



City of Lauderdale

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2022-2023, 2023-2024, 2024-2025



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E. Signed, dated, witnessed or attested adopting resolution	



F. Ordinance: (If changed from the original creating ordinance)	
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I. Program Details:

A. LG(s)

Name of Local Government	City of Lauderhill
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2022-2023, 2023-2024, 2024-2025

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

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

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

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

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

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



submitted as well as any established funding priorities as described in this plan.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

1. Special Needs – Very Low
2. Special Needs – Low
3. Very Low
4. Low
5. Special Needs – Moderate
6. Moderate
7. Essential Service Personnel

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

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria



for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

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

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	Application intake, verification, eligibility determination, advertising, reporting, AHAC meetings, invoice processing	10%
Third Party Entity/Sub-recipient	N/A	N/A

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who*



has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

- S. Project Delivery Costs:** City of Lauderhill will assess no more than \$3,000.00 for project delivery fee for owner-occupied, disaster, and emergency repair strategies. Project delivery fees will include preparation of inspections, title searches, lead-based paint testing, and third party, non-city employees fees associated with file maintenance, reporting customer relations, and other duties as assigned. Project delivery costs will be included in the second mortgage amount.
- T. Essential Service Personnel Definition (ESP):** **ESP includes** teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:
 - 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;
 - iii. Showerheads: 2.2 gallons/minute or less;
 - 3. Energy Star qualified refrigerator, if provided;
 - 4. Energy Star qualified dishwasher, if provided;
 - 5. Energy Star qualified washing machine, if provided;
 - 6. Energy Star qualified exhaust fans in all bathrooms, if provided; and
 - 7. Air conditioning: minimum SEER of 14. Packaged units are allowed in studios and one bedroom units with a minimum of 11.7 SEER.
- V. Describe efforts to meet the 20% Special Needs set-aside:** The City collaborates with social service agencies serving the designated special needs populations to achieve the goal of the special needs set-aside. The goals will primarily be met through the owner-occupied, purchase assistance and emergency repair strategies.
- W. Describe efforts to reduce homelessness:** As a part of the Broward HOME Consortia, the City collaborates with the Broward Continuum of Care to service the homeless population. Individuals and families cases are to contact Broward 2-1-1 to open their case and placed in programs available to them based on need.

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

A. PURCHASE ASSISTANCE	Code 1 , 2
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a. Summary: Funds will be awarded for down payment and closing costs for new and existing homes.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

c. Income Categories to be served: Very low, low and moderate

d. Maximum award up to: \$75,000 – Very Low; \$65,000 - Low and \$40,000 - Moderate

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a mortgage and note
2. Interest Rate: 0%
3. Years in loan term: 5 years for special needs as defined in 420.0004 (13), 10 years for all other applicants
4. Forgiveness: Loan will be forgiven on a prorated basis - ten percent (10%) per year for 10 year terms and twenty percent (20%) per year for 5 year terms.
5. Repayment: No repayment required so long as loan is in good standing.
6. Default: 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; failure to occupy the home as primary residence; obtains a reverse mortgage.

If any of these occur, the outstanding balance will be due and payable. In case where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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

f. Recipient/Tenant Selection Criteria: Applicants are accepted on a first-qualified, first-closed, first-served basis with priorities for Special Needs, Essential Services Personnel and income groups as described in this Section I (l) of this plan.

g. Sponsor Selection Criteria: N/A

h. Additional Information: All applicants must bring no less than 3% towards the down-payment of their own funds. Funds may be in the form of a gift so long as the source of the gift is revealed. Combination of award is to assist with down payment and repair, repairs may not exceed \$10,000.00. Assisted properties



must have property. If assisted Applicants residing in condominiums must have content insurance. The maximum will not be awarded in all cases. The City will fall in no less than second position in the lien placement process.

Applicants with cash value assets that exceed \$40,000 after closing will not be considered. Exclusions are defined in accordance with 24 CFR 5.609(c). Cash value is defined as dollars expressed in an applicant’s account under any investment election or total thereof, including rental property.

B. OWNER OCCUPIED REHABILITATION	Code 3
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a. Summary: Funds will be awarded to households in need of repair to correct code violations, health and safety issues, electrical, plumbing, roofing, windows, doors, and other structural items. Cosmetic items may be included if funding are available after completing all required repairs listed above. Kitchen and bathroom repairs are permitted for special needs and elderly recipients only.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$60,000.00
- e. Terms:
 1. Repayment: Deferred payment loan secured by a note and mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 5 years for special needs as defined by 420.0004 (13) recipients and elderly as defined by 420.004(8) and 10 years for all non-elderly.
 4. Forgiveness: Loan will be forgiven on a prorated basis at 10 percent per year for 10-year terms and 20 percent per year for 5-year terms annually.
 5. Repayment: None required as long as the loan is in good standing.
 6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale; transfer or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence; obtains a reverse mortgage.

