CITY OF TAMARAC

STATE HOUSING INITIATIVE PARTNERSHIP PROGRAM
LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

Submitted April 2016
City of Tamarac
Community Development Department
Housing Division
7525 NW 88 Avenue
Tamarac, FL 33321
Mayor and City Commission
Mayor Harry Dressler
Commissioner Pamela Bushnell
Commissioner Michelle Gomez
Vice-Mayor Diane Glasser
Commissioner Debra Placko

City Manager Michael C. Cernech

Our Vision
The City of Tamarac, Our Community of Choice-Leading the nation in quality of life through safe neighborhoods, a vibrant community, exceptional customer service and recognized excellence.

Our Mission
We are: “Committed to Excellence…Always”
It is our job to foster and create an environment that:
Responds to the Customer
Creates and Innovates
Works as a Team
Achieves Results
Makes a Difference

Our Values
As stewards of the public trust, we value:
Vision
Integrity
Efficiency
Quality Service
Table of Contents

<table>
<thead>
<tr>
<th>Description</th>
<th>Page #</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section I, Program Details</td>
<td>4</td>
</tr>
<tr>
<td>Section II, Housing Strategies</td>
<td>10</td>
</tr>
<tr>
<td>A. Purchase Assistance with/without Rehab</td>
<td>10</td>
</tr>
<tr>
<td>B. Owner Occupied Rehab</td>
<td>12</td>
</tr>
<tr>
<td>C. Emergency Repair</td>
<td>13</td>
</tr>
<tr>
<td>D. Disaster Repair/Mitigation</td>
<td>15</td>
</tr>
<tr>
<td>Section III, Incentive Strategies</td>
<td>16</td>
</tr>
<tr>
<td>A. Expedited Permitting</td>
<td>16</td>
</tr>
<tr>
<td>B. Ongoing Review Process</td>
<td>17</td>
</tr>
<tr>
<td>C. Zero Lot Line Development</td>
<td>17</td>
</tr>
<tr>
<td>Exhibits</td>
<td>18</td>
</tr>
<tr>
<td>A. Administrative Budget for each fiscal year covered in the Plan</td>
<td></td>
</tr>
<tr>
<td>B. Timeline for Estimated Encumbrance and Expenditure</td>
<td></td>
</tr>
<tr>
<td>C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan</td>
<td></td>
</tr>
<tr>
<td>D. Signed LHAP Certification</td>
<td></td>
</tr>
<tr>
<td>E. Signed, dated, witnessed or attested adopting resolution</td>
<td></td>
</tr>
<tr>
<td>F. Ordinance: (If changed from the original creating ordinance)</td>
<td></td>
</tr>
<tr>
<td>G. Interlocal Agreement</td>
<td></td>
</tr>
</tbody>
</table>
SECTION I. PROGRAM DETAILS:

A. Name of the participating local government:

City of Tamarac, Florida

Is there an Interlocal Agreement: Yes _____ No X

B. Purpose of the program:

This Local Housing Assistance Plan (LHAP) sets forth the plans for the City of Tamarac. The creation of the City’s LHAP is for the purpose of meeting the housing needs of the very low, low and moderate income households, to expand production of and preserve affordable housing and to increase the supply and delivery of safe, decent and affordable housing in Tamarac. Additionally, this Plan is created to further the housing element, specifically the affordable housing component, of the City’s comprehensive plan.

C. Fiscal years covered by the LHAP:

2016-2017
2017-2018
2018-2019

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code and furthers the housing element of the City of Tamarac’s Comprehensive Plan. 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 City’s Affordable Housing Programs continue to be carried out through a partnership of public, private and non-profit organizations, real estate professionals, advocates and community groups. As a result of these partnerships, the City has demonstrated that combining available public and private resources to conserve and improve existing housing most effectively provides affordable housing for very low, low and moderate-income residents. Through the combination of the public, private and non-profit sectors, the City has realized the benefits of this cooperative effort by effectively combining all available resources and cost-savings measures to substantially reduce the cost of housing for income qualified residents.
F. **Leveraging:**

The use of the local SHIP program financial resources allows the City to better leverage funds from various sources of funding. The City of Tamarac leverages funds from other federal programs such as Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Florida Housing Finance Corporation programs and other state and local sources whenever possible as funds are available. Additionally SHIP program funds are used as local match to obtain federal housing grants and State program funds. The City’s SHIP funds are leveraged to increase the availability of affordable residential units by combining local resources and cost saving measures into the local housing partnership, thereby reducing the cost of housing.

