



**City of Plantation**

**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2022-2023, 2023-2024, 2024-2025**



**Plantation**  
the grass is greener®



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



**I. Program Details:**

**A. LG(s)**

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

**B. Purpose of the program:**

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

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

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

**E. Local Housing Partnership:** The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services, and lead agencies of the local continuums of care. The City of Plantation has partnered with Minority Builders Coalition, Inc. of Plantation, Florida since November 2017 to assist in the implementation of the City's LHAP strategies.

**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 advertising the Local Housing Assistance Plan online at the City's website, Plantation.org.

**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:** 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.

Should there come a time when there are more eligible applicants than funding available, the City will establish a wait list. A *Home Repair Program Registration Form* (Exhibit H) has been developed to collect



basic contact and demographic information in order to maintain a fair, consistent, and organized method of establishing the order in which candidates will be contacted, taking into account the date/time the candidate turned in their Registration Form, and noting any candidates who may fall into one of the "Priority" categories as described below.

The City of Plantation has established the following priorities for award funding. These priorities described/listed here apply to all strategies unless otherwise stated:

- Special Needs
- Essential Service Personnel
- Local Government Field Personnel (Public Works, Utilities, Parks & Recreation)

- 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, including homeownership counseling, credit counseling, budgeting, down payment assistance, and transportation, are available from a variety of sources.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	
Local HFA Numbers	X

- 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 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/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	Administration of the Local Housing Assistance Plan will be partially performed and maintained by the City of Plantation.	20%
Third Party Entity/Sub-recipient	A third-party entity or consultant will be contracted for part of the administration of the program. The name of the entity is Broward County Minority Builders Coalition, Inc. (MBC).	80%

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test,*



*they are considered first-time homebuyers); a single parent who has only owned a home with a former spouse while married; an individual who is a displaced homemaker and has only owned with a spouse; an individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; an individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

- S. Project Delivery Costs:** In addition to the administrative costs listed above, a reasonable project delivery cost will be charged to cover scope of service writing, lead based paint and mold detection, and inspections performed for owner-occupied rehabilitation projects. The fee will be included in the amount of the recorded mortgage and note. Project delivery costs shall not exceed 5 percent of the award.
- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, skilled building trades personnel, and active military.

Additionally, for purposes of this housing plan, the City of Plantation would like to also recognize local government field employees, specifically those in Public Works, Parks and Recreation, and Utilities departments, as Essential Service Personnel, because they perform a broad range of services that are typically needed to continue critical municipal infrastructure and utilities operations

- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:
- 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
- V. 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.



**W. 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.

Additionally, the Plantation Police Department has 14 Road Patrol Units trained in Homeless Outreach with one administrator who keeps statistical data. This includes outreach partnerships with MAHT Broward for reunification services (Multi-Agency Homeless Taskforce) and other service providers in the County (Governmental: county agencies, community court, shelters; Non-Profit: MAHT Broward, Showering Love and/or Faith Based: clothing, food).



**Section II. LHAP Strategies**

<b>A. Owner Occupied Rehabilitation</b>	<b>Code 3</b>
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a. Summary: The primary purpose of this strategy is to fund repairs necessary to foster safe and decent housing, eliminate any instances of substandard housing, and preserve the City's affordable housing stock. SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, energy-efficiency green building improvements, special-needs-barrier-free installations and repairs, electrical, plumbing, roofing, windows, and other structural items. Cosmetic improvements are not provided for in this strategy.

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

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

d. Maximum award: \$75,000

e. Terms:

1. 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: 10 years for elderly (75+) recipients; 15 years for all others
4. Forgiveness: For 75+ recipients, forgiveness of the loan is on a prorated basis, at ten percent (10%) per year. For all others, after the first five years, forgiveness of the loan is on a prorated basis, at ten percent (10%) per year.
5. Repayment: No repayment is required as long as the loan is in good standing.

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.

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;
  - 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 per the terms in IIA(e)(4).