If any of these occur, the outstanding balance will be due and payable. In case where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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



pursuing a recapture.

- f. Recipient Selection Criteria: Applicants will be ranked on a first-qualified, first-served basis with priorities for Special Needs, Essential Services Personnel and income groups as described in this Section I (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants with reverse mortgages will not be assisted. The City will only accept first and/or second position in the lien process. Assisted properties that fall between the moderate or workforce income levels must have property insurance. Special needs, very low and low applicants will be Flood insurance is required for assisted properties located in a designated flood zone.

Elderly as defined by 420.004(8): Families where head of household or spouse is 62 years of age or older at the time of application.

Applicants are required to be current on all City services (with the exception of code violations if being assisted through this activity to correct), mortgage, and homeowner association fees. Applicants with a cash value in excess of \$40,000 will not be considered. The City will fall in no less than second position in the lien placement process.

C. EMERGENCY REPAIR	Code 6
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a. Summary: Funds will be awarded to applicants in need of rehabilitation of their home related to a dire situation that needs to be mitigated immediately, This includes: damaged roofing that is leaking, mold remediation, damaged windows causing exposure to the elements, or electrical problems that could cause damage (fire) to the home or is an immediate health hazard to the occupants. This strategy will only be used for an applicant who has applied for, but not received assistance through the owner-rehabilitation strategy within the last three months.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$40,000.00
- e. Terms:
 1. Repayment: Deferred payment loan secured by a mortgage and note
 2. Interest Rate: 0%
 3. Years in loan term: 5 years for special needs and elderly, 10 years for all others.
 4. Forgiveness: Loan is forgiven on a prorated basis at 10 % per year for 10-year and 20% per year for 5-year terms.



- 5. Repayment: None required as long as the loan is in good standing.
- 6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale; transfer or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence.

If any of these occur, the outstanding balance will be due and payable. In case where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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

- f. Recipient Selection Criteria: Applicants are accepted on a first-qualified, first-served basis with priorities for Special Needs, Essential Services Personnel and income groups as described in this Section I (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: An applicant requesting an emergency repair will be required to:
 - Allow third-party home inspector access to the home for inspections to determine need of repair.
 - Moderate and workforce income levels must provide proof of homeowner’s insurance policy and any proof of whether or not the insurance will cover any part of the repair.
 - Uninsured eligible applicants may be assisted on a case-by-case basis, as determined by the board. Criteria: must be special needs or fall within the very low or low-income category.
 - In the event that a claim is filed, the city may repair damage to the property not covered by the insurance company once the claim has been closed. Proof of claim completion is required.
 - If insured, the City will assist with the applicant’s deductible up to 50% and/or \$10,000 as a part of the \$40,000 maximum award.
 - Flood insurance is required for assisted properties located in a designated flood zones.

Elderly as defined by 420.004(8): Families where head of household or spouse is 62 years of age or older at the time of application. Applicants with a cash value in excess of \$40,000 will not be considered. The City will fall in no less than second position in the lien placement process.

D. DISASTER REPAIR	Code 5
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- a. Summary: 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 or Governor. Repairs will be prioritized as follows :
 - 1. Immediate threats to health and safety (sewage, damaged windows, roofing) in cases where the home is still habitable.



2. Imminent residual damage to the home (such as damaged caused by a leaking roof) in cases where home is still habitable.
3. Repairs necessary to make the home habitable.
4. Repairs to mitigate dangerous situations (exposed wires).

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award up to: \$20,000 – very low; \$15,000 – low and moderate
- e. Terms:
 1. Repayment: Grant
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants are accepted on a first-qualified, first-served basis with priorities for Special Needs, Essential Services Personnel and income groups as described in this Section I (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Disaster Recovery will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster. Assisted properties must have property insurance. Flood insurance is required for assisted properties located in a designated flood zones. Applicants residing in condominiums must have content insurance. Applicants with cash assets in excess of \$40,000 will not be considered.

E. Pandemic Assistance/Health Related Crisis	Code 5, 16
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a. Summary: Funds will be awarded to applicants in need of foreclosure prevention, eviction, security and/or utility deposit assistance directly caused by a pandemic or health-related emergency as declared by an Executive Order of the President or Governor.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025



- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award up to: \$10,000
- e. Terms:
 - 7. Repayment: Grant
 - 8. Interest Rate: N/A
 - 9. Years in loan term: N/A
 - 10. Forgiveness: N/A
 - 11. Repayment: N/A
 - 12. Default: N/A
- f. Recipient/Tenant Selection Criteria: Those who income qualify based on self-certification and documented hardship on a first-qualified, first served basis.
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information: Pandemic assistance will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the pandemic.

