The City of Plantation

Plantation
the grass is greener®

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

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I. Program Details:

A. LG(s)

<table>
<thead>
<tr>
<th>Name of Local Government</th>
<th>The City of Plantation</th>
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<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>
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</tbody>
</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.

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

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

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

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

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

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

| The City of Plantation will accept applications following the public notice period. Applicants will have 21 days from date of Intake Appointment to submit all required documentation in order to be deemed eligible. |

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

K. Support Services and Counseling: Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.

L. Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.
M. Income Limits, Rent Limits and Affordability: The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

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

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

O. Monitoring and First Right of Refusal: In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any 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 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: "A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."

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

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

<table>
<thead>
<tr>
<th>Entity</th>
<th>Duties</th>
<th>Percentage</th>
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<tr>
<td>Local Government</td>
<td>Administration of the Local Housing Assistance Plan will be performed and maintained by the City of Plantation and/or Consultant.</td>
<td>100%</td>
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<tr>
<td>Third Party Entity</td>
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R. Project Delivery Costs:
In addition to the administrative costs listed above, a reasonable project delivery cost 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 are responsible for the following (as outlined in Contract):

- Preparation of Local Housing Assistance Plan Including Assisting PZED 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.

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:
Persons with special needs, as defined in F.S. 420.0004 (13) means an adult requiring independent living services in order to maintain housing or development independent living skills and who has a disabling condition, a young adult formerly in foster care who is eligible for services under F.S. 409.1451(5); a survivor of domestic violence as defined in F.S. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or supplemental Security Income (SSI) program or from veterans disability benefits. 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:

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<th>A. Owner Occupied Rehabilitation</th>
<th>Code 3, 11</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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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 these 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 100 households exists and all funds have been exhausted, the City will close the list.

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.


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

d. Maximum award: $75,000 per household

e. Terms (all six items must be completed or “N/A”)

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: %

3. Years in loan term: 15 Years

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

5. Repayment: There will be no yearly write-down of the loan. Full repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during the (15) year occupancy period.

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.

Applications must be 100% complete to be certified eligible for the program. Additional information may be requested upon review of application to determine program eligibility.

Property must be owner occupied. Verification of ownership, income, homeowners 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 issues, 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 a fixed income household.

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: 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.

h. Additional Information: The home must be located within the City limits. In the event of a disaster, declared by Executive Order by the President 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 purely cosmetic 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.

<table>
<thead>
<tr>
<th>B. Purchase Assistance with or without Rehabilitation</th>
<th>Code 1, 2, 11</th>
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<tbody>
<tr>
<td>a. Summary: Summary of Strategy: 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>
<td></td>
</tr>
<tr>
<td>c. Income Categories to be served: Very low, low and moderate</td>
<td></td>
</tr>
</tbody>
</table>
| d. Maximum award: Very Low: $50,000 50% AMI or Less  
Low: $40,000 51-80% AMI  
Moderate: $30,000 81-120% AMI |
| e. Terms (all six items must be completed or “N/A”):  
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.  
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) years from the recording date of mortgage and note. There will be no yearly write-down of the loan. Full repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during the (15) year occupancy period of the property.  
5. Repayment: There will be no yearly write-down of the loan. Full repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during the (15) year occupancy period.  
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 |

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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. (l) of this plan.

Applications must be 100% complete to be certified eligible for the program. Additional information may be requested upon review of application to determine program eligibility.

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

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 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: Criteria: 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.

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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.

h. Additional Information: The home must be located within the City limits. In the event of a disaster, declared by Executive Order by the President 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 purely cosmetic repairs or replace working appliances because owner wants to upgrade.

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<th>C. Foreclosure Prevention</th>
<th>Code 7</th>
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<tbody>
<tr>
<td>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. Evidence that mortgage or fee is no less than 60 days late is required and evidenced by current mortgage statement or applicable statement.</td>
<td></td>
</tr>
<tr>
<td>c. Income Categories to be served: Very low, low and moderate</td>
<td></td>
</tr>
<tr>
<td>d. Maximum award: Very Low: $50,000 50% AMI or Less</td>
<td></td>
</tr>
</tbody>
</table>
e. Terms (all six items must be completed or “N/A”):

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: 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. There will be no yearly write-down of the loan.

5. Repayment: Full repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during the fifteen (15) year occupancy period.

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.

Special Needs Owner-Occupied Households: Assistance is in the form of a 15-year, 0% interest deferred loan, forgiven at 15% each year.

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 67-37.002(21), F.A.C will be given priority by income (very-low/low and moderate income) respectively. The applicant(s) must show their ability to continue to maintain their mortgage payment after assistance is given. 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.

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 temporary loss of income;
3. Death of a spouse which resulted in a temporary 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).

Applicant will be responsible for the fees associated with the credit report, title report and overnight courier. Applicant shall make payment for such fees in the form of a money order.
g. Sponsor/Sub-recipient Selection Criteria: Credit and Budget Counseling services will be offered through the same entity that provides the services for first-time home buyer applicants. Another sponsor may be selected to provide these counseling services if deemed necessary. Sponsor will have to demonstrate capacity and experience.

h. Additional Information: Applicants may be required to apply to other foreclosure assistance programs (Hardest Hit Fund, Foreclosure Counseling Program) for assistance prior to being approved for assistance under this strategy.