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 will be solicited through the City’s website, Planning & Zoning Board’s Monthly meeting, where staff presents its recommended activities, and the City Commission meeting advertised public hearing at which the LHAP is to be considered and approved.

H. **Advertising and Outreach:**

The City coordinates an advertisement of the notice of funding availability of SHIP funding 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 and will not be published.

I. **Waiting List/Priorities:**

The City of Tamarac does not maintain a traditional “waiting list”. Instead, an open enrollment period is publicly advertised on the City’s website and City’s publication, so as to notify residents of the application window. After the application window is closed, applicants are selected using a lottery system, no more than 25 applicants will be drawn at any given time. Applicants will be ranked for assistance based on a first-qualified, first-served basis. Priorities for funding described/listed here apply to all strategies unless otherwise stated in the strategy.

**Ranking Priority For All Strategies:**

1. Special Needs Households until 20% set aside has been met
2. Very low until 30% set aside has been met
3. Low until 60% set aside has been met
4. Moderate
J. Discrimination:

In accordance with the provisions of Florida Statutes 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. The City of Tamarac adheres to strict policies on Ethics, Conflict of Interest, Fair Housing and Equal Employment. Further, the City participates in local events to further Fair Housing awareness.

K. Support Services and Counseling:

Support services for Down Payment Assistance are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling and Foreclosure Counseling through qualified HUD approved agencies. As a requirement of the Down Payment Assistance strategy for the City of Tamarac, all program participants are required to attend an 8-hour Pre-Purchase Housing Counseling course to better educate them on the nuances of homeownership, better budgeting techniques, maintaining a good credit standing, how to avoid sub-prime lending and other useful topics

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 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.

The methodology used is:

- X U.S. Treasury Department
- 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. As part of the City's Financing Guidelines associated with the Down Payment Assistance strategy, applicants may not purchase properties in which their monthly housing expenses
exceed a front end ration of 35% and a back end ration of 45%. This amount consists of their first mortgage, insurance and taxes.

**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. The City of Tamarac does not utilize sponsors.

**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.

The City of Tamarac does not have any rental strategies as part of this 2016-2019 LHAP.

**P. Administrative Budget:**

A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. The City of Tamarac finds that the monies deposited in the local housing assistance trust fund shall be used 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
Q. **Program Administration:**

Administration of the local housing assistance plan will be wholly performed and maintained by the **City of Tamarac**. The SHIP administration for the City of Tamarac is currently budgeted at 10%, however City will follow maximum program limits for Administrative costs per State regulation/rules. In addition to salary and benefits, administrative costs will include equipment, supplies, travel, training, supplies and membership expenses related to SHIP.

R. **Project Delivery Costs:**

In addition to the administrative costs listed above the City will charge a reasonable project delivery cost to cover rehabilitation tasks to include inspections, work write-ups, change orders, pre-bid meetings, project bidding and other work as outlined in the agreement with the Consultant procured by the City of Tamarac. Delivery cost is currently budgeted at 5% of the total grant allocation. All project delivery costs will be included as a part of the award for all strategies.

S. **Essential Service Personnel Definition:**

Essential Service Personnel as evaluated and determined by the City of Tamarac to include firefighters, police officers, educators, health care professionals, skilled building tradesman, emergency management personnel and other job categories required to meet the needs of the community depending on need and/or emergency.

T. **Describe efforts to incorporate Green Building and Energy Saving products and processes:**

The City will, when economically feasible, employ the following Green Building requirements in all strategies

1. Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint)
2. Low-flow water fixtures in bathrooms—WaterSense labeled products or the following specifications:
   i. Toilets: 1.6 gallons/flush or less,
   ii. Faucets: 1.5 gallons/minute or less
3. Showerheads: 2.2 gallons/minute or less
4. Energy Star qualified refrigerator
5. Energy Star qualified dishwasher, if provided
6. Energy Star qualified washing machine, if provided in units
7. Energy Star qualified exhaust fans in all bathrooms
8. Air conditioning: Minimum SEER of 14. Packaged units are allowed in studios and one bedroom units with a minimum of 11.7 SEER.