Assistance will be provided to those with a documented impact due to the current pandemic or health emergency or future national health per executive order. Payments will be made directly to the lender, landlord, and/or utility agent. Funding may also be used towards legal aid assistance to prevent foreclosure and rental proceedings.

Funding will be used to pay past due balances back to the date the Executive Order was issued. Future payments will only be made if authorized by Florida Housing Finance Corporation

F. Foreclosure Prevention	Code 7
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a. Summary: Funds will be awarded to households in arrears on their first mortgage. Arrears must be at least three (3) months, but no more than six (6) months. Property cannot be under an active foreclosure.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: up to \$10,000



e. Terms:

1. Repayment: Deferred loan secured by a subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 5 Years
4. Forgiveness: Loan is forgiven 20% per year for 5-year terms.
5. Repayment: None so long as mortgage is in good standing
7. Default: 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; failure to occupy the home as primary residence.

If any of these occur, the outstanding balance will be due and payable. In case where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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

- f. Recipient/Tenant Selection Criteria: Applicants are accepted on a first-qualified, first-served basis with priorities for Special Needs, Essential Services Personnel and income groups as described in this Section I (I) of this plan.
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information: Applicants must comply with the following:
 - Provide proof of arrearage in the form of notification from the conventional mortgage lender/holder. Private mortgages are not acceptable. Private mortgage holder is defined as a loan created between private individuals for the purchase of real estate (i.e. friends, family members, colleagues, or investment firms).
 - Provide evidence of hardship that caused the arrearage (health-related, loss of employment, death of household member, divorce).
 - Provide a written statement as evidence of the ability to resume making payments after funding is used, which includes an explanation of how the hardship has been overcome and an indication of the budget plan that will allow for resumption of payments.
 - Proof of completion of foreclosure prevention counseling provided by a HUD-certified third-party agency is mandatory prior to the release of funding.



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**

Affordable housing rehabilitation permits will be given priority and expedited to a greater degree and shall not exceed a turnaround period of more than 7 business days in the future.

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

Through the AHAC Committee, the City will review local policies, ordinances, regulations and plan provisions on a quarterly basis to monitor the increase cost of housing prior to their adoption. All recommendations will be discussed and recommended to the City Commission in December of each year. If the recommendations of Commission is accepted, the Mayor will work with City staff to implement the requested commendations.

C. Name of the Strategy: **Density Flexibility Allowance**

City will implement the allowance of flexibility in densities for affordable housing as outlined in the Land and Development Regulations (LDR).

D. Name of the Strategy: **Flexible Lot Allowance**

City will implement the allowance of flexible lot configurations, including zero-lot-line configurations as outlined in the LDR.

E. Name of the Strategy: **Street Requirement Modifications**

Modifications will be implemented as outlined in the City's LDR.

F. Name of Strategy: **Modification of Impact Fees**

Impact fees are managed by Broward County for roads and schools. The only fee the City has control over is the concurrency fee. Fees will be reviewed by the City Engineer for consideration.

G. Name of Strategy: **Printed Inventory**

A list of inventory of locally owned public lands suitable for affordable housing is prepared and updated by the City's GIS Manager. This information is readily available on the City's website.

H. Name of Strategy: **Development Near Transportation HUBS**

The City will continue utilizing the designated TOC SR 7 to provide for the development of mixed-



use projects.

IV. EXHIBITS:

Required

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

Optional

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

City of Lauderhill

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 478,833.00
Salaries and Benefits	\$ 40,000.00
Office Supplies and Equipment	\$ 1,500.00
Travel Per diem Workshops, etc.	\$ 3,983.30
Advertising	\$ 2,400.00
Other*	\$
Total	\$ 47,883.30
Admin %	10.00%
	OK

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 478,833.00
Salaries and Benefits	\$ 40,000.00
Office Supplies and Equipment	\$ 1,500.00
Travel Per diem Workshops, etc.	\$ 3,983.30
Advertising	\$ 2,400.00
Other*	\$
Total	\$ 47,883.30
Admin %	10.00%
	OK

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 478,833.00
Salaries and Benefits	\$ 40,000.00
Office Supplies and Equipment	\$ 1,500.00
Travel Per diem Workshops, etc.	\$ 3,983.30
Advertising	\$ 2,400.00
Other*	\$
Total	\$ 47,883.30
Admin %	10.00%
	OK

*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 Lauderhill

_____ affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2022-2023	6/30/2024	6/30/2025	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2025	9/15/2026
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2022-2023	3/30/2025	6/15/2025
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027

