SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

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</table>
L. **Program Details:**

A. **LG(s)**

<table>
<thead>
<tr>
<th>Name of Local Government</th>
<th>The City of Plantation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does this LHAP contain an interlocal agreement?</td>
<td>No</td>
</tr>
<tr>
<td>If yes, name of other local government(s)</td>
<td></td>
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</table>

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:** 2019-2020, 2020-2021, 2021-2022

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 continua of care.

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

G. **Public Input:** Public input was solicited through face to face meetings with housing providers, social service providers and local leaders 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 applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding described/listed here apply to all strategies unless otherwise stated:

Special Needs and 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, handicap, or familial 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 median 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](http://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 the rental limits adjusted for bedroom size.

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

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

**P. Administrative Budget:** A line-item budget is attached as Exhibit A. The City of Plantation finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.
Section 420.9073 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:

<table>
<thead>
<tr>
<th>Local Government</th>
<th>Administration of the Local Housing Assistance Plan will be wholly performed and maintained by the City of Plantation</th>
<th>10%</th>
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<tbody>
<tr>
<td>Third Party Entity</td>
<td>A third-party entity or consultant will be contracted for all or part of the administration of the program. The name of the entity is Broward County Minority Builders Coalition, Inc. (MBC).</td>
<td>90%</td>
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R. Project Delivery Costs: In addition to the administrative costs listed above, a reasonable project delivery cost of no more than 5% will be charged to cover inspections performed for rehabilitation projects. The fee will be included in the amount of the recorded mortgage and note. The City’s Consultant is responsible for the following (as outlined in Contract):

- Preparation of Local Housing Assistance Plan including Assisting PHED Department with the Development and Revision of Strategies.
- Implementation of Local Housing Assistance Plan Strategies.
- Facilitate the Selection and Monitoring of Sponsors and Counseling Services.
- Maintain SHIP Tracking Report.
- Reconcile SHIP Tracking with Finance.
- Authorize Payments for SHIP Expenditure.
- Conduct Marketing and Outreach of Programs.
- Preparation of SHIP Annual Reports.

S. Essential Service Personnel Definition: For purpose of SHIP funding, the county considers the following groups as Essential Services to our county: First Responders, Educators in K-12, Health Care and Social Assistance, Accommodation and Food Services, Active Military, National Guard stationed in the county and skilled building trades.

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 on rehabilitation and emergency repairs:

- Energy Star qualified appliances — refrigerators, stoves, water heaters
- Ceiling fans in living and bedrooms
- Motion sensor light switches
- Cool roofing — single polymer covering or elastomeric coating
- Programmable thermostat
WaterSense Faucets, Toilets, shower heads
Green Label Certified Floor Coverings
Mold/Lead/Asbestos Removal
Extended warranty items
Quality standards for materials
New construction projects that are accessible by public transportation

These requirements may be adjusted for rental developments and if the requirements of other construction funding sources require a more prescriptive list. Also, as new strategies and technologies are designed to enhance green building and energy savings products and processes.

U. Describe efforts to meet the 20% Special Needs set-aside:
The City of Plantation will give first priority, in all housing strategies, to serving persons with special needs with an emphasis on removing barriers and providing technological enhancements and devices, which allow the homeowner to remain independent in their own homes and maintain homeownership.

V. Describe efforts to reduce homelessness:
Eliminating homelessness is a priority throughout the City of Plantation. The City supports the community initiatives and 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 Plantation’s homeless population. The City is committed to creating new and innovative programs to serve Plantation’s homeless population including referrals to outreach, emergency shelter, transitional and permanent affordable housing, and supportive services.

Section II. LHAP Strategies:

<table>
<thead>
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<th>A. Owner Occupied Rehabilitation</th>
<th>Code 3</th>
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<tr>
<td>a. Summary: SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows and other structural items. The primary purpose of the program is to provide repairs necessary to provide safe and decent housing, eliminate any instances of substandard housing, and preserve the City’s affordable housing stock.</td>
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<tr>
<td>c. Income Categories to be served: Very low, low and moderate</td>
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<tr>
<td>d. Maximum award: $75,000</td>
<td></td>
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<tr>
<td>e. Terms:</td>
<td></td>
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<tr>
<td>1. Repayment loan/deferred loan/grant: Loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.</td>
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<tr>
<td>2. Interest Rate: 0%</td>
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<td>3. Years in loan term: 15 Years</td>
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<tr>
<td>4.</td>
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4. Forgiveness: The loan is forgivable in its entirety at the end of (15) years from the recordation date of mortgage and note.

5. Repayment: None due 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 occur during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; death of homeowner, 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: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section L (I) of this plan.

Verification of ownership, income, homeowner’s insurance, flood insurance (if required) and payment of property taxes will be conducted to determine eligibility. A warranty deed, or quit claim deed will be utilized to verify ownership and primary residences should maintain homestead exemption. Life Estates also qualify.

Hazard and flood insurance should be in place at time of award and be maintained as long as first and/or second mortgage remains on property. If a property is not required to have flood insurance then the file will be documented that flood insurance is not required. In the event property is not insured and there is a severe case of hardship by household to maintain insurance and repairs are needed to eliminate substandard, code, health and safety issue, the Planning, Zoning and Economic Development Department Director or his designee may waive insurance requirements, as long as project is not leveraged with Federal funds, where flood insurance is required.

Hardship is defined as:

1) Condition of property makes it uninsurable, or

2) At time of application household had no insurance and housing and insurance expenses exceed 50% of the household income.

Program is not credit driven and credit reports will not be reviewed to determine eligibility for assistance. Mortgage must be current and will be verified with mortgage statement or third party - verification of mortgage.

Title searches will be conducted. There must be evidence that there is no pending foreclosure on the property.

The property’s assessed value must not exceed the value noted in the plan for new and existing homes. The current assessed value indicated on Broward County Property Appraiser’s website shall be used to determine the value of the property after SHIP is provided.

Applicants will be required to sign program disclosures, including a conflict of interest disclosure prior to completing application or the application being processed.

g. Sponsor/Sub-recipient Selection Criteria: Criteria: N/A
h. Additional Information: In the event of a disaster, declared by Executive Order by the President or Governor and disaster mitigation funds are no longer available, this program will assist with disaster related repairs as well. For home repair activities, the program is not designed to remodel, upgrade homes with repairs or replace working appliances because owner wants to upgrade.

In the event the property owner defaults on the first mortgage and foreclosure prevention assistance is not enough to prevent foreclosure, the City shall have first right of refusal to purchase property. At closing, owner will be made aware of the resources available to them.

The City's current subordination policy, maintained at the City Clerk's office, shall apply for any refinance transactions. This subordination policy may be viewed by the public upon request to the City Clerk (see Exhibit H.).

Housing units that have a pending foreclosure (Lis Pendens) from a mortgage company or homeowners/condo association cannot be assisted until resolved. Properties with a lien from the homeowners/condo association also will not be assisted until resolved. Households undergoing a loan modification will not be assisted until the modification is completed and a new mortgage acceptable to the program is provided.

Homeowners, who have received assistance from the City, cannot re-apply for fifteen (15) years, except for cases where emergency repairs are needed as determined by the City's Building Official or his designee.

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<tr>
<th>B. Purchase Assistance with or without Rehabilitation</th>
<th>Code 1, 2</th>
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<tr>
<td>a. Summary: SHIP funds will be awarded to assist eligible first-time homebuyers with a deferred payment loan to be applied towards the costs of purchasing existing or newly constructed (with a Certificate of Occupancy) eligible affordable housing. Eligible costs include the following: down payment, closing costs, mortgage buy down, rehabilitation, and other costs associated with purchasing a home. Eligible housing includes single-family homes, townhomes, condominiums, eligible manufactured homes, PUDs, and villas.</td>
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<tr>
<td>c. Income Categories to be served: Very low, low and moderate</td>
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<tr>
<td>d. Maximum award:</td>
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<tr>
<td>Very Low: $50,000</td>
<td>Low: $40,000</td>
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<tr>
<td>e. Terms:</td>
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<td>1. Repayment loan/deferred loan/grant: Loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.</td>
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<tr>
<td>2. Interest Rate: 0%</td>
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<tr>
<td>3. Years in loan term: 15 years</td>
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</table>
4. Forgiveness: The loan is forgivable in its entirety at the end of (15) years from the recordation date of mortgage and note.

5. Repayment: None required as 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; 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: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I. (I) of this plan.

The applicant must be a first-time homebuyer. A first-time homebuyer is defined as one that has never owned a home, or one that has not owned a home within the last three years, a single parent with children under the age of 18 who has recently been divorced and displaced, a displaced victim of domestic abuse, or a person displaced as a result of a governmental action. Residents displaced from mobile home parks seeking to purchase a non-mobile home unit will also be considered first-time homebuyers.

Applicants must not own any other property used for residential purposes, and the home to be purchased must be located within the City limits. Applicant must use the mortgage programs offered by the mortgage providers in the City's lenders consortium.

