Board of County Commissioners
Leon County, Florida

Workshop on Manufactured/Mobile Home Replacement Incentives Program

12:00 to 1:30 p.m.
Tuesday, March 14, 2006

Leon County Board of County Commissioner Chambers
Leon County Courthouse, 5th Floor

This document distributed: (March 8, 2006)

Board of County Commissioners
Workshop Item

Date of Meeting:	March 14, 2006
Date Submitted:	March 8, 2006
To:	Honorable Chairman and Members of the Board
From:	Parwez Alam, County Administrator Vincent S. Long, Assistant County Administrator Wayne Tedder, Planning Department Director
Subject:	Manufactured/Mobile Home Replacement Incentives Program

Statement of Issue:

This workshop item is for the Board to consider the issue of developing incentives for the replacement of certain manufactured/mobile home developments into site-built homes.

Background:

During the October 11, 2005 Board meeting staff was directed to analyze the issues associated with the conversion of certain manufactured/ mobile home developments into site built home developments and to further analyze what types of incentives, if any, the County could provide to facilitate the process. On February 14, 2006, staff requested the Board to establish a workshop on March 14, 2006 to discuss the issue and to provide staff with further directions. (Please note: The term "manufactured home" and "mobile home" will be used interchangeable throughout this report. The term "mobile home" was changed in federal laws in 1980 to "manufactured home"; however, despite the change the general public continues to use the term "mobile home".)

The provision of safe, decent and affordable housing has been a priority issue for the County and through the County's Division of Housing, the County provides assistance to income eligible residents for homeownership and housing rehabilitation purposes. While many of the housing assistance programs offered by the County do not address manufactured/mobile homes, manufactured housing continues to be one of the forms, and for some the only form of affordable housing in Leon County.

Florida leads the nation in the number of manufactured homes. About 2 million residents of Florida live in manufactured homes. In Leon County, according to the 2000 US Census, approximately 10.8 percent of the County's housing stock are mobile homes (11,274). In the City of Tallahassee, approximately 3.9% or 2,667 housing units are classified as mobile/ manufactured homes. When compared to the housing stock of the surrounding counties, Leon County's manufactured/mobile housing stock, as a ratio of housing type, is significantly less than the surrounding Florida counties: Gadsden – 33.7%; Jefferson – 35.6% and Wakulla – 42.5%.

Mobile homes are located throughout the County and can be found on single lots or in mobile home parks. However, most of the manufactured/mobile homes in the county are located in the south, southeast and southwest sections of the county (*See Attachment # 1 Map of Manufactured/Mobile Homes Concentration in Leon County*). Since the year 2000, approximately 1,772 manufactured homes were added to the County's housing stock. The majority of these units (1,470) were placed in the unincorporated areas of the County versus 302 in the City. It is not clear, however, how many of these units are replacement units; that is, a new mobile home replacing an existing dilapidated or condemned unit.

A. Manufactured Housing Regulations

The installation of manufactured homes in Leon County is regulated by Article 17 (Section 10-2021) of the Leon County Land Development Code. The code defines a manufactured home as a dwelling unit fabricated in an off-site manufacturing facility for installation or assembly at the building site, bearing a label certifying that it is built in compliance with the Federal Manufactured Housing Construction and Safety Standards (24 CFR 3280) HUD Code.

The land development code classifies manufactured housing into three categories:

(1) Residential Design Manufactured Homes (RDMH) – new untitled manufactured homes meeting the residential design standards cited in the code and constructed after July 13, 1994;
(2) Standard Design Manufactured Homes (SDMH) – manufactured homes meeting HUD code and which were manufactured after June 15, 1976 but do not meet the residential design standards; and
(3) Mobile Homes – a structure fabricated prior to June 15, 1976 and transportable in one or more sections, which is eight-body feet or more in width an which is built on an integral chassis and is designed to be a dwelling unit when connected to the required utilities and includes the plumbing, heating, air-conditioning, and electrical systems.

Residential Design Manufactured Homes are allowed in all residential zoning districts provided they are similar in appearance to other contiguous residences within the same residential district and meet the design standards established in the code. RDMH's, however, may be prohibited in certain developments based on private covenants and restrictions. SDMH's are allowed to be located in mobile home/manufactured home land lease communities, Residence 5, MH Manufactured Home Park, Rural, Urban Fringe, Lake Talquin Urban Fringe, or Rural Community zoning districts. Mobile homes manufactured before June 15, 1976, are not permitted in any zoning district in the County However, those existing in the County as of April 1, 1997 are grandfathered (see the chart below).