These requirements may be adjusted if the requirements of other construction funding sources requires a more prescriptive list.
U. Describe efforts to meet the 20% Special Needs set-aside:
Persons with special needs, as defined in F.S. 420.0004 (13) means an adult requiring independent living services in order to maintain housing or development independent living skills and who has a disabling condition, a young adult formerly in foster care who is eligible for services under F.S. 409.1451(5); a survivor of domestic violence as defined in F.S. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the supplemental Security Income (SSI) program or from veterans disability benefits. The City of Tamarac will give first priority, in all housing strategies, to serving persons with special needs with an emphasis on home modifications, including technological enhancements and devices, which allow the homeowner to remain independent in their own homes and maintain homeownership.

Additionally, in order to readily identify and serve persons with special needs, The City of Tamarac has revised the program application to add questions regarding the disability status of the applicant and their household members.

V. Describe efforts to reduce homelessness:
Homelessness is a priority throughout the City of Tamarac and supports all efforts to end homelessness. The City is a member of the Broward County Homeless Partnership Initiative, which is the lead agency for the regional (Broward County) Continuum of Care. The City supports the Initiative and its efforts to end homelessness. Through regular meetings and reports such Broward County's Point in Time Report which provides a breakdown of homeless counted by categories such as: veterans, youth, and families; as provided by Broward County, the City is kept up to date with Tamarac's homeless population. Typically less than 1% of the County's homeless population is reported as being from Tamarac. Based on these reports both the County and the City of Tamarac will be able to re-assess its current services and programs to accommodate the current homeless population.

Broward's Continuum of Care addresses all aspects of homelessness including prevention, outreach, emergency shelter, transitional and permanent affordable housing, and supportive services. This work includes:

1. Facilitating community, business and governmental involvement in the homeless continuum of care
2. Direct oversight of the County's three regional Homeless Assistance Centers
3. Creating new and innovative programs to serve Broward's homeless population (such as the County's first homeless medical respite care facility)
4. Participation in the creation of applications and requests for proposals
SECTION II. LHAP STRATEGIES:

A. PURCHASE ASSISTANCE WITH/WITHOUT REHAB

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<thead>
<tr>
<th>PURCHASE ASSISTANCE WITH/WITHOUT REHAB</th>
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<tbody>
<tr>
<td>a. Summary of Strategy: SHIP funds will be awarded for down payment and closing costs to households to purchase eligible housing to include a single family home, townhouse or condominium. If it is determined by City staff to be necessary, eligible household will receive minor home repair to include installation of impact resistant windows, impact resistant shutters, doors and garage doors only. Prospective homebuyers must qualify as a First Time Homebuyer under the HUD definition: 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 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.</td>
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<td>c. Income Categories to be served: Very Low, Low and Moderate</td>
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<td>d. Maximum Down Payment Award without Minor Home Repair: $40,000</td>
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<td>e. Maximum Down Payment Award with Minor Home Repair: $55,000</td>
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<tr>
<td>1. Maximum funding will be awarding under the following categories</td>
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<tr>
<td>a. Maximum Down Payment Award: $40,000</td>
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<td>b. Maximum Minor Home Repair Award: $15,000</td>
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<td>f. Terms:</td>
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<td>1. Loan/Deferred Loan/Grant: Deferred Loan, funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.</td>
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<td>2. Interest Rate: 0%</td>
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<td>3. Term: 15 years</td>
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<td>4. Forgiveness/Repayment: Principal reduction of 20% beginning in year eleven.</td>
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<td>5. Default/Recapture: The loan will be determined to be in default if any of the</td>
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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.

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

g. **Recipient Selection Criteria:** Program participants must secure a pre-qualification commitment letter by an approved lender. After which, program participants must secure a first mortgage with a fixed interest rate for the entire term of the loan. Assistance will only be provided for the purchase of homes that will be owner-occupied and used as the primary residence. Mobile and manufactured homes are not eligible for assistance. Program participants must not own any other property used for residential purposes. Program participant must be a first-time homebuyer. Program participant must contribute a minimum of one (1) percent of the purchase price (including pre-paids) towards the purchase of the home.