Applicants are responsible for the upfront fee associated with the credit report in the form of a money order.

g. Sponsor/Sub-recipient Selection Criteria: N/A

h. Additional Information: In the event of a disaster, declared by Executive Order by the President or Governor and disaster mitigation funds are no longer available, this program will assist with disaster related repairs as well. For home repair activities, the program is not designed to remodel, upgrade homes with repairs or replace working appliances because owner wants to upgrade.

In the event the property owner defaults on the first mortgage and foreclosure prevention assistance is not enough to prevent foreclosure, the City shall have first right of refusal to purchase property. At closing owner will be made aware of the resources available to them.

The City's current subordination policy maintained at the City Clerk's office shall apply for any refinance transactions. This subordination policy may be viewed by the public upon request to the City Clerk.

Housing units that have a pending foreclosure (Lis Pendens) from a mortgage company or homeowners/condo association cannot be assisted until resolved. Properties with a lien from the homeowners/condo association also will not be assisted until resolved. Households undergoing a loan modification will not be assisted until the modification is completed and a new mortgage acceptable to the program is provided.
C. Foreclosure Prevention

a. Summary of Strategy: The Foreclosure Prevention Program provides qualified homeowners the opportunity to avoid foreclosures and retain their homes. The program is designed to assist households that need immediate financial assistance to either stop their homes from being foreclosed, sold for non-payment of taxes, or protect it if it is damaged. Funds will be provided as a deferred loan to eligible homeowners to assist them in bringing current their first and/or subordinate mortgage payments (Principal, Interest, Taxes and Insurance) Attorney’s Fees, Late Fees, HOA, Assessments, and other customary fees.

c. Income Categories to be served: Very low, low and moderate
d. Maximum award: $10,000
e. Terms:
   1. Loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note
   2. Interest Rate: 0%
   3. Term: 5 years
   4. Forgiveness: The loan is forgivable in its entirety at the end of five (5) years from the recordation date of mortgage and note. Special Needs Owner- Occupied Households forgiven at 20% each year.
   5. Repayment: None required as long as loan is in good standing.
   6. Default: This is a one-time assistance program and homeowners may not re-apply for this assistance but may apply for assistance such as home repair/improvements if there is equity in property.

f. Recipient Selection Criteria: Eligible homeowners will be selected in the order in which they apply to the program and assisted on a first qualified, first served basis. All special needs households, as defined by Chapter 67-37.092(21), F.A.C will be given priority by income (very-low/low and moderate income) respectively. The City will pay 100% of the delinquent mortgage amount – up to $10,000. If this is not enough to bring the situation current, the homeowner must pay the remainder to bring the situation current. Evidence that mortgage or fee is no less than 60 days late is required and evidenced by current mortgage statement or applicable statement.

   Applicants must show the non-payment of their mortgage is due to the following eligible reasons:
   1. Loss of Pay due to involuntary job loss;
   2. Divorce or separation which resulted in loss of income;
   3. Death of a spouse which resulted in a loss of income;
   4. Sudden unforeseen medical expenses; or
5. Unforeseen emergency home repairs including condo/homeowner association assessments.
6. Involuntarily loss of verifiable income from other sources (temporary or permanent).

g. Sponsor/Sub-recipient Selection Criteria: N/A.

h. Additional Information: Applicants may be required to apply to other foreclosure assistance programs.

The applicant must undergo budget/credit counseling from an approved credit counseling service. Priority will be given to persons who received prior down payment/purchase or rehabilitation assistance through the City’s program.

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<th>D. Disaster Repair/Mitigation</th>
<th>Code 5</th>
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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. Funds may be used for items such as, but not limited to, temporary rental assistance (up to 6 months), emergency interim repairs for eligible households to avoid further damage, tree and debris removal required to make the individual housing unit habitable, condos and homeowner’s assessments for post disaster repair, post disaster assistance for eligible non-insured repairs and soft costs required to process assistance applications. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered.

The City of Plantation is able to assist individual income eligible households with insurance deductibles for eligible disaster related damage up to $5,000. This form of assistance will occur only after the household applies to participate in the City’s Residential Rehabilitation Program. Any expense in excess of the actual deductible is the responsibility of the homeowner.


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

d. Maximum award: $75,000. Projects under $5,000 will be granted.

e. Terms:

1. Repayment loan/deferred loan/grant: Loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0%

3. Years in loan term: 15 years

4. Forgiveness: The loan is forgivable in its entirety at the end of (15) fifteen years from the recordation date of mortgage and note.

Special Needs Owner-Occupied Households is forgiven on a prorated basis (6.5% per year) over the term of the loan.
This is a one-time assistance program and homeowners may not re-apply for this assistance but may apply for assistance such as home repair/improvements if there is equity in property.

5. Repayment: None required as 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; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

f. Recipient Selection Criteria: Eligible applicants will be selected on a first qualified and first served basis, within income groups. If no names are on the registry, applicants who request disaster mitigation assistance will be assisted. Applications for disaster assistance will be given priority above others on a waiting list for other strategies. Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets.

Applicants will be assisted on a first-qualified, first-served basis with the following additional requirements:

1. Must file for and use proceeds from insurance as first option (if available).

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

h. Additional Information: SHIP funds may leverage other federal and/or state emergency programs.

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

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 and Expedited Inspection.
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Section 420.9071(16), F.S.

Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects. This also includes a process to expedite inspections. The City utilizes an expedited inspection process for affordable housing projects in the City. For the purpose of this incentive, "Development Approvals" is used instead of "Development Orders".

Established policy and procedures – Expedited Permitting:
Pursuant to the City’s adoption of expedited permitting for affordable housing, the City’s Building Department currently has a policy memo directing staff and inspectors to expedite permits related to
structures that qualify as affordable housing. Most permit applications can be walked through or at most take up to one business day.

In addition, the following new procedures will be implemented:

1. All contractors for the minor home repair program will be provided the opportunity to submit the final scope of work, i.e. contract with the homeowner, to Broward County Minority Builders Coalition, Inc. (MBC) to be stamped as expedited. This "EXPEDITED" stamp will identify the job as eligible for the expedited permitting process when it is submitted to the City’s Building Department to apply for permits.

2. The Building Department will continue to implement the expedited permitting process for projects that are identified with an "EXPEDITED" stamp from Broward County Minority Builders Coalition, Inc. (MBC) as eligible affordable housing projects and all others that are so identified by staff.

3. In addition, as the permits are entered into the permit tracking system, a notice will be entered designating that the permit has priority status.

4. Expedited permit applications will be monitored to ensure movement through the system in a timely manner.

5. Developers who are constructing homes and have any type of public funding assisting the projects are also eligible for expedited permitting.

6. City Department Heads may identify eligible projects during the plan review process and make the expedited permitting available by referring the developer to the Planning, Zoning and Economic Development Department and/or Broward County Minority Builders Coalition, Inc. (MBC). All referrals shall be documented.

B. Name of the Strategy: Ongoing Review Process
An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

1. Established Policy and Procedures: Provide Description
The affordable housing committee recommended that as part of the public participation process by the City Council, the impact of any policies, procedures, ordinances, regulations or plan revisions be considered with respect to any significant impact on the cost of housing.

In addition to the above, it is recommended that the following steps be incorporated into the current agenda review process:

a) Notification will be made to Department directors to inform them of the types of items that could affect the affordability of housing so they may identify them early in the review process.

b) Once an item has been identified as having a potential impact, an analysis must be done to determine the impact, if any, and how it may be mitigated. If an impact is anticipated, this analysis should be done by the Department that generated the legislation with subsequent review by the Planning, Zoning and Economic Development Director and/or consultant.
c) The determination should be indicated in the staff report to City Council. If it is determined that there will be no impact, it should be indicated in the staff report. If there will be an impact, the value of the impact and how it will be mitigated should be stated. This will serve to formally document notification will be made to Department Directors to inform the review process. This will constitute the formal process ensuring documented review of legislation potentially affecting the affordability of housing and the expediting of permits related to the construction or rehabilitation of affordable housing.

C. Other Incentive Strategies Adopted:

The City will implement this strategy as its State requirement to maintain a printed Inventory of locally owned public lands suitable for affordable housing.

The City will support development near transportation hubs and major employment centers and mixed-use development and implement this strategy as currently permitted in existing policies.

Established Policy and Procedures: Provide Description:

a. The Future Land Use (Policy 1.17.10) establishes mixed use development in the Local Activity Center (LAC) and the Housing Element (Policy 1.7.4) of the City’s Comprehensive Plan establishes that the City will coordinate land uses with the transportation system.

The City’s Local Activity Center (LAC) and Plantation Midtown are examples of form-based zoning that is intended to promote compact, mixed use development through the use of flexible design standards and guidelines.