Table 1. Manufactured Homes Placement in Leon County

TYPE OF UNIT ALLOWED	ZONING DISTRICTS
Residential Design Manufactured Homes	All residential zoning districts in which similar residential occupancy is permitted
Standard Design Manufactured Homes	Residence 5 (R-5), Manufactured Home Park (MH), Rural (R), Urban Fringe (UF), Lake Talquin Urban Fringe (LTUF) & Rural Community (RC)
Mobile Homes (Pre June 15, 1976)	Not permitted in any zoning districts – those existing in the County on April 1, 1997 are grandfathered

A.1. State Laws on Change of Use for Mobile Home Parks

Chapter 723, Florida Statutes, regulates the change in use of the land comprising mobile/manufactured home parks. Mobile home owners that are required to move due to a change in the use of the land comprising a park and comply with the provisions of Chapter 723.061(1)(d), FS, are entitled to payments from the Florida Mobile Home Relocation Corporation and must be given at least six months notice of the projected change and of their need to secure other accommodations. The homeowners can also object to the change in use by petitioning for administrative or judicial remedies within 90 days of the date of the notice or they will be barred from taking subsequent actions to contest the change in use. This statutory provision does not prevent a mobile homeowner from objecting to a zoning change at any time.

If a mobile home park owner offers a mobile home park for sale, the owner is required to notify the homeowners' association, if there is one, of the sale of the property, stating the price, terms and conditions of sale. The homeowners, through the homeowners' association, have the right to purchase the park, provided they meet the price, terms, and conditions of the mobile home park ownership and execute a contract within 45 days.

Chapter 9J-5, Florida Administrative Code, requires local government comprehensive plans to include policy provisions dealing with adequate sites for mobile and manufactured homes. This policy provision has been interpreted to mean that mobile and manufactured housing cannot only be allowed to locate in mobile home parks. As noted above, Leon County provides for manufactured housing in many zoning categories outside of the Mobile Home Park zoning district.

B. Structural Conditions of Manufactured/Mobile Parks & Development

The structural condition of housing is an important public policy issue because of its direct relationship to public health, safety and welfare issues. The structural condition of manufactured homes is closely related to the time period in which they were manufactured and how they are maintained. There are three distinct generations of manufactured/mobile homes based on the time period in which they were manufactured: Pre 1976, 1976 to 1994 and post 1994. The pre-1976 units are those that were built prior to adoption of federal manufacturing/designs standards for manufactured homes. Those that were manufactured between 1976 and 1994 were built under HUD guidelines. The Post-1994 units incorporate stricter design and manufacturing standards based on the American Society of Civil Engineers (ASCE) specifications.

In Leon County, based on anecdotal evidence and a cursory drive-by, the structural conditions of manufactured/mobile parks and developments in the County range from "well maintained" to "substandard". Some of these developments lack basic urban infrastructure such as paved roads. The US Census does not provide information on structural conditions by housing types; thereby, making it difficult, short of an on-site survey, to provide an accurate assessment of the structural conditions of manufactured/mobile homes in the County. However, from the age of the units some general inferences can be made as to the structural conditions of manufactured homes in the County. Older units have a greater possibility of being in a deteriorated condition. The median age of all manufactured homes in Leon County is 20 years. In the City, the median age is 24 years and in unincorporated Leon County the median age is 18 years. Roughly a third of the units in the County were manufactured before 1976 while approximately 42% of the mobile homes in the City were manufactured during that same time period. According to a study conducted by the University of South Florida, *Mitigating the Effects of Hurricanes in Florida: The Challenges of Upgrading Mobile Home Parks,* the pre-1976 generation of manufactured/mobile homes tends to be the most vulnerable under adverse weather conditions. A combination of factors - age, sustained use, inability to be upgraded or renovated to comply with current codes and standards, and substandard modifications contribute to the unsafe and hazardous conditions of these units.

In some manufactured/mobile parks and/or development in the County, in addition to substandard units, there is also the absence of paved roads and/or poorly maintained roads and drainage, sidewalks, and streetlights. When these conditions are coupled with the substandard housing conditions existing in the park they create blight, affect property values, and ultimately the residents' quality of life.

C. Manufactured /Mobile Homes and Affordable Housing

For many people seeking affordable housing, manufactured/mobile homes offer an attractive alternative, especially for very low-income individuals and families. This is both for rental and homeownership purposes. Based on the US 2000 Census, 1 in 10 household in Leon County either owned or lived in a manufactured/mobile home. When housing starts from 2001 to 2005 are analyzed, approximately 10.9% of all new housing units placed in the County were manufactured housing. Therefore, manufactured housing continues to provide 10 percent of the housing needs of the County.