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.

TECHNICAL REVISION

<table>
<thead>
<tr>
<th>A. Disaster Assistance</th>
<th>Code 5, 16</th>
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</table>

a. Summary of the Strategy: The Disaster Assistance strategy provides funds to households following a disaster or emergency declared by the President of the United States or Governor of the State of Florida. SHIP disaster funds may be used for items such as, but not limited to:

(a) purchase of emergency supplies for eligible households to weatherproof damaged homes;

(b) interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;

(c) construction of wells or repair of existing wells where public water is not available;

(d) payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;

(e) security deposit for eligible recipients that have been displaced from their homes due to disaster;

(f) rental and utility assistance for eligible applicants.

(g) mortgage and utility payment assistance for eligible applicants.

(h) Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order.
(i) other eligible activities as proposed to and approved by Florida Housing.


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

d. Maximum award: $5,000.00

e. Terms:
   1. Grant: Funds will be awarded as a grant and will NOT be secured by a recorded subordinate mortgage and note.

   2. Interest Rate: 0%

   3. Forgiveness: The Grant is forgivable in its entirety. There will be no repayment of grant.

   This is a one-time assistance program and Applicants may not re-apply for this assistance under this grant program but may apply for other assistance such as Purchase Assistance or Owner-Occupied Home Repairs, if eligible, in the future.

   4. Repayment: Full repayment of the grant is due from the Landlord, if the Landlord evicts the Tenant prior to receiving the grant funds or prior to the expiration of the Cares Act of July 15, 2020.

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. Completed Application and Requested Documents
2. Must provide proof of need for assistance with rent (Loss wages, other)
3. Must provide proof that rent was current prior to March 1, 2020
4. Proof of Household Income and Assets (meets eligibility of Low-to-Moderate Income)
5. Copy of Lease showing monthly payment due
6. Documentation from Landlord stating that they accept the terms of the grant
7. Landlord Payment information (Name, Address to Remit Payment)
8. Landlord Signed W-9

h. Additional Information: Funds will not be allocated to this strategy except in the case of a federal or state disaster. SHIP funds may leverage other federal and/or state emergency programs. The
expenditure of funds must be for eligible activities as permitted by SHIP statute, rule and/or emergency rule as published by the Florida Housing Finance Corporation.

The Corporation shall disburse funds for disaster relief proportionately as provided in Section 420.9073(2)(b), F.S. Local governments may use unencumbered SHIP funds to carry out activities of disaster relief. Recipients of SHIP funds under a local government’s disaster strategy shall be required to verify income by executing a Disaster Self Certification of Income Form (08/04), hereby adopted and incorporated by reference with an effective date of 1-30-05 or a local government’s form that requires the same information. Paycheck stubs and other forms of proof are required, if available. Other documentation required for SHIP income qualification may be waived if unavailable. The county or eligible municipality shall make every effort reasonable to ensure that the recipients of SHIP funds are income qualified.

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

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”.

1. 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 “EXPEDITE” 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 “EXPEDITE” 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/Co 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 Expenditure
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan
D. Signed LHAP Certification
E. Signed, dated, witnessed or attested adopting resolution
F. Ordinance: (If changed from the original creating ordinance)
G. Interlocal Agreement (If applicable)
H. Subordination Agreement Policy
EXHIBIT A: Administrative Budget for each fiscal year covered in the Plan

CITY OF PLANTATION

<table>
<thead>
<tr>
<th>FISCAL YEAR 2019-2020</th>
</tr>
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<tbody>
<tr>
<td>Estimated Allocation for Calculating:</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
</tr>
<tr>
<td>Travel Per Diem Workshops, etc.</td>
</tr>
<tr>
<td>Other *</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

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<th>FISCAL YEAR 2020-2021</th>
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<tr>
<td>Estimated Allocation for Calculating:</td>
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<tr>
<td>Salaries and Benefits</td>
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</tr>
<tr>
<td>Other *</td>
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<td><strong>Total</strong></td>
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<th>FISCAL YEAR 2021-2022</th>
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<tbody>
<tr>
<td>Estimated Allocation for Calculating:</td>
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<td>Salaries and Benefits</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
</tr>
<tr>
<td>Travel Per Diem Workshops, etc.</td>
</tr>
<tr>
<td>Other *</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</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 details in the LHAP main document.
EXHIBIT B: Timeline for Estimated Encumbrance and Expenditures

The City of Plantation affirms that funds allocated for these fiscal years will meet the following deadlines:

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

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

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Funds Not Encumbered</th>
<th>Funds Not Expended</th>
<th>1st Year AR</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 expanded. The extension request shall be emailed to:

Robert.desch@floridahousing.org and larry.guerre@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 larry.guerre@floridahousing.org when you are ready to submit the AR.