Some other policies are listed from the City’s Comprehensive Plan that are related to this incentive:

b. Future Land Use Element Policy 1.7.7: Encourage residential developments that will promote pedestrian and mass transit trips thereby reducing the number of vehicular trips.

c. Future Land Use Element Objective 1.17: Local Activity Center (LAC). Local Activity Centers shall encourage compact development which includes a mixture of community-serving uses such as commercial, office, employment, civic and institutional, recreation and open space and residential. Development shall be characterized by efficient infrastructure, close-knit neighborhoods and sense of community, preservation of natural systems, promotion of pedestrian circulation and convenient access to mass transit facilities.

d. Future Land Use Element Objective 1.18: Encourage innovation in land planning and site development techniques by achieving an on-site mix of residential and commercial uses and by promoting multi-story commercial/office/residential mixed-use development and multi-story office use developments in the Plantation Gateway/C0 and Plantation Midtown redevelopment areas. Multi-story use is as defined by the City’s land development code.

e. Future Land Use Element Policy 1.19.2: The City through its land development regulations identify reforms to facilitate transit-oriented development, and review development incentives to encourage higher density, mixed use and transit-oriented development in the Plantation Gateway District.
f. Future Land Use Element Policy 1.19.3: The City through land development regulations achieve the on-site mixing of residential and commercial uses in the Plantation Gateway and Plantation Midtown Districts. Multi-story use is as defined by the City’s land development code.

g. Future Land Use Element Policy 1.19.4: The City through land development regulations promote multi-story commercial/office/residential mixed-use development and multi-story office use developments in the Plantation Gateway and Plantation Midtown Districts. Multi-story use is as defined by the City’s land development code.

h. Transportation Element Objective 1.1: Continue to maintain, and where feasible improve the functional relationship between the transportation system and the Future Land Use Map to ensure that the multi-modal transportation system safely, conveniently, and efficiently meets the needs of future population densities, land uses, housing and employment patterns.

i. Transportation Element Policy 1.1.14: Recognizing the interaction with mixed use developments and the resulting internal satisfaction of trips when analyzing the traffic impact of proposed mixed-use developments which promote revitalization and redevelopment. Mixed use developments are characterized by three (3) or more significant, mutually supporting, revenue-producing uses with significant physical and functional integration of project components, including uninterrupted pedestrian connections, and that is developed in conformance with a coherent plan.

j. Transportation Element Policy 1.1.15: The City shall coordinate land uses with the transportation system consistent with the County, subject to the City of Plantation's Future Land Use Map and land development requirements.

1) Residential densities in the low to medium ranges should be located with access to existing minor arterial and collector streets.

2) Residential densities in the medium to high ranges should be located with adequate access to major and minor arterial roadways, expressways, and public transit routes.

IV. EXHIBITS:

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

B. Timeline for Estimated Encumbrance and Expenditure.

C. Housing Delivery Goal's Chart (HDGC) For Each Fiscal Year Covered in the plan.

D. Signed LHAP Certification.

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

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

G. Interlocal Agreement.

H. Other Documents Incorporated by Reference
EXHIBIT A: Administrative Budget for each fiscal year covered in the Plan

CITY OF PLANTATION

<table>
<thead>
<tr>
<th>FISCAL YEAR 2019-2020</th>
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</thead>
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<tr>
<td>Estimated Allocation for Calculating:</td>
<td>$376,070.00</td>
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<tr>
<td>Salaries and Benefits</td>
<td>$32,000.00</td>
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<tr>
<td>Office Supplies and Equipment</td>
<td>$3,000.00</td>
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<tr>
<td>Travel Per Diem Workshops, etc.</td>
<td>$1,500.00</td>
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<td>Other *</td>
<td>$1,107.00</td>
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<td><strong>Total</strong></td>
<td><strong>$37,607.00</strong></td>
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</thead>
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<tr>
<td>Estimated Allocation for Calculating:</td>
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<td>Office Supplies and Equipment</td>
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<td>Travel Per Diem Workshops, etc.</td>
<td>$1,500.00</td>
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<td>Other *</td>
<td>$1,107.00</td>
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<td><strong>Total</strong></td>
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<td>Other *</td>
<td>$1,107.00</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$37,607.00</strong></td>
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</tbody>
</table>

* Other items 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 are listed in detail in the LHAP main document.
EXHIBIT B: Timeline for Estimated Encumbrance and Expenditures

<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 those 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>

Request for expenditures Extensions (closeout year ONLY) must be received by FHFC by June 15 of the year in which the funds are required to be expended. The extension request shall be submitted to:
Robert.disraeli@FloridaHousing.org and terry.puryear@FloridaHousing.org and include the following:

A statement that *city/county* request an extension to the expenditure deadline for fiscal year ______
The amount of funds that is not expended
The amount of funds that is not encumbered or has been recaptured.
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.puryear@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 LIAP being submitted. Local governments receiving the minimum or less allocation are not required to report.
## Housing Delivery Goals Chart

### The City of Plantation

<table>
<thead>
<tr>
<th>Code</th>
<th>Ownership</th>
<th>Qualifies for</th>
<th>VLI Units</th>
<th>Max. SHIP Award</th>
<th>ULI Units</th>
<th>Max. SHIP Award</th>
<th>Mid Unit</th>
<th>Max. SHIP Award</th>
<th>New Construction</th>
<th>Without Construction</th>
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<th>Units</th>
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<td>Purchased Acquisitions</td>
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<td>Greater Regional Initiatives</td>
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### Purchase Price Units:

<table>
<thead>
<tr>
<th>Room</th>
<th>VLI Units</th>
<th>ULI Units</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$450,000</td>
<td>$400,000</td>
<td>$850,000</td>
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### Notes:

- **VLI Units** refers to Very Low Income Units.
- **MAX. SHIP Award** refers to the maximum SHIP award.
- **Total** includes all units for each category.

### Housing Income Levels:

- **Very Low Income (30% requirement)**
  - $175,000
- **Low Income (50% requirement)**
  - $200,000
- **Moderate Income**
  - $425,000

### Income Levels:

- **Very Low Income (30% requirement)**
  - 0.0%
- **Low Income (50% requirement)**
  - 0.0%
- **Moderate Income**
  - 0.0%

### Leaseholds:

- **Leaseholds**
  - $394,000

### Percentage Construction/Rental (75% requirement):

- 91.2%

### Additional Notes:

- All calculations are based on the requirements set by the FLORIDA HOUSING FINANCE CORPORATION.
## FLORIDA HOUSING FINANCE CORPORATION

### HOUSING DELIVERY GOALS CHART

#### 2020-2021

| Name of Local Government: | | |

| Estimated Funds (Anticipated allocation only): | $879,470 |

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Qualifies for 75% sub-match</th>
<th>VIU Units</th>
<th>UI Units</th>
<th>Min. SHIP Award</th>
<th>Max. SHIP Award</th>
<th>Med Units</th>
<th>Min. SHIP Award</th>
<th>Max. SHIP Award</th>
<th>New Construction</th>
<th>Without Construction</th>
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<tr>
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<td>6. Other Occupied Rehabilitation</td>
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<td>7. Non-Occupied Rehabilitation</td>
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<td>5.6 Repair/Remodel / Mitigation</td>
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**Purchase Price Limits:**

- New: $450,000
- Existing: $400,000

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<table>
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<tr>
<th>Code</th>
<th>Rental</th>
<th>Qualifies for 75% sub-match</th>
<th>VIU Units</th>
<th>UI Units</th>
<th>Min. SHIP Award</th>
<th>Max. SHIP Award</th>
<th>Med Units</th>
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- Percentage Construction/Redevelopment (75% requirement): 90.2%
- Homeownership % (65% requirement): 90.2%
- Rental Restriction (25%): 0.0%
- Very-Low Income (60% requirement): $135,000
- Low Income (80% requirement): $300,000
- Moderate Income: $42,000

**Sustained:**

- Special Needs $1,000

---

### Homeownership

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<tr>
<th>Strategy</th>
<th>VHUs</th>
<th>Max. SHP Award</th>
<th>U Units</th>
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<th>Mod Units</th>
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**Purchased Price Units:**
- New: $450,000
- Existing: $400,000

### Rental

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<th>Max. SHP Award</th>
<th>U Units</th>
<th>Max. SHP Award</th>
<th>Mod Units</th>
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**Administration Fees:** $52,000

**Home Ownership Counseling:** $4,808

**Total All Non-Set-Aside:** $374,808

---

**Percentage Construction/Rehab (40% requirement):** 50.2%

**Homeownership % (40% requirement):** 50.2%

**Rental Restrictions (39%):** 5.9%

**Very Low Income (39% requirement):** $335,000

**Low Income (39% requirement):** $200,000

**Moderate Income:** $4,270
EXHIBIT D: Signed LHAP Certification

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: The City of Plantation

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 encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.

(7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.

(8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.

(9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.

(10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

(11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.

(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S.
EXHIBIT D: Signed LHAP Certification

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)(a). 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

[Signature]

Chief Elected Official or designee

[Signature]

Witness

[Signature]

Lynn Stoner, Mayor

Type Name and Title

Date

04/30/19

OR

Attest:

(Seal)
RESOLUTION NO. 12702

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF PLANTATION, 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; 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, as 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 420.9079, 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.
WHEREAS, the Planning, Zoning and Economic Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Council finds that it is in the best interest of the public for the City of Plantation to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp funds; and

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PLANTATION, FLORIDA THAT:

Section 1. The City Council of the City of Plantation 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 2019-2020, 2020-2021 and 2021-2022.

