidy or actual costs. There is zero interest and it is non-amortizing. Term of the lien is three to 10 years depending on amount awarded. It is required that the property is owner-occupied as the primary place of residence. The owner is required to reasonably maintain the home according to the International Property Maintenance Code for the term of the lien. Upon transfer of ownership or sale of the property prior to the lien period, the entire amount of the subsidy is due and payable to the Hardee County SHIP Trust Fund. If the terms of the agreement are met for the full term, the lien will be satisfied at 100%. **Programs for Taxes and Insurance** - If the amount awarded does not exceed \$3000, it may be awarded as a grant.  
Recaptured funds and program income will be returned to the program and used for eligible activities as described in the Housing Delivery Goals Chart. Recaptured funds are to be expended within statutory requirements.
- f. Recipient Selection Criteria: To qualify, applicant households must be eligible under SHIP income guidelines. Funds are based on availability and distributed on a priority basis. Priority will be given to Extremely Low Income, Very low income, Elderly and Disabled households.
  1. Foreclosure Prevention - all income categories.
    - a) Home must be valued equal to or less than the current SHIP sales price limit.
    - b) Homeowner is required to attend foreclosure prevention counseling.

- c) Non-payment of mortgage has to be reflected as no fault of the property owner. Eligible reasons are as follows:
  - 1) Loss of employment or steady source of income.
  - 2) Unexpected major medical expenses.
  - 3) Divorce or death in the family.
  - 4) Other circumstances at the discretion of the Director may include but are not limited to the following: Amount of subsidy needed, and other unexpected one time occurrences that constitute an emergency.
- d) Must show their plan to maintain payments after the assistance.
- 2. Property Taxes - Extremely Low, Very Low and Low income categories.
  - a) Home must be valued equal to or less than the current SHIP sales price limit.
  - b) Homeowner 62 years of age or older, and/or a family member with a disability and receiving disability payments.
  - c) Non-payment of taxes has to be shown as no fault of their own.
- 3. Homeowner/Flood Insurance - Extremely, Very and Low income categories.
  - a) Home must be valued equal to or less than the current SHIP sales price limit.
  - b) Homeowner is required to complete budget counseling.
  - c) Existing homeowners - Lack of insurance coverage has to be shown as no fault of their own. Eligible reasons are as follows:
    - 1) Loss of employment or steady source of income.
    - 2) Unexpected major medical expenses.
    - 3) Divorce or death in the family.
    - 4) Other circumstances at the discretion of the Director. May include but are not limited to the following: Amount of subsidy needed, type of other assistance provided, and other unexpected one time occurrences that constitute an emergency for the homeowner.
  - d) Must show their plan to maintain insurance coverage after the assistance.
  - e) First time homebuyers - Assistance for the purchase of the first year

upon purchase to establish insurance coverage on the home.

- g. Sponsor Selection Criteria, if applicable: Not applicable at this time.
- h. Additional Information:

**G. FLORIDA HOMEBUYER OPPORTUNITY PROGRAM**

- a. Summary of the Strategy: This strategy is designed in response to the legislative proviso requiring SHIP local governments to expend 2009-2010 funds to ensure that residents of the state derive the maximum possible economic benefit from the federal first time homebuyer tax credit created through The American Recovery and Reinvestment Act of 2009 by providing subordinate down payment assistance loans to first time homebuyers for owner occupied primary residences that can be repaid by the income tax refund the homebuyer is entitled to under the First Time Homebuyer Credit. The state program shall be called the “Florida Homebuyer Opportunity Program.”
- b. Fiscal Years Covered: 2009/2010 until expiration of the Florida Homebuyer Opportunity Program Tax Credit.
- c. Income Categories to be served: Up to \$75,000 for single taxpayers or \$150,000 for joint filers. There is no requirement to reserve 30 percent of the funds for awards to very-low-income persons or 30 percent of the funds for awards to low-income persons; and there is no requirement to expend 75% of funds for construction, rehabilitation or emergency repair. Priority will be given to lower incomes before serving higher income applicants.
- d. Maximum award is the principal balance of the loans provided shall not exceed 10% of the purchase price or \$8,000 whichever is less.
- e. Terms, Recapture and Default: If the county or eligible municipality receives repayment from the homebuyer within eighteen (18) months after the closing date of the loan the county or eligible municipality shall waive all interest charges. A homebuyer who fails to fully repay the loan within eighteen (18) months shall be subject to repayment terms on the thirty-seventh (37th) month as provided in a Deferred Payment Loan Agreement. Interest will accrue beginning on the Thirty-seventh (37th) month and the rate will be determined by the Income level of the family as follows: 51-80% of average median income will have a 5% interest rate, 81-120% average median income of 10% interest and all above 120% income will be required to pay 15% interest. All funds repaid to a county or eligible municipality shall be considered “program income” as defined in s. 420.9071 (24).

- f. Recipient Selection Criteria: Recipients must meet the requirements of the following: The maximum income limit shall be Adjusted Gross Income of \$75,000 for single taxpayer households or \$150,000 for joint-filing taxpayer households which is equal to that permitted by the American Recovery and Reinvestment Act of 2009

### III. LHAP INCENTIVE STRATEGIES

All incentives as provided in 420.9076(4) FS were extensively reviewed in 2008 by the Hardee County Affordable Committee. Recommendations were submitted to the Hardee County Board of County Commissioners on December 4, 2008 and approved by Resolution 09-07.