Other Key Deadlines:

AHAP 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.
<table>
<thead>
<tr>
<th>Code</th>
<th>Strategies</th>
<th>Qualifies for 75% set-aside</th>
<th>VI Units</th>
<th>Max. SHIP Award</th>
<th>LI Units</th>
<th>Max. SHIP Award</th>
<th>Med Units</th>
<th>Max. SHIP Award</th>
<th>New Construction</th>
<th>Without Construction</th>
<th>Total</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Purchase Assistance with/without Rehabilitation</td>
<td>Yes</td>
<td>1</td>
<td>$10,000</td>
<td>1</td>
<td>$40,000</td>
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<td>2</td>
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<td>4,5,6</td>
<td>Disaster Repair/ Mitigation</td>
<td>Yes</td>
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<td>$0.00</td>
<td>$79,270.00</td>
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</table>

**Total Homeownership:**
- New: 3
- Existing: 4
- Total: 7

**Purchase Price Limits:**
- New: $450,000
- Existing: $400,000
- Total: $850,000

<table>
<thead>
<tr>
<th>Code</th>
<th>Rental</th>
<th>Qualifies for 75% set-aside</th>
<th>VI Units</th>
<th>Max. SHIP Award</th>
<th>LI Units</th>
<th>Max. SHIP Award</th>
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</table>

**Total Rental:**
- $0.00

**Administration Fees:**
- $12,000
- 9%

**Homeownership Counseling:**
- $4,500

**Total All Funds:**
- $876,070

**Set-Aside:**
- Percentage Construction/Rehab (25% requirement): 90.2%
- Homeownership % (95% requirement): 90.2%
- Rental Restriction (25%): 0.0%
- Very Low Income (20% requirement): $135,000
  - 30.0%
- Low Income (30% requirement): $209,000
  - 23.1%
- Moderate Income: $2,270
  - 1.6%
## FLORIDA HOUSING FINANCE CORPORATION

### HOUSING DELIVERY GOALS CHART

#### 2020-2021

**Name of Local Government:**

**Estimated Funds (Anticipated allocation only):** $376,670

<table>
<thead>
<tr>
<th>Code</th>
<th>Strategies</th>
<th>Qualify for 75% set-asides</th>
<th>V.L Units</th>
<th>Max. S.H.P Award</th>
<th>L.I Units</th>
<th>Max. S.H.P Award</th>
<th>Med Units</th>
<th>Max. S.H.P Award</th>
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<td>$50,000</td>
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</table>

**Total Homeownership:** 3

**Purchase Price Units:**

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

<table>
<thead>
<tr>
<th>Code</th>
<th>Rental</th>
<th>Qualify for 75% set-asides</th>
<th>V.L Units</th>
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**Total Rental:** 0

**Administration Fees:** $32,000

**Home Ownership Counseling:** $450,000

**Total All Funds:** $376,670

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### Set-Asides

- Percentage Construction/Rehab (75% requirement): 90.2%
- Homeownership (60% requirement): 90.2%
- Rental Restriction (25%): 0%
- Very Low Income (50% requirement): $32,000
- Low Income (30% requirement): $200,000
- Moderate Income: $4,270

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**OK**
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<tr>
<th>Code</th>
<th>Strategies</th>
<th>VJ Units</th>
<th>Max. SHIP Award</th>
<th>LJ Units</th>
<th>Max. SHIP Award</th>
<th>Med Units</th>
<th>Max. SHIP Award</th>
<th>New Construction</th>
<th>WITHOUT Construction</th>
<th>Total</th>
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<td>Purchase Assistance with/without Rehabilitation</td>
<td>Yes</td>
<td>1</td>
<td>60,000</td>
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<td>560,000</td>
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<td>Owner-Occupied Rehabilitation</td>
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<td>Foreclosure Prevention</td>
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**Purchase Price Limits:**
- New: $450,000
- Existing: $400,000

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<th>LJ Units</th>
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<td>Administration Fees</td>
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**Set-Asides:**
- Percentage Construction/Rehab (75% requirement) 90.2%
- Homeownership 65% (65% requirement) 90.2%
- Rental Restriction (25%) 0.0%
- Very Low Income (15% requirement) $130,000 35.9%
- Low Income (80% requirement) $200,000 53.3%
- Moderate Income $4,200 1.4%
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. shall be provided to Florida Housing by June 30 of the applicable year.
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)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.

(17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

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

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

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

WHEREAS, as required by section 420.9075, F.S. it is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to $350,000 may use up to 10 percent of program income for administrative costs.
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 herein, 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 29 day of April 2019.

ATTEST:

CITY CLERK
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
City of Plantation

SUBORDINATION AGREEMENT POLICY

The SHIP Administrator will review the terms of the subordination request based on the following criteria and recommended approval by the City Council of the City of Plantation, Florida. The City Council will make the ultimate decision.

1) The new/loan Mortgage amount cannot be greater than the loan/mortgage obtained to purchase the home by the current homeowner.

2) The current interest rate must be the same or less than the original interest rate of the current homeowner.

3) Payments must the Home ownership Affordability criteria and terms.

4) Loan Consolidations are not allowed.

5) There can be no cash back to the borrower.

6) Payments may not be higher than the original payments unless the term is being reduced and the Home ownership Affordability criteria are met.