Section 2. The 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 terms and conditions of said program.

Section 3. Should any section, paragraph, sentence, clause, phrase or other part of this Resolution be declared by a court of competent jurisdiction to be invalid, such decision shall not affect the validity of this Resolution as a whole or any portion or part thereof, other than the part so declared to be invalid.

Section 4. This Resolution shall take effect immediately upon passage by the City Council and signature by the Mayor.

PASSED AND ADOPTED by the City Council this 24th day of April, 2019.

SIGNED by the Mayor this 23 day of April, 2019.

ATTEST: ____________________________

CITY CLERK: ____________________________

Mayor
REQUESTED BY:  Planning Department

DEPT. OK:  

ADMIN. OK:  

ATTY. OK:  

AS TO FOREM ONLY

RECORD ENTRY:

I HEREBY CERTIFY that the Original of the foregoing document was received by the Office of the City Clerk and entered into the Public Record this 28th day of April, 2019.

[Signature]

Susan Slatery, City Clerk
State Housing Initiative Partnership (SHIP) Program  
Fiscal Year 2019-2020 Funding Certification

Name of Local Government: Plantation

Projected Allocation: $376,070

*See estimated allocation chart attached to this document. Funds are subject to transfer of funds to Florida Housing Finance Corporation.

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Strategy Code</th>
<th>Will this strategy serve HO or Rental?</th>
<th>Is this an approved strategy in current LHAP? (Y/N)</th>
<th>Will this strategy be eligible for Special Needs Applicants?* (Y/N)</th>
<th>Total $ Amount to be Expended</th>
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Total - must equal allocation for 2019-2020 less administrative costs: $339,270

*For strategies targeting the Special Needs requirement, describe any additional information that will be utilized to ensure this goal is met:

Special Needs Requirement

Each local government must use a minimum of 20 percent of its local housing distribution to serve persons with special needs as defined in s. 420.0004. A local government must certify that it will meet this requirement through existing approved strategies in the local housing assistance plan or submit a new local housing assistance plan strategy for this purpose to the corporation for approval to ensure that the plan meets this requirement. The first priority of these special needs funds must be to serve persons with developmental disabilities as defined in s. 393.063, with an emphasis on home modifications, including technological enhancements and devices, which will allow homeowners to remain independent in their own homes and maintain their homeownership.
Statutory Revision (new subsection added to 420.9072)

(b) A county or an eligible municipality may not expend its portion of the local housing distribution to provide ongoing rent subsidies, except for:

1. Security and utility deposit assistance.
2. Eviction prevention not to exceed 6 months' rent.
3. A rent subsidy program for very-low-income households with at least one adult who is a person with special needs as defined in s. 420.0004 or homeless as defined in s. 420.621. The period of rental assistance may not exceed 12 months for any eligible household.

References

420.0004 (13), F.S. "Person with special needs" means an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in 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.

393.063 (9), F.S. "Developmental disability" means a disorder or syndrome that is attributable to retardation, cerebral palsy, autism, spina bifida, or Prader-Willi syndrome; that manifests before the age of 18; and that constitutes a substantial handicap that can reasonably be expected to continue indefinitely.

Certifications for SHIP Fiscal Year 2019-2020 Funding:

____________________________________ agrees that:
               The City of Plantation       Local Government Name

1. The city/county has read and understands the legislative requirements for SHIP for 2019-2020. These include: Special Needs set-aside (20%) requirement, the ability to provide limited rent subsidies, the ability to use up to 25% of allocation for rental, revised AHAC membership.
2. The city/county understands that we are required to meet the goals as described in the language for the allocation of SHIP funds for fiscal year 2019-2020 in addition to meeting all other SHIP program requirements in section 420.9071-9079, Florida Statutes, and chapter 67-37, Florida Administrative Code.
3. The city/county will use at least 20% of the allocation of SHIP funds for fiscal year 2019-2020 for special needs households as defined in section 420.0004 (13), Florida Statutes, through approved strategies or by incorporating new strategies, prioritizing funding for persons with developmental disabilities as defined in section 393.063 (9), Florida Statutes, with an emphasis on home modifications, including technological enhancements and devices.
4. The city/county agrees to tracking each household for special needs and will report such data as part of the annual report or as required by FHFC.

5. The city/county understands that use of SHIP funds for the activities described in the proviso and statutory language in this certification must be completed through a strategy approved by FHFC.

**Authorized Signature:**

Lynn Stoner                      Lynn Stoner, Mayor
Name                             Signature

Mayor                            4/30/19
Title                            Date

Please return this completed form as a PDF document to robert.dearduff@floridahousing.org
### FLORIDA HOUSING FINANCE CORPORATION

#### HOUSING DELIVERY GOALS CHART

**2019-2020**

| Name of Local Government: The City of Plantation |

| Estimated Funds (Anticipated allocation only): $236,000 |

<table>
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<th>Code</th>
<th>Strategies</th>
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<th>VU Units</th>
<th>LI Units</th>
<th>MRIP SHIP Award</th>
<th>Mod Units</th>
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<th>Without Construction</th>
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**Total Homeownership:** 3 4 1 $339,000

**Purchase Price Limits:**

- Min: $40,000
- Max: $400,000

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**Total Rental:** 0 0 0 $0.00

**Administration Fees:** $31,000

**Home Ownership Counseling:** $4,200

**Total All Funds:** $376,000

### Accountability

- **Percentage Construction/Relief (75% requirement):** 36.2%
- **Homeownership% (85% requirement):** 95%
- **Rental restriction (25%):** 0.0%
- **Disaster/Disaster Relief (35% requirement):** $333,000
- **Low Income (30% requirement):** $260,000
- **Moderate Income:** $4,200
LHAP Exhibit H – Additional Information / Subordination Agreement

Owner-Occupied Rehabilitation:

Loan funds shall be used to fund the following repairs/improvements subject to funding availability:

1. Abate any health and safety issues in the home.

2. To prevent weather penetration and promote energy efficiency including the use of Energy Star products in the home.

3. Provide non-luxury general improvements that improve conditions and structure of the home.

4. Provide barrier-free accessibility improvements to elderly, City of Plantation (individuals 62 years old and older), and disabled owner-occupied households. Households where an applicant has a disability will be required to provide an SSI or SSDI award letter or a letter from a doctor, case worker, or other qualified professional stating that the applicant has a disability that requires specific accessibility features, i.e. mobility, or vision/hearing impairment.

5. Repair, upgrade, or replace major building systems, as necessary. Major building systems include: Structural, Electrical, Plumbing, Heating, Ventilation, Air Conditioning, and Sewer Systems.


7. The only appliances that will be replaced under the program are non-functional or outdated stoves or refrigerators. The program will not replace microwaves or washer/dryers. To the best of the program ability, appliances that are replaced will be replaced with Energy Star rated appliances.

8. Painting will be limited to the exterior of the home. Interior painting will be addressed only as part of interior repair/ rehabilitation.

9. Carpet and Flooring – The program will replace carpet with carpet or standard ceramic tile flooring, with evidence that flooring is in need of replacement. The only time wood flooring will be installed is when wood already exists and deteriorated wood is being replaced.

Repairs and Improvements: Owner-occupied households, assisted in the order in which they applied for the program, will receive an inspection. Repair work specifications will address the program priorities above.

Emergency Repairs: In the event a waiting list exists for the program emergency requests will be requested by the City’s consultant to the City for a formal written determination. The City will make the determination whether or not an emergency condition exists. Determination shall be in writing. Work specifications will be written to address only the emergency issue(s).

In cases where emergencies exist and it is later determined that the emergency exists where code violations (in whole or part) exist, the code violation must be addressed in order to address the emergency.
Other repairs including other code violations will be addressed when the applicant is called from the comprehensive waiting list. Emergency repairs must be eligible program repairs as described above. An emergency exists where there is imminent threat to the health or safety of the household occupants.

Demolition/Reconstruction: The City has instances where homeowners purchased units where spaces such as garages or carports, were illegally converted to create additional rooms. These are considered code violations and will be corrected by reconstructing the illegal addition(s) to a legal room addition. If the option to legalize the structure exceeds 50% of the maximum allowable grant amount, the homeowner will be given the opportunity to either bring the room(s) back to its permissible use or to opt out of the program. In the event that reverting the structure back to its permissible use exceeds 50% of the maximum allowable grant amount, the home owner will not be permitted to move forward. City may approve deviation on a case by case basis when there is elderly, disabled, mold or life/safety issues present.

Substantial Repairs, Economically Unfeasible Repairs/Replacement Housing:

Inventory of the homes in the City do not suggest that there are structurally unsound units that need to be replaced. However, should a situation like this occur where code, healthy/safety priority repairs are substantial (more than 50% of the value of the home); the unit may be assisted through the City’s HOME-funded substantial rehabilitation program, if such program is available.