It should be noted that the County's First Time Homebuyers' Assistance Program, managed by the Tallahassee Lenders' Consortium, funds may be used to acquire a manufactured home meeting HUD standards for homeownership purposes. Funds from the City's program, however, cannot be used to acquire a manufactured home.

Analysis:

On February 14, 2006 the Board scheduled a workshop to discuss the development incentives for the conversion of certain manufactured/mobile homes development into site site-built homes. Around the state and across the country, especially in areas that are prone to severe weather conditions, the governmental response to areas populated by dilapidated manufactured housing is a challenging one. In most instances, however, governmental policy responses are generally directed by public safety, the provision of affordable housing, and quality of life concerns. With respect to public safety, the debate about the ability of manufactured homes to withstand severe weather conditions such as hurricanes, tornadoes, and tropical storms continues to be waged. Studies, however, have shown that manufactured housing, especially those manufactured Post 1976 and 1994 performed significantly better than the Pre-1976 constructed units (*An Assessment of Damage to Manufactured Homes Caused by Hurricane Charley* – Prepared by the Institute of Building Technology and Safety).

Current zoning regulations prohibit the placement and installation in Leon County of any mobile homes constructed prior to June 15, 1976 (those existing in the County as April 1, 1997 are grandfathered). However, as noted elsewhere in this report, there are still a number of pre-1976 units in use in the County. Given the fact that a number of older mobile homes are still in use today, it is appropriate to explore options that would phase out these units from the County's housing stock. It is also appropriate to explore options that would encourage/incentivize the placement of manufactured homes in the County that meets the latest HUD code requirements.

The physical conditions of mobile home parks impact the quality of life for residents in the immediate community and the surrounding community at large. As mentioned above, some of the mobile home park communities lack adequate basic development infrastructure such as sidewalks, paved roads and proper drainage. Upgrading these parks to include adequate infrastructure will reduce blight and provide affordable housing opportunities. In some cases, the redevelopment of an entire park may be a feasible alternative, especially where the property of concern is under one ownership. In cases where there are multiple owners, a lot-by-lot conversion or some other approach may be appropriate. Historically, mobile home parks were platted on lots about 4000 s.f. (the 1970 zoning code required 4,000 s.f. lots with on-site parking). Therefore, most of these lots are not able to accommodate larger manufactured homes, such as the doublewides. According to the Report *"Mitigating the Effects of Hurricanes in Florida: The Challenges of Upgrading Mobile Home Parks"* modern larger mobile homes, with safer design features, do not fit on the older plats; therefore, park owners are unable to accommodate new mobile homes and maintain required setbacks. The Report recommends "small unit" housing alternatives: structures that resemble mobile homes in size, configuration, and affordability. These newer permanent homes are inherently safer due to the incorporation of stricter building codes. As well, being larger, they may reduce the need for outbuildings and attached structures. Providing for the replatting of these areas as well as exploring building code changes that will allow smaller site-built homes on these lots will foster the redevelopment of these areas.

Development Incentives for the Conversion of Certain Mobile Homes/Parks

Providing incentives for the conversion of dilapidated/older mobile homes (parks) will address blight and continue to promote affordable housing. Development incentives for the replacement of pre-1976 mobile homes with newer models or site-built homes will greatly increase the safety of residents and reduce property damages. In addition, providing incentives for the redevelopment of existing dilapidated mobile home parks in the county will increase property values, community aesthetics, and provide safe and decent homes for people to live.

The redevelopment of mobile home parks to site-built home could potentially or invariably will displace very low-income residents. Without deep government subsidies, the replacement housing is usually unaffordable to current residents living in these mobile home parks. These residents, as was recently reported in the newspaper[1], are living in these dilapidated homes because it is the only type of housing they can afford. Displacement of these residents, especially if federal funds are to be used in the proposed project, would require the implementation of federal displacement procedures under the HUD Federal Uniform Relocation Act. The Uniform Act provides important protections and assistance for people affected by the acquisition, rehabilitation, or demolition of real

[1]Tallahassee Democrat – January 21, 2006

property for Federal or federally funded projects. This law was enacted by Congress to ensure that people whose real property is acquired, or who move as a direct result of projects receiving Federal funds, are treated fairly and equitably and receive assistance in moving from the property they occupy.