The City of Tamarac does not maintain a traditional “waiting list”. Instead, an open enrollment period is publicly advertised on the City’s website and City’s publication so as to notify residents of the application window. After the application window is closed, applicants are selected using a lottery system. Applicants will be ranked for assistance based on a first-qualified, first-served basis. Priorities for funding as described in section I (I) of this plan apply to all strategies unless otherwise stated in the strategy.

h. **Sponsor/Developer Selection Criteria:** N/A

i. **Additional Information:**
Program Participant will be required to participate in an 8 hour pre-purchase homebuyer education workshop. Program participants will be given a list of HUD approved homeownership counseling agencies and will be required to provide a Certification of Completion prior to loan closing. The purchase price of the home may not exceed the maximum sales price allowed in the SHIP program as updated each year. Purchase Assistance funds cannot be utilized if the sale price of the property exceeds the appraisal value of the property. Purchase Assistance funds cannot be utilized when the seller of the property provides financing for the mortgage.

Program participants who participate in the Purchase Assistance with/without Rehabilitation strategy will not be eligible for any other City of Tamarac Housing Assistance programs, to include but not limited to, programs funded by SHIP, CDBG, HOME or any other state or local program for a period of fifteen years, except following a disaster as declared by an Executive Order issued by the President of the United States or the Governor of the State of Florida.
B. OWNER OCCUPIED REHABILITATION

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a. **Summary of Strategy**: Owner-Occupied Rehabilitation strategy provides for the substantial rehabilitation of substandard owner-occupied housing units in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows and other structural items. Rehabilitation may include, but not limited to, mitigation improvements such as replacement of roof sheathing, replacement of roof covering, installation of secondary water barrier, installations of hurricane straps, installation of impact resistant shutters or impact resistant windows doors and garage doors. Additionally, this strategy provides for installation of non-luxury general property improvements to provide basic amenities and to bring units into conformity with applicable housing standards. All rehabilitation work is required to include initiatives for green building design and techniques.

c. **Income Categories to be served**: Very Low, Low and Moderate
d. **Maximum award**: $40,000
e. **Terms**:
   1. **Loan/Deferred Loan/Grant**: Deferred Loan, funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.
   2. **Interest Rate**: 0%
   3. **Term**: 15 Years
   4. **Forgiveness/Repayment**: Principal reduction of 20% beginning in year eleven. At the end of the fifteenth year the loan is forgiven.

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

   **Recipient Selection Criteria**: The City of Tamarac does not maintain a traditional “waiting list”. Instead, an open enrollment period is publicly advertised on the City’s website and City’s publication so as to notify residents of the application window. After the application window is closed, applicants are selected using a lottery system. Applicants will be ranked for assistance based on a first-qualified, first-served basis. Priorities for funding as described in section I (I) of this plan apply to all strategies unless otherwise stated in the strategy.
g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: Assistance will only be provided for homes that are owner-occupied and used as the primary residence. Proof of Homestead Exemption is required. Applicants will be assisted on a first-qualified, first-served basis. Applicants must provide proof of homeowner's insurance. All property taxes must be current. If applicable, the mortgage must be current. Mobile and manufactured homes are not eligible for assistance.

If the home has a second mortgage, the home will not qualify for assistance. All work will be performed according to the work write-up specifications prepared by housing staff or its designee. Rehabilitation work will be performed by contractors on the City's approved contractors list. Rehabilitation assistance will not include relocation costs.

If all bids exceed the maximum allowable subsidy the SHIP Administrator or his/her designee will delete some line items from the bid until a bid is within the allowable award amount. After such deletion, the lowest bidder will be awarded the contract. If it has been determined that all line items are code related, then all bids will be rejected and the applicant will be deemed ineligible due to excessive cost of the rehabilitation. A written letter will be sent to the homeowner within ten (10) days stating the reason for denial.

Program participants who participate in the Owner Occupied Rehabilitation strategy will not be eligible for any other City of Tamarac Housing Assistance programs, to include but not limited to, programs funded by SHIP, CDBG, HOME or any other state or local program for a period of fifteen years, except following a disaster as declared by an Executive Order issued by the President of the United States or the Governor of the State of Florida.

C.

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a. Summary of Strategy: Funds will be awarded to applicants in need of emergency rehabilitation of their home related to a dire situation that needs to be mitigated immediately. This may include, but not limited to: damaged roofing that is leaking, damaged windows causing exposure to the elements, or electrical or plumbing problems that could cause damage (fire) to the home or is determined to be an immediate health hazard to the occupants.