If repairs exceed the cost to replace the home, the home will not be assisted under the City’s home repair programs. The City will not undertake any repair activities that require the relocation of household occupants.

The City, at its sole discretion as to the award/improvements to be made, with priority given to code and life threatening or health and safety issues and to owner-occupied households where elderly and disabled residents reside.

Prior to repairs, all homes shall be inspected, and work specifications will be written for each project. Inspections and work specifications shall be comprehensive unless in the case where a waiting list exists, and an emergency determination has been made by the City.

In those cases, only the emergency issue will be inspected and specifications for the emergency issue will be addressed in the work specification. If the waiting list is open, the applicant can place their name on the list for additional repairs. If the waiting list is closed because demand far exceeds the ability to provide assistance in a reasonable timeframe as determined by program administrator, then the person will have to wait until the list is open or find other means to fix the repairs. Once a waiting list of 160 households exists and all funds have been exhausted, the City will close the list.

Eligible contractors will be selected through a bid process to perform repairs under this program. Non-construction related services will be selected through a bid process or other process in compliance with the City’s procurement policies. The selection will be based on certification, experience, past performance and financial stability to perform services. Preference will be given to eligible contractors that employ personnel from Welfare Transition Program.

The City or City’s consultant will maintain a contractor pool in which it openly recruits contractors to participate in the program after pre-screening. All contractors must be licensed with the State of Florida, Department of Business and Professional Regulation and be in good standing with local licensing requirements. Contractors must not appear on the Federal government’s Excluded Parties List prior to the award of any contract. Emphasis on any experience with green housing principles and applications should be highlighted in the application process. Examples of experience with green housing principles and
applications include but are not limited to: certification with the Florida Green Building Coalition or a similar certification program, experience working in coordination with utility company offering energy rebates, or past work implementing the Weatherization Assistance Program.

The City conducts outreach to encourage the participation of Minority and Women Owned enterprises in its housing assistance programs. Only contractors who have been pre-screened will be allowed to bid on the housing rehabilitation projects. Prior to bidding on the project, contractors must visit each property. The program prohibits contractors from working on the properties of persons they are related to or where other potential conflict of interests may exist. In instances, where a General Contractor is needed to complete repairs such as roof only, plumbing only, or shutters only, the bid quotes from pre-screened contractors will be solicited to make necessary repairs/improvements. Where a General Contractor is not needed, the services of a licensed contractor able to perform the services will be utilized.

Change Orders:

Cumulative change orders greater than 10% above the original contract amount will be paid by City only if those repairs are necessary to correct code violations to meet local property standards, or address issues that could not be accurately assessed before the work started. Change orders will not be granted for purely cosmetic repairs. The City reserves the right to reject a change order that does not address code or property standard issues. Change orders are paid only when prior approval from owner, home inspector, and City is on file. Change orders for non-code violations or health and safety issues will be denied. The purpose of the initial inspection is to provide a thorough list of eligible repairs that the owner agrees upon before work goes out to bid.

Where SHIP assistance is leveraged with federal sources and housing units are required to be brought up to code at time of assistance, repairs will be inspected to meet local housing code and local property standards. HOME funds cannot be used to leverage SHIP dollars for emergency repairs. In addition, when funds are leveraged, lead based paint, asbestos, environmental and historic preservation regulations will be complied with per the site-specific environmental review checklist maintained in each file and part of the City’s Environmental Review Record (ERR).

The City intends to leverage SHIP funds, with Community Development Block Grant, HOME Investment Partnership, and other available Federal and State Resources that support rehabilitation activities where feasible.

Repairs are considered complete once all work has been inspected according to specifications or emergency situation specified and necessary building permits have been finalized by the City’s building department. Final inspections by the program’s inspector will be requested by staff upon receipt of invoice package, final release of liens and owner’s satisfaction. Any items not completed per specifications, must be completed and re-inspected prior to close-out.

Default:

In cases 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.

In the event of default where there is failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership, the City may foreclose to recover funds made available for assistance which is secured by mortgage and note on the property.
CITY OF PLANTATION SUBORDINATION POLICY AND PROCEDURE

This is the policy and procedure regarding the possibility of subordinating a mortgage held by the City of Plantation in reference to refinancing the home. The following conditions must be met in order for subordination to be considered:

- No cash out to homeowner or payment of debt other than primary mortgage
- New loan cannot be an Adjustable Rate Mortgage
- Homeowner must retain at least 10% equity
- The City of Plantation must stay in second lien place

If the above criteria have been met, the following documentation identifying the following information for consideration must be submitted:

- Current principal balance of mortgage
- Current interest rate
- Current terms (15, 20, 30 yr. – fixed or adjustable)
- Current monthly principal & interest
- Title policy
- Current lender

- Proposed loan/mortgage balance
- New interest rate
- New terms
- New monthly principal & interest
- New mortgage holder/lender (must be registered with the State of Florida)

Additional documentation required if requested:

- First 2 pages of appraisal
- Proposed HUD statement or Good Faith Estimate

You will then be notified once a determination is made. If approved, processing time is approximately 3 days due to the document being prepared and forwarded to the Mayor for execution. The document can be faxed and original mailed or picked up by messenger. You will be responsible for recording the document yourself. Please indicate in your correspondence the preferred method of conveyance.

I UNDERSTAND AND AGREE TO THE ABOVE POLICY AND PROCEDURE:

_________________________  ___________________________  ________________
Borrower                  Co-Borrower                   Date
RESOLUTION NO. 12703

A RESOLUTION APPROVING AMENDING THE EXISTING LOCAL HOUSING ASSISTANCE PLAN ("LHAP") TO INCLUDE THE AFFORDABLE HOUSING ADVISORY COMMITTEE (AHAC) INCENTIVE STRATEGIES; PROVIDING FINDINGS, PROVIDING A SAVING CLAUSE; AND PROVIDING FOR AN EFFECTIVE DATE THEREFOR.

WHEREAS, The State Housing Initiatives Partnership ("SHIP") Act, Sections 420.907-420.9709, Florida Statutes, and Rule Chapter 67-37 of the Florida Administrative Code, entitled "State Housing Initiatives Partnership Program," require local governments to develop a one to three year Local Housing Assistance Plan ("LHAP") outlining the utilization of SHIP funds; and,

WHEREAS, in 2007, the Florida Legislature passed House Bill 1375 requiring cities and counties receiving State Housing Initiative Partnership (SHIP) funds to create an Affordable Housing Advisory Committee (AHAC) to recommend monetary and non-monetary incentives for affordable housing. The AHAC consisted of nine members from different professional backgrounds. The committee was responsible for addressing regulatory incentives that will serve as public sector tools to facilitate private sector development of affordable housing. The committee was also responsible for reviewing established procedures, ordinances, land development regulations and adopted local government comprehensive plans of the City. The board was responsible for recommending specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value. The recommendations include the modification or repeal of existing policies, procedures, ordinances, regulations or plan provisions; the creation of exceptions applicable to affordable housing; or the adoption of new policies; and,

WHEREAS, the City Council created the AHAC through Ordinance #2410 and Resolution #12176; and,

WHEREAS, the AHAC held a Public hearing on April 2, 2019 to approve the final draft of its Affordable Housing Incentive Report; and,

WHEREAS, on April 24, 2019 the AHAC Affordable Housing Incentive Report was presented to the City Council for consideration; and,

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PLANTATION, FLORIDA THAT:

Section 1. That the foregoing "WHEREAS" clauses are ratified and confirmed as being true and correct and are made a specific part of this Resolution.
Section 2. That the AHAC Report, as set forth in Exhibit "A", is approved.

Section 3. That the appropriate City Officials are authorized to submit the amended AHAC Report, attached as Exhibit "A", to the Florida Housing Finance Corporation.

Section 4. Should any section, paragraph, sentence, clause, phrase or other part of this Resolution be declared by a court of competent jurisdiction to be invalid, such decision shall not affect the validity of this Resolution as a whole or any portion or part thereof, other than the part so declared to be invalid.

Section 5. This Resolution shall take effect immediately upon passage by the City Council and signature by the Mayor.

PASSED AND ADOPTED by the City Council this 24th day of April, 2019.

SIGNED by the Mayor this 29 day of April, 2019.

[Signature]

Mayor

ATTERT:

CITY CLERK

REQUESTED BY: Planning Department

DEPT. OK: __________________________

ADMIN. OK: __________________________

ATTY. OK: __________________________

AS TO FORM ONLY

RECORD ENTRY:

I HEREBY CERTIFY that the Original of the foregoing document was received by the Office of the City Clerk and entered into the Public Record this 29th day of April, 2019.

[Signature]

Susan Slattery, City Clerk
EXHIBIT A

City of Plantation: Affordable Housing Advisory Committee
State Housing Initiatives Partnership Program (SHIP)
2019 Incentive Review and Recommendation Report
April 2, 2019

I. Background Information:

The Plantation Affordable Housing Advisory Committee ("the Committee") is required by State Law to prepare an Incentive Review and Recommendation Report addressing affordable housing in the City of Plantation. The following report is a result of meetings with the Committee and staff to discuss various alternatives for encouraging and supporting affordable housing in the City of Plantation.