Incentives for the conversion of dilapidated/older mobile homes can either focus on individual homeowners or developers/mobile park owners who want to redevelop an existing dilapidated mobile home park to site-built homes or to a park suitable for the newer and safer manufactured housing. For individual mobile homeowners who own the property on which their mobile home is located, a replacement program could be stablished targeting homeowners who are living in mobile homes manufactured pre-1976. Leon County currently operates a Home Replacement Program, which is used and can be used to assist low-income residents with housing. This program is designed to assist persons living in dilapidated houses, mobile homes and/or homes not suitable for rehabilitation and provides up to $75,000 in assistance to meet reconstruction costs *(see Attachment 2 – City of Tallahassee & Leon County Housing Programs)*. The loan is a zero interest second mortgage and is forgivable if the owner lives in the home throughout the commitment period, which is twenty years. If not, the loan is due at the first of the sale, rental of the home or refinancing. Approximately $135,000 is available on an annual basis for this program. Based on the current funding, this program will not make a significant impact in the phasing out of dilapidated mobile/manufactured homes in the County.

Potential Development Incentives

Staff has explored a number of non-monetary incentives that can be provided for the redevelopment of blighted mobile home parks. However, foremost it is staff's position that the redevelopment of existing dilapidated mobile home parks should result in no net displacement of low-income residents. To the extent possible, the redevelopment project should offer housing opportunities to the residents of the park within a cost range at or near the current rents being paid by the residents. The following is a listing of the proposed incentives recommended by staff:

1) Formalization of the process to designate proposed housing developments as "Affordable Housing Projects" and to provide a package of incentives (non-monetary and monetary) to be offered to certifiable Affordable Housing Projects. Incentives could include expedited permit review for certifiable project. This certification program and the associated incentives could be established by a policy by the Board.

2) Fee Waivers – waiving of the certain development application and review permit fees charged by the County Growth Management Department, as appropriate. These waivers would have to be established by ordinance and in effect the County would have to establish a fund from which these fees are paid.

3) Technical assistance - Technical assistance teams made up of staff from all appropriate County departments and/or divisions could provide free consultation to developers who want to redevelop dilapidated mobile home parks, especially if the redevelopment project is certified as "affordable".

4) Water and Sewer Connection Fees waivers -- This would include establishing a fund from which payment of the connection fees for water and sewer could be made for the affordable housing projects. The actual benefit would be passed on to prospective homeowner by the developer reducing the cost of the housing unit by an amount commensurate to the waivers. In the City these waivers cost approximately $3,900 per housing unit. To implement this recommendation the Board would have to establish a fund from which these fees are paid and develop criteria for awarding the waivers.

5) Building Code and Zoning Changes -- Long term, the County could examine changes that would allow the building of smaller affordable permanent housing on lots currently configured for small mobile homes. The Board could also initiate appropriate zoning or land use changes on a case-by-case basis when projects are proposed to accomplish these stated objectives.

Options:

1) Direct staff to develop specific policies and a programmatic framework, including the funding for the implementation of the above incentives.

2) Direct staff not to proceed with the development of any of the above incentives for the replacement of manufactured/mobile homes.

3) Board direction.

Recommendation:

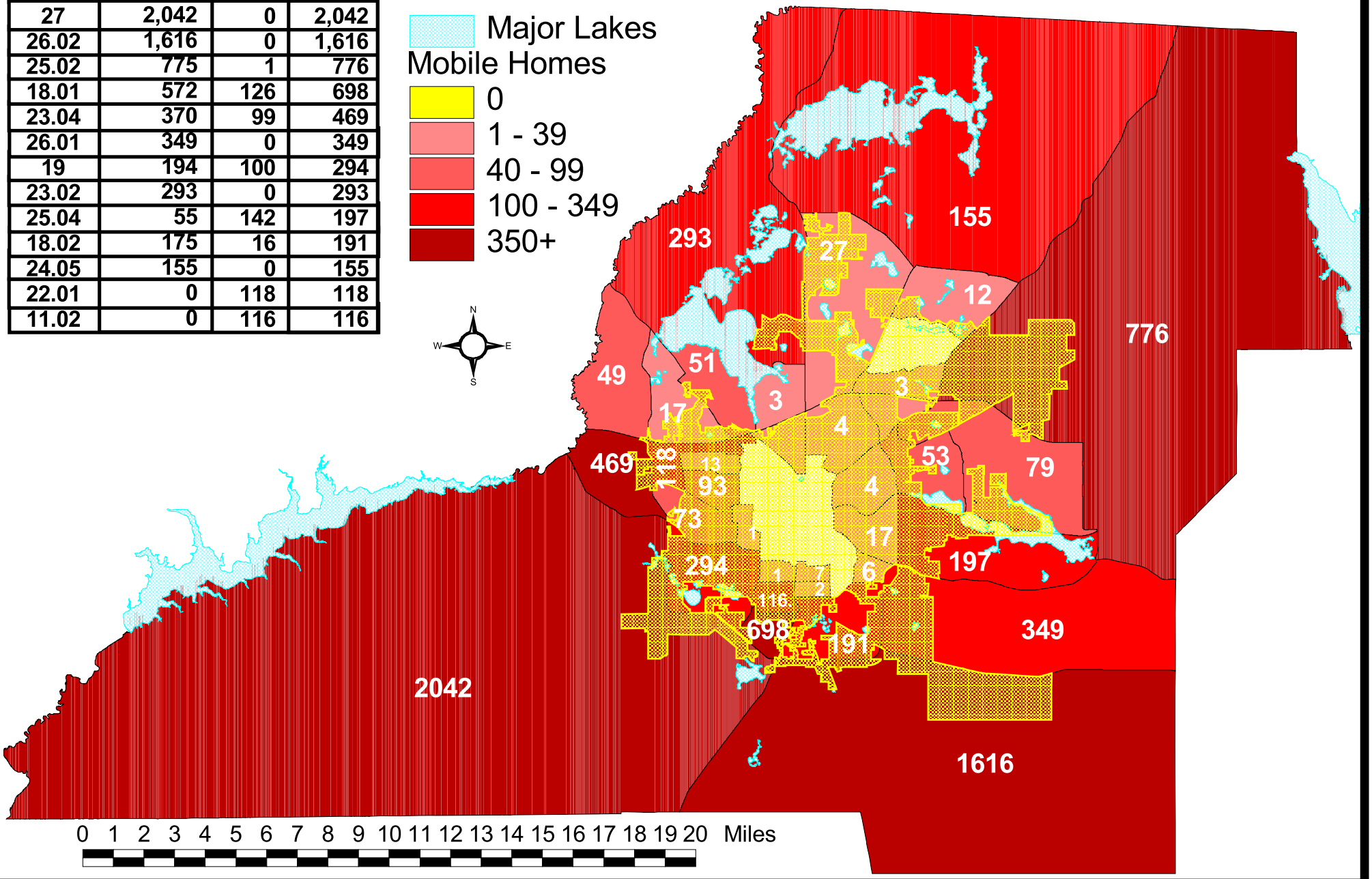
Option 1

Attachments:

1. Map of Manufactured/Mobile Homes Concentration in Leon County
2. City of Tallahassee and Leon County Housing Programs

PA/VSL/WT/JB

TRACT	COUNTY	CITY	TOTAL
27	2,042	0	2,042
26.02	1,616	0	1,616
25.02	775	1	776
18.01	572	126	698
23.04	370	99	469
26.01	349	0	349
19	194	100	294
23.02	293	0	293
25.04	55	142	197
18.02	175	16	191
24.05	155	0	155
22.01	0	118	118
11.02	0	116	116