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 cameka.gardner@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 cameka.gardner@floridahousing.org when you are ready to "submit" the AR.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

FLORIDA HOUSING FINANCE CORPORATION													
HOUSING DELIVERY GOALS CHART													
2022-2023													
Name of Local Government:			City of Lauderhill										
Estimated Funds (Anticipated allocation only):			\$ 478,833										
Code	Strategies		Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership												
1, 2	A. Purchase Assistance		Yes	1	\$50,000	2	\$50,000	1	\$40,000	\$190,000.00	\$0.00	\$190,000.00	4
3	B. Owner Occupant Rehab		Yes	1	\$60,000	1	\$60,000	1	\$60,000	\$180,000.00	\$0.00	\$180,000.00	3
6	C. Emergency Repair		Yes	1	\$40,000					\$40,000.00	\$40,000.00	\$40,000.00	1
5	D. Disaster Repair		Yes	1	\$20,000					\$20,000.00	\$0.00	\$25,000.00	1
5, 16	E. Pandemic Assistance/Health Related Crisis		No	0	\$10,000					\$0.00	\$0.00	\$0.00	0
7	F. Foreclosure Prevention		No	0	\$10,000					\$0.00	\$0.00	\$0.00	0
										\$0.00	\$0.00	\$0.00	0
										\$0.00	\$0.00	\$0.00	0
										\$0.00	\$0.00	\$0.00	0
										\$0.00	\$0.00	\$0.00	0
	Total Homeownership			4		4		2		\$430,000.00	\$40,000.00	\$435,000.00	10
Purchase Price Limits:				New	\$ 352,371	Existing	\$ 352,371						
				OK		OK							
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units	
									\$0.00	\$0.00	\$0.00	0	
									\$0.00	\$0.00	\$0.00	0	
									\$0.00	\$0.00	\$0.00	0	
									\$0.00	\$0.00	\$0.00	0	
									\$0.00	\$0.00	\$0.00	0	
									\$0.00	\$0.00	\$0.00	0	
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0	
Administration Fees				\$ 43,833		9%		OK					
Home Ownership Counseling				\$ -									
Total All Funds				\$ 478,833		OK							
Set-Asides													
Percentage Construction/Rehab (75% requirement)				82.5%		OK							
Homeownership % (65% requirement)				90.8%		OK							
Rental Restriction (25%)				0.0%		OK							
Very-Low Income (30% requirement)				\$ 155,000	32.4%	OK							
Low Income (30% requirement)				\$ 180,000	37.6%	OK							
Moderate Income				\$ 100,000	20.9%								

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Lauderhill

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink 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

Mr. Ken Thurston, Mayor

Witness

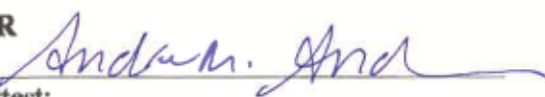
Type Name and Title

Date

April 11, 2022

OR

Attest:





RESOLUTION NO. 22R-04-72

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF LAUDERHILL APPROVING AND ADOPTING LOCAL HOUSING ASSISTANCE PLANS (LHAP) FOR FISCAL YEARS 2022-2025 AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM ACT, FLORIDA STATUTES, SECTIONS 420.907-420.9079 AND FLORIDA ADMINISTRATIVE CODE RULE CHAPTER 67-37; AUTHORIZING AND DIRECTING THE MAYOR, CITY MANAGER OR OTHER APPROPRIATE OFFICIALS 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; PROVIDING FOR AN EFFECTIVE DATE (REQUESTED BY CITY MANAGER, DESORAE GILES-SMITH)

BE IT RESOLVED BY THE COMMISSION OF THE CITY OF LAUDERHILL, FLORIDA:

Section 1. The City of Lauderhill hereby approves and adopts the Local Housing Assistance Plan (LHAP) for Fiscal Years 2022-2025 as required by the State Housing Initiatives Partnership Program (SHIP) Program Act, Florida Statutes, Sections 420.907-420.9079 and Florida Administrative Code Rule Chapter 67-37, a copy of which is attached hereto and incorporated by reference.

Section 2. The Mayor, City Manager and all appropriate City officials are authorized to execute all documents and certifications necessary to fulfill the terms of this Resolution.

Section 3. Authorizing the submission of the Local Housing Assistance Plan for review and approval by the Florida Housing Finance Corporation.

Section 4. This resolution shall take effect immediately upon its passage.


DATED this 11 day of April, 2022.

PASSED AND ADOPTED on first reading this 11 day of April, 2022.



PRESIDING OFFICER

ATTEST:



CITY CLERK