Affordable Housing Advisory Committee Recommendation:
Approval of the plan as submitted herein.

II. Public Hearings:

March 19, 2019
April 2, 2019

III. Incentives & Recommendations:

Section 420.9076(4) Florida Statutes

(a) The processing of approvals of development orders or permits, as defined in s. 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects.

Existing Policy/Policies: The Housing Element (Policy 1.1.3) of the Comprehensive Plan states: "Continue to operate a site plan and plat review process that assures project quality control, yet is not so lengthy or otherwise arduous so that it adds to housing costs. The City will continue to expedite applications for workforce and affordable housing."

1
The City currently has an expedited review process of permits [as defined by F.S. 163.3164(7) and (8)] for the City's SHIP minor home repair program. The permits are flagged in the computer and the applications are labeled as 'SHIP program' to alert plan reviewers to review these plans first. This process typically saves an applicant at least 2 to 3 weeks.

**Recommendation:**
This strategy has been implemented and is functioning as intended. The City shall explore and research other opportunities for expedited review of affordable housing projects, including but not limited to, an examination of the site plan review process.

**(b) The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.**

**Existing Policy/Policies:** The City Council has no authority to waive or reduce impact fees. The City, if it chooses to do so, can agree to pay impact fees out of the City's general fund. Historically, the City Council has not agreed to pay impact fees from the general fund.

In addition, CDBG funds are not available for payment of impact fees. However, CDBG funds may be used to pay for special assessments (water, sewer, drainage, etc.) for residential projects providing at least 51% of the dwelling units are for low or low-mod income families.

**Recommendation:**

- CDBG allocations do not provide sufficient funds for payment of special assessments. Therefore, this incentive is not possible because of a lack of funding.
(c) The allowance of flexibility in densities for affordable housing.

**Existing Policy/Policies:** The Housing Element of the City’s Comprehensive Plan currently:

- Allows the City Council to move around residential development rights for purposes of increasing density for affordable housing projects.
- Encourages townhouse and zero lot line single-family units as a more affordable housing option by continuing the Planned Residential Development zoning districts.
- Promote mixed-use development that provides for a variety of housing types along transit corridors and at transit hubs, especially in the Local Activity Center (LAC) and in the Midtown area.

The City has adopted a Comprehensive Plan Amendment establishing a Local Activity Center (LAC) along State Road 7. The LAC is intended to promote compact, mixed use development through the use of flexible design standards and guidelines.

**Recommendation:** Broward County has policies in place allowing municipalities to increase densities over and above densities allowed by the local land use map. These policies are applicable to the City of Plantation.

- Define affordable housing to be consistent with affordable housing definitions in the Local Housing Assistance Plan.

- Allow the City Council to consider the following:
  - Up to a 10% increase in residential density for projects providing affordable housing units, subject to:
    - Projects must meet quality-housing criteria as identified in Chapter 19 of the City of Plantation Code of Ordinances in order to be considered for density increases, subject to maximum density limitations of the City and Broward County plan.
(d) The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.

**Existing Policy/Policies:** City Future Land Use Element Policy 1.1.1 of the Comprehensive Plan requires infrastructure capacity of new development be provided concurrently with the impacts of such development. There are no provisions to specifically reserve infrastructure capacity for any kind of development.

**Implementation Method:** In order to develop property, the landowner is required to enter into a formal development agreement securing the capacity needed for the type and size of the intended development. The City does not currently reserve residential infrastructure capacity based on proposed use of new development. In addition, CDBG and SHIP funds may not be used to reserve infrastructure capacity.

**Recommendation:** The city code does not allow the reservation of infrastructure capacity without formal development agreement. The Committee supported capacity reservations consistent with city procedures.

(e) The allowance of affordable accessory residential units in residential zoning districts.

**Existing Policy/Policies:** There is no existing policy on this incentive.

**Implementation Method:** The Zoning Code and the City Comprehensive Plan does not permit accessory residential dwelling units.

**Recommendation:** The zoning code does not allow accessory dwelling units. The Affordable Housing Advisory Committee was not in favor of this incentive as an affordable housing tool.
(f) The reduction of parking and setback requirements for affordable housing.

**Existing Policy/Policies:** While there is no existing policy on this incentive, the Land Development Regulations allow the Council to waive parking and setback requirements on a case-by-case basis during the site plan process.

**Recommendation:**

The Committee recommended amending the Land Development Code to allow the City Council to consider applying the following incentives to encourage affordable housing:

- Reduced setbacks, open space, perimeter street buffers, and parking.
- Increased lot coverage and Floor Area Ratio (FAR).

**Application of these incentives would require:**

- For parking reductions, that the development is located within ½ mile of a transit stop.
- For reduced building setbacks, that the reduced setbacks are appropriate in the context of overall site design.
- For reduced open space or increased lot coverage or FAR, that the modification is based on the following:
  - Provided open space meets or exceeds project needs based on dwelling unit mix, site design, anticipated occupant demographics, and the availability of existing nearby public open space.
  - There exists sufficient infrastructure capacity to service increased intensity of development associated with greater lot coverage or FAR.
  - Increased FAR lot coverage and FAR are appropriate in the context of overall site design.
  - Compliance with Engineering Department pervious requirements.
(g) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.


Existing Policy/Policies: The Housing Element (Policy 1.3.3) encourages townhouse and zero lot line single-family units as a more affordable housing option by continuing the Planned Residential Development ("PRD") zoning districts, which allows for creative lot configurations such as zero lot line, cluster, and townhouse development.

The City’s Local Activity Center (LAC) areas, Midtown Plantation, and the Community Redevelopment Area (CRA) are examples of form-based zoning that are intended to promote compact, mixed use development through the use of flexible design standards and guidelines. The existing policy in the comprehensive plan is Housing Element Policy 1.3.3 and Section 27-601 to 27-699 (Article IX) of the City’s Code of Ordinances.

Recommendation: This strategy has been implemented and is functioning as intended.

(h) The modification of street requirements for affordable housing.


Existing Policy/Policies: There is no existing policy on this incentive.

Implementation Method: The City allows private roads at reduced design standards, subject to Fire-Department access requirements.

Recommendation: The Plantation Fire Department has advised PZED staff that the current street design must meet the FPA Standards necessary to accommodate fire trucks. The Fire and Engineering Departments will consider specific proposals to modify street design criteria on a case-by-case basis.
(I) The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.


Existing Policy/Policies: Page 20 and 21 of the Local Housing Assistance Plan (LHAP) provide that proposed housing-related ordinances, resolutions, or regulations be evaluated by City Council to determine the impact upon housing costs.

Housing Element Policy 1.1.3 states "Continue to operate a site plan and plat review process that assures project 'quality control' yet is not so lengthy or otherwise arduous so that it adds to housing costs. The City will continue to expedite applications for workforce and affordable housing."

Recommendation: Require that housing-related ordinances, resolutions, or regulations (excluding Florida Building Code amendments required by State Law) be evaluated by staff prior to City Council adoption, to determine if said actions significantly increase housing costs.

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

Existing Policy/Policies: All city-owned properties have been mapped. Housing Policy 1.7.8 of the City's Comprehensive Plan states, "Annually, the City will review city owned vacant property and identify any parcels which may be suitable for affordable housing as per Florida Statutes Chapter 166.0451."

Implementation Method: Plantation is a built-out city, with most City-owned properties consisting primarily of parks, open space, greenways, roads, medians, swales, canals, lakes, utility areas, and recreational facilities. These properties are not suitable for affordable housing.

Recommendation: This strategy has been implemented. However, the absence of publicly available housing sites makes this strategy not applicable.
(k) The support of development near transportation hubs and major employment centers and mixed-use developments.

Existing Policy/Policies: The Future Land Use (Policy 1.17.10) states "Housing opportunities shall be included as a functional component within a Local Activity Center. Residential development shall be limited to townhouse or multi-family to encourage compact development and integrated mixed-use development." the Housing Element (Policy 1.7.4) states "Promote mixed-use development that provides for a variety of housing types along transit corridors and at transit hubs, especially in the Local Activity Center (LAC) and in the Midtown area."

The City’s Local Activity Center (LAC) and Plantation Midtown are examples of form-based zoning that is intended to promote compact, mixed use development through the use of flexible design standards and guidelines.

Other policies listed in the City’s Comprehensive Plan related to this incentive include:

- **Future Land Use Element Policy 1.7.7:** Encourage residential developments that will promote pedestrian and mass transit trips thereby reducing the number of vehicular trips.

- **Future Land Use Element Objective 1.17:** Local Activity Center (LAC). Local Activity Centers shall encourage compact development which includes a mixture of community-serving uses such as commercial, office, employment, civic and institutional, recreation and open space and residential. Development shall be characterized by efficient infrastructure, close-knit neighborhoods and sense of community, preservation of natural systems, promotion of pedestrian circulation and convenient access to mass transit facilities.