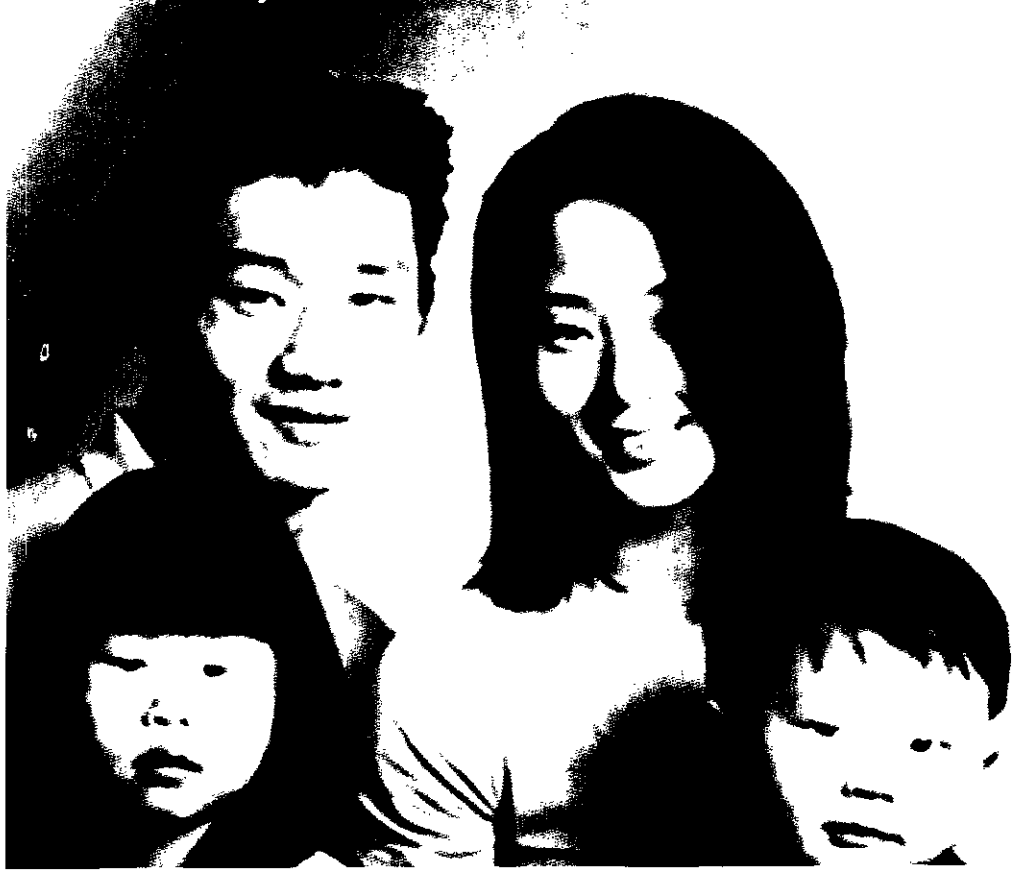


Mobile Homes Concentration by Census Tracts in Leon County

Tallahassee-Leon County Planning Department - Research & Graphics Division - 20 February 2006 - JFK

Compendium of City of Tallahassee and Leon County Affordable Housing Programs

Compiled by Tallahassee



December 2005

City of Tallahassee and Leon County Housing Programs

I. HOUSING REHABILITATION PROGRAMS

City of Tallahassee

1. Substantial Home Repairs: This program provides a zero-interest, forgivable, $40,000 loan for substantial home repairs, including electrical, plumbing, and structural repairs. This program is administered by one or more non-profit agencies under contract with the City.

Target Population: Homeowners with household incomes at or below 80% of the AMI. Property must be located within Tallahassee city limits

Contact: Curtis Taylor, Tallahassee Urban League
(850) 222-6011

2. Emergency Home Repairs: The program provides up to $10,000 per unit, in the form of a grant, to eliminate health and safety hazards in the homes. Repairs must be of an emergency nature, such as sewer line replacement, heater repair, roof repair/ replacement, plumbing, and electrical repairs where hazards exist.

Target Population: Homeowners with household incomes at or below 80% of the AMI. Property must be located within Tallahassee city limits

Contact: Gwen Lightfoot (850) 891-6558 or
Robin Slade (850) 891-6551

3. Accessibility Rehabilitation: This program provides a grant of up to $7500 for accessibility improvements to homes for disabled residents. The program is administered on behalf of the City by Ability 1st.

Target Population: Disabled homeowners or homeowners with disabled family members with household incomes at or below 89% of the AMI. Property must be located within Tallahassee city limits

Contact: Kenn Bass (850) 891-6516

Leon County

1. Housing Rehabilitation: This program provides a zero interest, forgivable loan of up to $48,000. Eligible activities for major rehab include reconstruction, and the repair of housing systems such as roofing, plumbing, and electrical. Modular/ manufactured homes with the Department of Community Affairs insignia, in accordance with Chapter 553, Florida Statutes, are eligible for assistance with SHIP funds.

Target Population: Homeowners meeting the published income guidelines (see Table 1 - page 4). Property must be located in unincorporated Leon County

Contact: Latheria Charleston, Leon Housing Services
(850) 606-1900

II. HOME REPLACEMENT PROGRAM

The City Tallahassee and Leon County do not currently operate a rental housing rehabilitation program.

Leon County

1. Home Replacement Program: This program is designed to assist persons living in dilapidated houses, mobile homes and/or homes not suitable for rehabilitation and provides up to $75,000 in assistance to meet reconstruction costs. The loan is a zero interest second mortgage and is forgivable if the owner lives in the home throughout the commitment period. If not, the loan is due at the first of the sale, rental of the home or refinancing.

Target Population: Homeowners meeting the published income guidelines. Property must be located in unincorporated Leon County

Contact: Geraldine Green, Leon Housing Services
(850) 606-1900

III. DOWN PAYMENT ASSISTANCE PROGRAMS

City of Tallahassee

* City and County down payment assistance programs are operated by Tallahassee Lenders' Consortium

1. Down Payment Assistance: The City of Tallahassee provides up to $10,000 in down payment assistance to eligible homebuyers. These funds are provided in the form of a 0% interest second mortgage which is payable at the end of the first mortgage or when the individual no longer uses the home as their primary residence. This program is administered by Tallahassee Lenders' Consortium.