#### A. EXPEDITED PERMITTING

Permits as defined in 163.3164(7)(8) FS for affordable housing projects are expedited to a greater degree than other projects.

Established policy and procedures: In order for permits to be issued there are three basic steps:

1. Planning-determination of concurrency requirements and consistency with the Comprehensive Plan; (approximately 2 weeks)
2. Zoning-determination of applicable zoning issues; (approximately 2 weeks)
3. Building-review of building plans and issuance of permits (three-day turnaround)

Procedures are in place to fast track the affordable housing projects administered by the County and where grant funding is used. Permit fees are charged based on the homeowners income.

#### B. ONGOING REVIEW PROCESS

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

Established policy and procedures: The Affordable Housing Advisory

Committee is notified of all affordable housing projects presented to Building and Planning Departments to allow committee to have preliminary review of said projects. And further, any changes to any policies, procedures, ordinances, regulations or plan provisions pertaining to housing and could affect affordability of housing in Hardee County be presented or available for review by Hardee County Affordable Housing Advisory Committee prior to board approval.

#### C. IMPACT-FEE REQUIREMENTS

The modification of impact-fee requirements, including the reduction or waiver of fees and alternative methods of fee payments for affordable housing.

Established policy and procedures: Implementation of impact fees in Hardee County has been delayed. However, projects for Affordable housing programs will have a waiver of impact fees.

D. DENSITIES

The allowance of flexibility in densities for affordable housing.

Land Development Regulations, Article 2.02.02 Density Bonuses for Affordable Housing. The specific purpose of Density Bonuses is to increase the supply of affordable housing resources for families of low and moderate income and to provide incentive for private-sector developers who address this need. For single family development, the minimum lot size, width, depth and the minimum floor area of the home may be reduced by 20%. This includes R-1, R-2, R-3 and F-R zoned districts. The Hardee County Board of County Commissioners may authorize a change in residential density. A Developer is any person undertaking the use of land, construction, reconstruction, demolition or improvements thereon, or the preparation of the land for use. A developer shall be the legal or beneficial property owner of the land involved or the authorized agent thereof.

E. INFRASTRUCTURE CAPACITY

The reservation of infrastructure capacity for housing for very-low, low, and moderate income persons.

Established policy and procedures: Hardee County has developed water or sewer infrastructure in some areas and each of the individual municipalities within Hardee County have infrastructure in place. There remains a majority of limitation in the unincorporated area of the County and requires individual well and septic tank systems be permitted as a private public water and sewer system.

F. ACCESSORY RESIDENTIAL UNIT

The allowance of affordable accessory residential units in residential zoning districts.

Established policy and procedures: Program strategies do not assist with detached accessory dwellings. However, the Housing Element will allow permitting of a residential use accessory structure adjacent to single-family housing.

G. PARKING & SETBACK REQUIREMENTS

The reduction of parking and setback requirements for affordable housing.

Established policy and procedures: Land Development Regulations, Article 3.03.00: Off-Street Parking and Loading. The Article applies to all new construction requiring off-street parking, and existing nonconforming parking facilities if on-site renovation, construction or repair exceeds fifty percent of the assessed value of the property.

H. FLEXIBLE LOT CONFIGURATIONS

The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

Established policy and procedures: Allowance of flexible lot configurations, including zero-lot-line configurations if a building or rehabilitation project is utilizing State Housing Initiative Program (SHIP) funds, Community Development Block Grant (CDBG) funds and/or Hurricane Housing Recovery Program (HHRP) funding or any other funding provided through Hardee County Office of Community Development.

I. STREET REQUIREMENTS

The modification of street requirements for affordable housing.

Established policy and procedures: Land Development Regulations, Article 2.08.00  
The development of land shall be such as to provide each lot or parcel, by means of a road or access way, with a satisfactory and permanent access to an existing road. It is anticipated that a condition of a parcel being eligible for a development permit shall include the minimum lot frontage on a road required by the zoning district in which it is located.

J. LOCALLY OWNED PUBLIC LANDS

The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

Established policy and procedures: Any county owned public lands suitable for affordable housing shall be made available to Hardee County Office of Community Development for possible affordable housing projects, prior to general public availability.

K. DEVELOPMENT NEAR TRANSPORTATION

The support of development near transportation hubs, major employment center and mixed-use developments.

Established policy and procedures: Land Development Regulations, Article 2.02.02 Density bonuses for affordable housing shall be awarded for development sites located in the Town Center Classification, Highway Mixed Use Classification, Residential Mixed Use Classification, Rural Center Classification, or Agricultural Land Use designations, as indicated on the Future Land Use Map of the Hardee County Comprehensive Plan.

IV. EXHIBITS:

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

B. Timeline for Encumbrance and Expenditure: *Chapter 67-37.005(6)(d) and (f) FAC*. A separate timeline for each fiscal year covered in this plan is attached as Exhibit B. Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.

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

Completed HDGC for each fiscal year is attached as Exhibit C.

- D. Certification Page:  
Signed Certification is attached as Exhibit D.
- E. Adopting Resolution:  
Original signed, dated, witnessed or attested adopting resolution is attached as Exhibit E.
- F. Program Information Sheet:  
Completed program information sheet is attached as Exhibit F.
- G. Ordinance:  
If changed from the original ordinance, a copy is attached as Exhibit G.
- H. Interlocal Agreement:  
A copy of the Interlocal Agreement if applicable is attached as Exhibit H.