- **Future Land Use Element Objective 1.18:** Encourage innovation in land planning and site development techniques by achieving an on-site mix of residential and commercial uses and by promoting multi-story commercial/office/residential mixed-use development and multi-story office use developments in the Plantation Gateway/CRA and Plantation Midtown redevelopment areas. Multi-story use is as defined by the City’s land development code.
• **Future Land Use Element Policy 1.19.2:** The City through its land development regulations identify reforms to facilitate transit-oriented development, and review development incentives to encourage higher density, mixed use and transit-oriented development in the Plantation Gateway District.

• **Future Land Use Element Policy 1.19.3:** The City through its land development regulations achieve the on-site mixing of residential and commercial uses in the Plantation Gateway and Plantation Midtown Districts. Multi-story use is as defined by the City’s land development code.

• **Future Land Use Element Policy 1.19.4:** The City through its land development regulations promotes multi-story commercial/office/residential mixed-use development and multi-story office use developments in the Plantation Gateway and Plantation Midtown Districts. Multi-story use is as defined by the City’s land development code.

• **Transportation Element Objective 1.1:** Continue to maintain, and where feasible improve the functional relationship between the transportation system and the Future Land Use Map to ensure that the multi-modal transportation system safely, conveniently, and efficiently meets the needs of future population densities, land uses, housing and employment patterns.

• **Transportation Element Policy 1.1.14:** Recognizing the interaction with mixed use developments and the resulting internal satisfaction of trips when analyzing the traffic impact of proposed mixed-use developments which promote revitalization and redevelopment. Mixed use developments are characterized by three (3) or more significant, mutually supporting, revenue-producing uses with significant physical and functional integration of project components, including uninterrupted pedestrian connections, and that is developed in conformance with a coherent plan.

• **Transportation Element Policy 1.1.15:** The City shall coordinate land uses with the transportation system consistent with the County, subject to the City of Plantation's Future Land Use Map and land development requirements.

  a) Residential densities in the low to medium ranges should be located with access to existing minor arterial and collector streets.
b) Residential densities in the medium to high ranges should be located with adequate access to major and minor arterial roadways, expressways, and public transit routes.

**Recommendation:** This strategy has been implemented and is functioning as intended.

**PLEASE NOTE:** The Committee recommendations may include other affordable housing incentives, including but not limited to, providing affordable housing for essential personnel (police officers, fire fighters, paramedics) as well as nurses, school teachers, and veterans.

**IV. Additional Recommendations:**

Currently the LHAP requires that first time home buyer funding be made available to very-low income category applicants prior to moving to the other income levels.

**V. Council Consideration:**

The final report will be approved by resolution and incorporated into the draft Local Housing Assistance Plan (LHAP), which will be presented to the City Council for approval on April 24, 2019.

**VI. Attachments:**

- AHAC Membership Adopting Resolution
- Public Hearing Advertisement
- Draft Resolution to adopt Incentives or Board action
- Minutes of the AHAC Meeting

The approval by the advisory committee of its local housing incentive strategies recommendations and its review of local government implementation of previously recommended strategies must be made by affirmative vote of a majority of the membership of the advisory committee taken at a public hearing.

"Notice of the time, date, and place of the public hearing of the advisory committee to adopt final local housing incentive strategies recommendations was published in The Sun-Sentinel, a main circulation in the county. The notice contained a short and concise summary of the
local housing incentives strategies recommendations to be considered by the advisory committee. The notice stated the public place where a copy of the tentative advisory committee recommendations can be obtained by interested persons.

**Neighborhood Stabilization Program (NSP)**

HUD’s Neighborhood Stabilization Program provided emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The Neighborhood Stabilization Program (NSP) provides grants to local communities to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of home values of neighboring homes.

In Plantation, the target areas for the Neighborhood Stabilization Program were developed pursuant to the following criteria listed in the Housing and Economic Recovery Act of 2008:

- Greatest percentage of home foreclosures.
- Highest percentage of homes financed by a subprime mortgage related loan.
- Areas identified as the most likely to face a significant rise in the rate of home foreclosures.

Through the NSP the City acquires, rehabilitates and resells foreclosed single-family homes; and acquire and rehabilitate foreclosed properties to be utilized as low income multifamily rental properties. Based on the NSP criteria, the City of Plantation will initially target the neighborhoods of Park East and Mirror Lakes. Other neighborhoods, including but not limited to, Central Plantation, Plantation Park, Plantation Historic District, and Country Club Estates may be considered based on response in the initial target areas. Though no longer available, NSP provided funding to successfully rehabilitate single family homes.

**Recommendation:** This strategy has been implemented. HUD has discontinued the NSP Program.
Community Development Block Grant (CDBG)

The program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title I of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-5301 et seq.

HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

Entitlement communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities which benefit low- and moderate-income persons. A grantee may also carry out activities which aid in the prevention or elimination of slums or blight. Additionally, grantees may fund activities when the grantee certifies that the activities meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. CDBG funds may not be used for activities which do not meet these broad national objectives.

During the existence of this program, the City has generally utilized funding to undertake capital projects in eligible neighborhoods, minor home repair, down payment assistance and assistance to public service organizations.

Recommendation: This strategy has been implemented.
HOME Investment Partnerships (HOME)

HOME is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended. Program regulations are at 24 CFR Part 92.

HOME provides formula grants to States and localities that communities use often in partnership with local nonprofit groups to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

States are automatically eligible for HOME funds and receive either their formula allocation or $3 million, whichever is greater. Local jurisdictions eligible for at least $500,000 under the formula ($355,000 in years when Congress appropriates less than $1.5 billion for HOME) also can receive an allocation. Communities that do not qualify for an individual allocation under the formula can join with one or more neighboring localities in a legally binding consortium whose members' combined allocation would meet the threshold for direct funding. Other localities may participate in HOME by applying for program funds made available by their State. Congress sets aside a pool of funding, equivalent to the greater of $750,000 or 0.2 percent of appropriated funds, which HUD distributes among insular areas. As Plantation does not qualify independently, it has joined with Broward County and several other entitlement cities to form a consortium to receive a portion of the overall funding, roughly $100,000 per year.

The Down Payment Assistance Program assists eligible first-time homebuyers with a deferred payment loan to be applied towards down payment, closing costs and/or principal reduction, and rehabilitation for the purchase of eligible owner-occupied housing, including single-family homes, townhouses, condominiums, or villas. Only those applicants that qualify under HUD’s income guidelines will be eligible to participate in the purchase assistance program. Eligible applicants will be selected on a first come-first served basis, within income groups; but special need applicants will be given first priority. All eligible special needs applicants are given priority by income level in the following order: extremely low, very low, and low-income level respectively. A certificate of homeownership counseling completion will be required prior to loan closing. Occupants must not own any other property used for residential purposes. The applicant must be a first-time homebuyer. A first-time homebuyer is defined as not having owned a home within the past three
years, a single parent with children under the age of 18 who has recently been divorced and displaced, a displaced victim of domestic abuse or a person displaced as a result of a governmental action. The home to be purchased must be in the City of Plantation. The applicant must have attended and completed an 8-hour Homebuyer Education class approved by the City of Plantation. The applicant must contribute a minimum of 3% of the purchase price (including prepaids) towards the purchase of the home and must have the 3% at the time of the loan. The applicant must reside in the home being assisted within 60 days after the closing. The Down payment Assistance Program cannot be utilized when the seller of the property provides the financing for the mortgage. The lender may not charge more than 2 points for loan origination fees. Deferred payment loans will be secured by a lien against the property purchased. The lien will be a fifteen-year 0% interest deferred payment loan with a 20% yearly loan write-down, forgiven at a rate of 20% per year for a period of 5 years. A pro-rated repayment will be due upon sale or transfer of the property within the fifteen-year loan term. HOME assisted property may be sold during the affordability period (fifteen-year loan term) with reduced payment of the HOME assistance required at all times during the affordability period.

Recommendation: This strategy has been implemented.
RESOLUTION NO. 21176

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF PLANTATION, FLORIDA; APPOINTING JOHN VOIGT, ROBERT STIEGEL, AILEEN HUDGINS, MATTHEW MCCALYON, TONY MARTINS, ARLENE OBASOGIE, VICKI PLACIDE-PICKARD & O'NEIL CHIN TO THE CITY OF PLANTATION AFFORDABLE HOUSING COMMITTEE PURSUANT TO ORDINANCE NUMBER 2410.

WHEREAS, The City Council of the City of Plantation has adopted Ordinance No. 2410 updating the Plantation Affordable Housing Committee;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PLANTATION, FLORIDA, that:

SECTION 1: The Affordable Housing Committee shall include the following:

1. One citizen who is actively engaged as a real estate professional in connection with affordable housing. (John Voigt)
2. One citizen who resides within the jurisdiction of the local governing body making the appointment. (Robert Stiegels)
3. One citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing. (Aileen Hudgins)
4. One citizen who is a representative of the public or labor actively engaged in home building in connection with affordable housing. (Matthew McAlyon)
5. One citizen who actively serves on the local planning agency pursuant to ss. 163.3174. (O’Neil Chin)
6. One citizen who represents essential services personnel, as defined in the local housing assistance plan. (Tony Martins)
7. One citizen who is actively engaged as a for-profit provider of affordable housing. (Arline Obasogie)
8. One citizen who is actively engaged as a non-for-profit provider of affordable housing. (Vickki Placide-Pickard)

SECTION 2: All resolutions or parts of resolutions in conflict herewith are hereby repealed to the extent of such conflict.