The SHIP Administrator or his/her designee will inspect the residence and will determine if an emergency exists. The City of Tamarac will limit Emergency Repair to two (2) households for each distribution year. Program participants will be limited to a one-time, life-time assistance under the Emergency Repair strategy. However, program participants who have received assistance under the Emergency Repair Strategy will be eligible to apply for assistance under the Owner Occupied Rehabilitation strategy only. Except for the Emergency Repair strategy, all other housing strategies require a lottery selection process. Therefore, program participants who have been assisted under the Emergency Repair strategy will be required to submit an application and enter the lottery selection process if they wish to be considered under the Owner Occupied Rehabilitation strategy.

c. **Income Categories to be served**: Very Low, Low and Moderate

d. **Maximum award**: $15,000

e. **Terms:**

1. **Loan/Deferred Loan/Grant**: Deferred Loan
2. **Interest Rate**: 0%
3. **Term**: 15 years
4. **Forgiveness/Repayment**: Principal reduction of 20% beginning in year eleven.
5. **Default/Recapture**: 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. If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. **Recipient Selection Criteria**: Applicant will be selected based on the priority of the emergency need as determined by the SHIP Administrator or his/her designee. This strategy is exempt from the lottery system. If more than one application is received at any given time, applicants will be ranked for assistance based on a first-qualified, first-served basis. Assistance will only be provided for homes that are owner-occupied and used as the primary residence. Proof of Homestead Exemption is required. Applicants must provide proof of homeowner's insurance All property taxes must be current. If applicable, the mortgage must be current. Mobile and manufactured homes are not eligible for assistance.

If the home has a second mortgage, the home will not qualify for assistance. All work will be performed according to the work write-up specifications prepared by housing staff or its designee. Emergency Repair work will be performed by contractors on the City's approved contractors list. Emergency Repair will not include relocation costs.

g. **Sponsor/Developer Selection Criteria**: N/A

**Additional Information**: If all bids exceed the maximum SHIP award, the SHIP Administrator or his/her designee, will reject all bids and the applicant will be deemed ineligible due to excessive cost of the emergency repair. A written letter will be sent to the homeowner within ten (10) days stating the reason for denial.

Program participants who participate in the Emergency Repair strategy will be eligible for program participation under the Owner Occupied Rehabilitation strategy only, except
following a disaster as declared by an Executive Order issued by the President of the United States or the Governor of the State of Florida.

D.

**DISASTER REPAIR/MITIGATION**

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**a. Summary of Strategy:** Funds will be awarded to applicants in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President of the United States or Governor of the State of Florida. Funds may be used for items such as, but not limited to, purchase of emergency supplies for eligible households to weatherproof damaged homes, interim repairs to avoid further damage, tree and debris removal required to make the housing unit habitable, post disaster assistance with non-insured repairs, payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies; and soft costs required to process assistance applications. This strategy will only be implemented in the event of a disaster using funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation.

Repairs will be prioritized as follows:
1. Immediate threats to health and life safety (sewage, damaged windows, roofing) in cases where the home is still habitable.
2. Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable.
3. Repairs necessary to make the home habitable.
4. Repairs to mitigate dangerous situations (exposed wires).

**b. Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019

**c. Income Categories to be served:** Very Low, Low and Moderate

**d. Maximum Award:** $20,000

**e. Terms:**
1. **Loan/deferred loan/grant:** Deferred Loan
2. **Interest Rate:** 0%
3. **Term:** 15 years
4. **Forgiveness/Repayment:** Principal reduction of 20% beginning in year eleven.

5. **Default/Recapture:** 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.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate
f. **Recipient Selection Criteria:** Applicants will be assisted on a first-qualified, first-served basis. Applicants must provide proof of homeowner’s insurance. Applicants must file for and use proceeds from insurance as first option.

Priority to be given to special needs groups including, but not limited to the elderly and disabled. This strategy is exempt from the lottery system. Applicants will be ranked for assistance based on a first-qualified, first-served basis. Assistance will only be provided for homes that are owner-occupied and used as the primary residence. Proof of Homestead Exemption is required. All property taxes must be current. If applicable, the mortgage must be current. Mobile and manufactured homes are not eligible for assistance.

If the home has a second mortgage, the home will not qualify for assistance. All work will be performed according to the work-write-up specifications prepared by housing staff or its designee. Disaster Repair/Mitigation work will be performed by City approved contractor. Disaster Repair/Mitigation will not include relocation costs.

g. **Sponsor/Developer Selection Criteria:** N/A

h. **Additional Information:** Funds for disaster mitigation will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster.