Target Population: First-time homebuyers with household income up to 80% of the AMI

Contact: Nicole Everett, Tallahassee Lenders' Consortium
(850) 222-6609

2. **Deep Subsidy:** The City of Tallahassee may provide an additional $5000 in down payment assistance towards the cost of a new home for eligible very low-income first time homebuyers. Funds are provided in the form of a 0% interest second or third mortgage and which is payable upon satisfaction of the first mortgage, or when the individual no longer uses the home as their primary residence.

Target Population: First time homebuyers with household income less than 50% of the AMI

Contact: Nicole Everett, Tallahassee Lenders' Consortium (850) 222-6609

3. **Employees' Down Payment Assistance Program:** Available to full-time City of Tallahassee employees in good standing, the program provides a zero-interest, forgivable mortgage of up to $5,000 per family. Employees must purchase a home in one of the City's target areas.

Target Population: City of Tallahassee employees with household incomes up to 120% of the AMI

Contact: Michael Hervey, Neighborhood & Community Services, (850) 891-6500

Leon County

1. **Leon County Down Payment Assistance:** Leon County provides up to $15,000 in down payment assistance to eligible homebuyers. Assistance is in the form of a 0% interest second mortgage, which is payable at the sale or rental of the home, refinancing, or satisfaction of the first mortgage.

Target Population: First time homebuyers meeting the published income guidelines (see Table 1). Property must be located in unincorporated Leon County

Contact: Nicole Everett, Tallahassee Lenders' Consortium (850) 222-6609

IV. NEW CONSTRUCTION PROGRAMS

City of Tallahassee

1. **Priority Permitting:** Tallahassee City Commission *Policy 710 provides for priority review for affordable housing projects. The policy directs the Growth Management Department to give first priority to Certified Affordable Housing Projects in the processing of applications for Limited Partition subdivisions, Type A site plans and all certificates, permits and approvals issued by the Department. A certified affordable housing project is placed at the head of the permitting review queue and, therefore, result in a more expeditious review of the applied for permit.

Target Population: Private and non-profit developers of affordable housing

Contact: Michael Chbat, Neighborhood & Community Services 891-6538

2. **Environmental Assessments:** Tallahassee City Commission *Policy 710 provides for the City's Growth Management Department to complete the Part I environmental assessment for small certified affordable housing projects. The Policy states "Upon the payment of the appropriate fee, the receipt of a complete application and a map of the property in question, showing two (2) ft. contours, the Growth Management Department will perform the Part I environmental assessment for small (20 units or less) certified affordable housing projects, as required by Section 61 of the Environmental Management Ordinance."

Target Population: Private and non-profit developers of affordable housing

Contact: Michael Chbat, Neighborhood & Community Services, 891-6538

3. **Affordable Housing Technical Assistance Team** – Tallahassee City Commission *Policy 710 provides for an interdepartmental team of City staff to be available to certify a project as affordable and/or to consult on an informal basis with applicants for potential affordable housing projects regarding the feasibility of the project and issues of land use approvals, permitting and utility service. There is no fee for this service. This service is thought to be particularly of benefit to non-profit project sponsors. This team is intended to provide access to available City expertise in the areas of real estate acquisition, zoning, permitting, infrastructure design, and governmental funding. A project does not have to have received affordable housing certification to qualify for this service.

Target Population: Private and non-profit developers of affordable housing

Contact Person: Michael Chbat, Neighborhood & Community Services, (850) 891-6538

*Policy 710 was scheduled to sunset May 2005. The sunset review of this policy has not occurred to date.

4. **Water & Sewer Connection Fee Waiver Program:** Section 21-125 of the Codes of Tallahassee provides an exemption to certified affordable housing project from the payment of water and sewer connection fees. Developers or homeowners wanting to claim this exemption must file an application with the Department of Neighborhood and Community Services. Currently, this waiver is up to $3900 per unit.

Target Population: Private and non-profit developers of affordable housing and low income homeowners.

Contact Person: Michael Chbat, Neighborhood & Community Services, (850) 891-6538

5. **Land Use Fees Exemption:** City Resolution R-04-R-34 exempts affordable housing units from the certain land use permit/review fees charged by City Growth Management Department. The resolution exempt affordable housing units from all land use fees charged by the Growth Management Department with the exception of the cost of direct notice and the legal advertising associated with the applied for permit.

Target Population: Private and non-profit developers of affordable housing

Contact: Wade Pitt, City Growth Management Department (850) 891-7000

Leon County

1. **Expedited/Priority Permitting:** Leon County does not have an official adopted policy regarding priority review for affordable housing projects; however, based on directions from the Board of County Commissioners, staff as matter of practice, provides for an expedited review of permits associated with affordable housing projects.