SECTION 3: This Resolution shall take effect immediately upon passage by the City Council and signature by

PASSED AND ADOPTED BY THE CITY COUNCIL this 21st day of October, 2015.

SIGNED by the Mayor this 22nd day of October, 2015.

Mayor

ATTEST:

City Clerk
STATE OF FLORIDA

COUNTY OF: BROWARD/PALM BEACH/MIAMI-DADE

Before the undersigned authority personally appeared MARK KUZNITZ, who on oath says that he or she is a duly authorized representative of the SUN-SENTINEL, a DAILY newspaper published in BROWARD/PALM BEACH/MIAMI-DADE County, Florida; that the attached copy of advertisement, being a Legal Notice is:

The matter of 11720-Notice of Public Meeting

City of Plantation - City Clerk's Office
Tuesday, April 2, 2019
ABAC 2019 Recommendations

WAS PUBLISHED IN SAID NEWSPAPER IN THE ISSUE OF MAR 26, 2019

6200328

Affiant further says that the said SUN-SENTINEL is a newspaper published in said BROWARD/PALM BEACH/MIAMI-DADE County, Florida, and that the said newspaper has heretofore been continuously published in said BROWARD/PALM BEACH/MIAMI-DADE County, Florida, each day, and has been entered as second class matter at the post office in BROWARD County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he or she has neither paid nor promised, any person, firm or corporation, any discount, rebate, commission or refund, for the purpose of securing this advertisement for publication in the said newspaper.

Signature of Affiant

[Signature]

Sworn to and subscribed before me this: March 26, 2019.

[Signature]

[Notary Public, State of Florida]

Name of Notary, Typed, Printed, or Stamped
Personally Known (X) or Produced Identification ( )
RESOLUTION NO. 19703

A RESOLUTION APPROVING AMENDING THE EXISTING LOCAL HOUSING ASSISTANCE PLAN ("LHAP") TO INCLUDE THE AFFORDABLE HOUSING ADVISORY COMMITTEE (AHAC) INCENTIVE STRATEGIES; PROVIDING FINDINGS, PROVIDING A SAVINGS CLAUSE; AND PROVIDING FOR AN EFFECTIVE DATE THEREFOR.

WHEREAS, The State Housing Initiatives Partnership ("SHIP") Act, Sections 420.907-420.9709, Florida Statutes, and Rule Chapter 67-37 of the Florida Administrative Code, entitled "State Housing Initiatives Partnership Program," require local governments to develop a one to three year Local Housing Assistance Plan ("LHAP") outlining the utilization of SHIP funds; and,

WHEREAS, in 2007, the Florida Legislature passed House Bill 1375 requiring cities and counties receiving State Housing Initiative Partnership (SHIP) funds to create an Affordable Housing Advisory Committee (AHAC) to recommend monetary and non-monetary incentives for affordable housing. The AHAC consisted of nine members from different professional backgrounds. The committee was responsible for addressing regulatory incentives that will serve as public sector tools to facilitate private sector development of affordable housing. The committee was also responsible for reviewing established procedures, ordinances, land development regulations and adopted local government comprehensive plans of the City. The board was responsible for recommending specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value. The recommendations include the modification or repeal of existing policies, procedures, ordinances, regulations or plan provisions; the creation of exceptions applicable to affordable housing; or the adoption of new policies; and,

WHEREAS, the City Council created the AHAC through Ordinance #2010 and Resolution #2176; and,

WHEREAS, the AHAC held a Public hearing on April 2, 2019 to approve the final draft of its Affordable Housing Incentive Report; and,

WHEREAS, on April 24, 2019 the AHAC Affordable Housing Incentive Report was presented to the City Council for consideration; and,

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PLANTATION, FLORIDA THAT:

Section 1. That the foregoing "WHEREAS" clauses are ratified and confirmed as being true and correct and are made a specific part of this Resolution.
Section 2. That the AHAC Report, as set forth in Exhibit "A", is approved.

Section 3. That the appropriate City Officials are authorized to submit the amended AHAC Report, attached as Exhibit "A", to the Florida Housing Finance Corporation.

Section 4. Should any section, paragraph, sentence, clause, phrase or other part of this Resolution be declared by a court of competent jurisdiction to be invalid, such decision shall not affect the validity of this Resolution as a whole or any portion or part thereof, other than the part so declared to be invalid.

Section 4. This Resolution shall take effect immediately upon passage by the City Council and signature by the Mayor.

PASSED AND ADOPTED by the City Council this 24th day of April, 2019.

SIGNED by the Mayor this 29th day of April, 2019.  

Mayor

ATTEST:

CITY CLERK

REQUESTED BY:  Planning Department

DEPT. OK: __________________________

ADMIN. OK: _________________________

ATTY. OK: ____________________________

AS TO FORM ONLY

RECORD ENTRY:

I HEREBY CERTIFY that the Original of the foregoing document was received by the Office of the City Clerk and entered into the Public Record this ________ day of April, 2019.

Susan Slattery, City Clerk
Minutes of the Regular Meeting of the
Affordable Housing Advisory Committee
City of Plantation, Florida,
held March 19, 2019

Members Present:
Jon Voight
Aileen Hudgens
Matthew McAlloon, Chair
Ariene Osbasogie
O'Neil Chin

Not Present:
Vickki Placide-Pickard
Tony Martins
Robert Stiegele

Also Present:
Peter Dukuchitz, Principal Planner
Janice Hayes, MBC
Dawn Mehler, Administrative Analyst
Councilmember Sortal

The meeting was called to order by Peter Dukuchitz.

Roll Call indicated the above-listed members as being present.

ELECTION OF CHAIRPERSON:

Mr. Matthew McAlloon was unanimously voted as Chair.

QUESTION AND ANSWER SESSION REGARDING BACKUP MATERIALS:

Mr. Dukuchitz provided a brief overview of the process. He commented the City hopes to get approximately $1 million over the next three years to help low income people in the City of Plantation purchase/rehabilitate their properties. He mentioned the draft report of what was discussed the last time this Committee met. This has to do with the regulations required by the SHIP program every three years.

HOUSING INCENTIVES DISCUSSION

Mr. Dukuchitz indicated that the purpose of this Committee is to meet and review the specific incentives. The Committee must review what was put together last time, taking into account any possible changes and making final recommendations.

DISCUSSION OF FINAL REPORT

None.
FUTURE MEETING DATES

Mr. Dokuchitz advised the next meeting will be held on Tuesday, April 2, 2019 at 6:00 p.m.

Meeting adjourned at 6:18 p.m.

RECORD ENTRY:

I HEREBY CERTIFY that the Original of the foregoing document was received by the office of the City Clerk and entered into the Public Record this _____ day of ____________________, 2019.

______________________________
Susan Slattery, City Clerk
Minutes of the Regular Meeting of the
Affordable Housing Advisory Committee
City of Plantation, Florida,
held April 2, 2019

Members Present:
Jon Voight
Aileen Hudgins
Matthew McAlloon, Chair
Tony Martins
Arlene Osbasogic
O’Neil Chin

Not Present:
Vickki Placide-Pickard
Robert Stiegeler

Also Present:
Peter Dokuchitz, Principal Planner
Janice Hayes, MBC

The meeting was called to order by Peter Dokuchitz.

Roll Call indicated the above-listed members as being present.

QUESTION AND ANSWER SESSION REGARDING BACKUP MATERIALS:

Mr. Dokuchitz provided a brief overview of the backup materials. He commented none of the City policies have changed. The Committee is being asked to approve the affordable housing incentives to be presented to City Council.

Discussion ensued on the amount of funding provided to each applicant.

DISCUSSION OF FINAL REPORT

Mr. McAlloon commented that the State of Florida in the past few years has taken funding earmarked for Affordable Housing and moved it to other areas of their budget. He encouraged Elected Officials and residents to contact the State legislators to request that funding continues as this is a very important program for residents.

Mr. Chin questioned how affordable housing is defined.

Motion by Mr. McAlloon, seconded by Ms. Hudgins to recommend the affordable housing incentives be made part of the LHAP to be approved by the City Council at their April 24, 2019 meeting. Motion carried on the following roll call vote:

AYES: Chin, Hudgins, Osbasogic, Voigt, Martins, McAlloon
NAYS: None
* * * * *
FUTURE MEETING DATES

None at this time.

* * * * *

Meeting adjourned at 6:20 p.m.

RECORD ENTRY:

I HEREBY CERTIFY that the Original of the foregoing document was received by the office of the City Clerk and entered into the Public Record this ______ day of ______________________, 2019.

_________________________________
Susan Slattery, City Clerk