### 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

   1. 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:**

   1. The City expedites the processing of affordable housing permits through a pre-application conference and screening.
   2. Affordable housing projects are identified by sales price consistent with the SHIP program’s housing value limits.
   3. The Building and Community Development Departments have employees that serve as liaisons with developers of affordable housing to assist in the permit process. All denoted “Expedited” permits are processed through one central designee to route accordingly
   4. Affordable housing projects are denoted “Expedited”.

funds may be available to justify pursuing a repayment.
B. **Name of the Strategy:** Ongoing Review Process  
   1. 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:**  
   1. The City has developed a process to consider the impact of policies, procedures, ordinances, regulations, or plan revisions on affordable housing and housing costs prior to adoption by the City Commission.  
   2. The City employs a public participation process with the City Commission and other advisory groups and committees to consider impacts of decisions on affordable housing and housing costs.  
   3. The City Commission meets twice per month during which the public's input is sought on issues that have an impact on the cost of housing.  
   4. All housing assistance programs are available via website for residents to obtain qualifying information as well as applications when programs are open.  
   5. A member from the Housing staff will attend at least one training session per year relevant to the programs administered by the City.  
   6. Program of Policy audit findings will result in an immediate review of the policy in question for revisions or necessary changes.

C. **Other Incentive Strategies Adopted:** Zero Lot Line Development  
   1. The City allows zero lot line development.  
   2. Zero lot lines maximize available land for affordable housing and helps maintain affordable housing costs within the City.
SECTION IV. EXHIBITS:

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

B. Timeline for Estimated Encumbrance and Expenditure, Exhibit B

C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan, Exhibit C

D. Signed LHAP Certification, Exhibit D

E. Signed, dated, witnessed or attested adopting resolution, Exhibit E

F. Ordinance: (If changed from the original creating ordinance). N/A

G. Interlocal Agreement. N/A

H. Other Documents Incorporated by Reference. N/A
City of Tamarac

<table>
<thead>
<tr>
<th>Fiscal Year: 2016-2017</th>
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<tbody>
<tr>
<td>Estimated Allocation for Calculating:</td>
<td>$ 393,753.00</td>
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<tr>
<td>Salaries and Benefits</td>
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<tr>
<td>Office Supplies and Equipment</td>
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</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$ 2,300.00</td>
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<tr>
<td>Advertising</td>
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<tr>
<td>Other*</td>
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<td>Office Supplies and Equipment</td>
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<td>Travel Per diem Workshops, etc.</td>
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<td>Advertising</td>
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<tr>
<td>Other*</td>
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<tr>
<td>Total</td>
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</tbody>
</table>

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:
Exhibit B
Timeline for SHIP Expenditures

**CITY OF TAMARAC, FLORIDA** affirms that funds allocated for these fiscal years will meet the following deadlines:

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Encumbered</th>
<th>Expended</th>
<th>1st Year AR</th>
<th>2nd Year AR</th>
<th>Closeout AR</th>
</tr>
</thead>
</table>

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:

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Funds Not Encumbered</th>
<th>Funds Not Expended</th>
<th>1st Year AR Not Submitted</th>
<th>2nd Year AR Not Submitted</th>
<th>Closeout AR Not Submitted</th>
</tr>
</thead>
</table>

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 “(city/county) requests an extension to the expenditure deadline for fiscal year _____________________.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

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

*Other Key Deadlines:*

AHAC reports are due for each local government by December 31 of the year prior to the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.
<table>
<thead>
<tr>
<th>Code</th>
<th>STRATEGIES (strategy title must be same as the title used in plan text)</th>
<th>VLI Units</th>
<th>Award</th>
<th>LI Units</th>
<th>Award</th>
<th>MI Units</th>
<th>Award</th>
<th>Max. SHIP</th>
<th>New Construction</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
<th>Total</th>
<th>Percentage</th>
<th>Total</th>
<th>Units</th>
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<td><strong>Add Subtotals 1 &amp; 2, plus all Admin</strong></td>
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<td><strong>Calculate Constr./Rehab Percent. by adding Grand Total Columns A&amp;B, then divide by Annual Allocation Amt.</strong></td>
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<td>10.00%</td>
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</table>