Target Population: Private and non-profit developers of affordable housing

Contact: Dave McDevitt, Leon County Growth Management, (850) 488-9300

V. REGULATORY INCENTIVES PROGRAMS

1. **Affordable Housing Density Bonus:** The Tallahassee-Leon County Comprehensive Plan provides for density bonuses up to 25% above the maximum dwelling units allowed in the following land use category consistent with Policy 2.1.14: Mixed Use, Central Urban, Activity Center, University Transition, Downtown, and Residential Preservation.

Target Population: Private and non-profit developers of affordable housing

Contact: Planning Department, (850) 891-8600; Growth Management Department (850) 891-7000

VI. TALLAHASSEE-LEON COUNTY ENTERPRISE ZONE

1. **Building Materials Sales Tax Refund:** The Enterprise Zone Program provides a sales tax refund on building materials purchased for new construction or the renovation of existing building and residences located within a designated Enterprise Zone. The person claiming the sales tax refund must be the legal owner of the property at the time the claim is made. Minimum refund is $500.00. This program is administered by the Economic Development Council of Tallahassee/Leon County, Incorporated.

Target Population: Developers & Homeowners

Contact Person: Karen Hintz, Economic Development Council of Tallahasse/Leon County, Inc., (850) 521-3111

VII. BOND MORTGAGE PROGRAM

Leon County

1. **Bond Mortgage Program:** Leon County Housing Finance Authority in partnership with Escambia County House Finance Authority provides to eligible first low and moderate income homebuyers below market interest rate mortgage loans. These mortgages are financed by bonds issued by the Escambia County Housing Finance Authority. Local financial institutions administer this mortgage program for the County. Current participating lenders are BB&T Bank, Capital City Bank, Peoples First Community Bank, and SunTrust Mortgage.

Target Population: Low and Moderate Income first time homebuyers

Contact Person: Local Participating Banks: BB&T – (850) 243-7000; Capital City Bank - (850) 671-0673 & 1-800-471-4403; Peoples First Community Bank – (850) 473-4403 & (850) 473-4324; & SunTrust Mortgage (850) 916-4584

Table 1

Household Size	Maximum Annual Income
1	Very Low - $20,200 Low - $32,300 Moderate - $48,480
2	Very Low - $23,100 Low - $36,950 Moderate - $55,440
3	Very Low - $25,950 Low - $41,550 Moderate - $ 62,280
4	Very Low - $28,850 Low - $46,150 Moderate - $69,240
5	Very Low - $31,150 Low - $49,850 Moderate - $74,760
6	Very Low - $33,450 Low - $53,550 Moderate - $80,280
7	Very Low - $35,750 Low - $57,250 Moderate - $85,800
8	Very Low - $38,100 Low - $60,950 Moderate - $91,440

Table 2

Tallahassee-Leon County Housing Programs Review (2000-2005)

Housing Program	Number of Applicants/ Customers Served 2000-2005	Funding Source(s)	Annual Funds Available	Current Balance FY –06 Appropriation	Av. Annual Expenditure By (#) years appropriated
CITY OF TALLAHASSEE HOUSING PROGRAMS					
Substantial Home Repair	144	HOME/SHIP	(varies)	1,200,000	945,546
Emergency Home Repair	482	SHIP	(varies)	300,000	241,667
Accessibility Repair	42	SHIP	(varies)	50,000	70,000
Down Payment Assistance	337	HOME/SHIP	(varies)	820,000	526,408 (5)
Deep Subsidy	27	SHIP	(varies)	0	125,000 (1)
Employees' Down Payment Assistance	4	SHIP	(varies)	0	80,000 (1)
Priority Permitting	143	n/a	(varies)	n/a	
Environmental Assessments	none	n/a	(varies)	n/a	
Affordable Housing Technical Assistance Team	Performed on an ad hoc basis	n/a	(varies)	n/a	
Water & Sewer Connection Fee Waiver Program	143	Capital fund	(varies)	500,000	244,017
Land Use Fees Exemption					
Affordable Housing Density Bonus					
New Construction – Community Housing Development Organization	CHDO - 56	HOME	(varies)	309,750	249,514
LEON COUNTY HOUSING PROGRAMS					
Housing Rehabilitation	105 approximately per year	SHIP	465,000.00	329,049.00	465,000.00
Down Payment Assistance	108 approximately per year	SHIP	135,000.00	75,000.00	135,000.00
Home Replacement Program	45 approximately per year	SHIP	135,000.00	0	135,000.00
Expedited/Priority Review					
Affordable Housing Density Bonus					