**Percentage Construction/Rehab**

Maximum Allowable: $329,269

Purchase Price: $329,269

Allocation Breakdown:

- **Very-Low Income:** $119,000.00 (30.2%)
- **Low Income:** $119,000.00 (30.2%)
- **Moderate Income:** $116,500.00 (29.6%)

Projected Program Income: $393,753.00

Determined Approximate Annual Allocation: $329,269

Max Amount Program Income For Admin: $393,753.00

Total Available Funds: $393,753.00
CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: CITY OF TAMARAC

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 insure 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 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

Chief Elected Official or designee

Witness

Mayor Harry Dressler

Type Name and Title

Date

OR

Attest:

(Seal)
CITY OF TAMARAC, FLORIDA

RESOLUTION NO. R-2016-55

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF TAMARAC, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AUTHORIZING THE APPROPRIATE CITY OFFICIALS TO ACCEPT THE STATE OF FLORIDA'S STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM BUDGET BY ACCEPTING THE FISCAL YEAR 2016, 2017, AND 2018 ALLOCATIONS OF THE PROGRAM FUNDS TO BE UTILIZED ACCORDING TO THE CITY'S LOCAL HOUSING ASSISTANCE PLAN AND HOUSING DELIVERY GOALS CHART; THAT THE APPROPRIATE CITY OFFICIALS ARE HEREBY AUTHORIZED TO APPROPRIATE SAID FUNDS INCLUDING ANY AND ALL SUBSEQUENT BUDGETARY TRANSFERS TO BE IN ACCORDANCE WITH PROPER ACCOUNTING STANDARDS; PROVIDING FOR CONFLICT; PROVIDING FOR SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and
WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by section 420.9075, F.S. It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), 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; and

WHEREAS, the Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Director of the Community Development Department has reviewed the Local Housing Assistance Plan and Exhibits and recommends approval of same; and

WHEREAS, the Planning Board, after a duly noticed public hearing held on June 1, 2016, reviewed the Local Housing Assistance Plan and recommended approval to the Mayor and City Commission; and

WHEREAS, the City Commission finds that it is in the best interest of the public for the City of Tamarac to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and
WHEREAS, the City Commission of the City of Tamarac, Florida deems it to be in the best interests of the citizens and residents of the City of Tamarac to accept the State of Florida’s State Housing Initiatives Partnership (SHIP) Program budget by accepting the Fiscal Year 2016, 2017, and 2018 allocations of the Program funds to be utilized according to the City’s Local Housing Assistance Plan and Housing Delivery Goals Chart.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF TAMARAC, FLORIDA THAT:

Section 1: The foregoing "WHEREAS" clauses are hereby ratified and confirmed as being true and correct and are hereby made a specific part of this Resolution; all exhibits attached hereto are incorporated herein and made a specific part of this Resolution.

Section 2: The City Commission of the City of Tamarac hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2016 through 2018.

Section 3: That the appropriate City Officials accept the State of Florida’s State Housing Initiatives Partnership (SHIP) Program budget by accepting the FY 2016, 2017, and 2018 allocations of Program funds to be utilized according to the City’s Local Housing Assistance Plan and Housing Delivery Goals Chart. In addition, the appropriate City Officials are hereby authorized to appropriate said funds, including any and all subsequent budgetary transfers to be in accordance with proper accounting standards.
Section 4: The Mayor, or in his absence, the Vice-Mayor, is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

Section 5: All resolutions or parts of resolutions in conflict herewith are hereby repealed to the extent of such conflict.

Section 6: If any clause, section, other part or application of this Resolution is held by any court of competent jurisdiction to be unconstitutional or invalid, in part or application, it shall not affect the validity of the remaining portions or applications of this Resolution.

Section 7: This Resolution shall take effect immediately upon its adoption.

CITY OF TAMARAC, FLORIDA

HARRY DRESSLER,
MAYOR

ATTEST:

PATRICIA TEUFEL, CMC
CITY CLERK

RECORD OF COMMISSION VOTE:
MAYOR DRESSLER  
DIST 1: COMM. BUSHNELL  
DIST 2: COMM. GOMEZ  
DIST 3: VICE MAYOR GLASSER  
DIST 4: COMM. PLACKO

I HEREBY CERTIFY THAT I HAVE APPROVED THIS RESOLUTION AS TO FORM

SAMUEL S. GOREN
CITY ATTORNEY