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for income groups as described in section I(l) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: In the event of a disaster, as 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.

<b>B. Disaster Assistance</b>	<b>Code 5, 16</b>
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<p>a. Summary: Funds will be awarded in the form of a grant 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:</p> <ol style="list-style-type: none"><li>1. Rental assistance (up to \$15,000).</li><li>2. Utility payment assistance.</li><li>3. Security deposit for eligible recipients that have been displaced from their homes due to disaster.</li><li>4. Interim repairs for eligible households to avoid further damage.</li><li>5. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.</li></ol> <p>This strategy will only be implemented in the event of a disaster using funds that have not yet been encumbered.</p>
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- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$15,000
- e. Terms:
  1. 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/Repayment: There will be no repayment of grant by the Tenant. Repayment of the



grant is due from the Landlord if the Landlord evicts the Tenant prior to receiving the grant funds.

- f. Recipient/Tenant Selection Criteria: 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)
  2. Completed application and requested documents
  3. Must provide proof of need for assistance with rent (lost wages, other)
  4. Must provide proof that rent was current prior to date of governing Executive Order of the President or Governor
  5. Proof of household income and assets (meets eligibility of low-to-moderate income)
  6. Copy of lease showing amount of monthly payment
  7. Documentation from Landlord stating that they accept the terms of the grant
  8. Landlord payment information (name, address to remit payment)
  9. Landlord signed W-9
- g. Additional Information: None



### 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. Expedited Permitting

Permits as defined in F.S. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Pursuant to the City's adoption of expedited permitting, the Housing Element of the City's Comprehensive Plan (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 that it adds to housing costs. The City will continue to expedite applications for workforce and affordable housing." This Policy directs staff and inspectors to expedite permits related to structures that qualify as affordable housing.

#### B. Ongoing Review Process

A process is in place for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

The Affordable Housing Action Committee recommended that 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:

1. 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.
2. 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.
3. The determination of impact/no impact should be indicated in the staff report to City Council. If there will be an impact, the value of the impact and how it will be mitigated should be stated.



**IV. EXHIBITS:**

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



**EXHIBIT A: Administrative budget for each fiscal covered in the Plan.**

<b>Fiscal Year 2022/2023</b>		
Estimated Allocation*	\$ 506,798.00	
Salaries and Benefits		\$ 48,180.00
Office Supplies and Equipment		\$ -
Travel, Per Diem, Workshops, etc		\$ -
Advertising		\$ 2,500.00
		\$ 50,680.00

<b>Fiscal Year 2023/2024</b>		
Estimated Allocation*	\$ 506,798.00	
Salaries and Benefits		\$ 48,180.00
Office Supplies and Equipment		\$ -
Travel, Per Diem, Workshops, etc		\$ -
Advertising		\$ 2,500.00
		\$ 50,680.00

<b>Fiscal Year 2024/2025</b>		
Estimated Allocation*	\$ 506,798.00	
Salaries and Benefits		\$ 48,180.00
Office Supplies and Equipment		\$ -
Travel, Per Diem, Workshops, etc		\$ -
Advertising		\$ 2,500.00
		\$ 50,680.00

\*Estimated allocation based on average of past three years actual allocation.



**EXHIBIT B: Timeline for Estimated Encumbrance and Expenditures**

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

Fiscal Year	Encumbered	Expended	1st Year AR	2nd Year AR	Closeout AR
2022-23	6/30/2024	6/30/2025	9/15/2023	9/15/2024	9/15/2025
2023-24	6/30/2025	6/30/2026	9/15/2024	9/15/2025	9/15/2026
2024-25	6/30/2026	6/30/2027	9/15/2025	9/15/2026	9/15/2027

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

Fiscal Year	Encumbered	Expended	1st Year AR	2nd Year AR	Closeout AR
2022-23	3/30/2024	3/30/2025	6/15/2023	6/15/2024	9/15/2025
2023-24	3/30/2025	3/30/2026	6/15/2024	6/15/2025	9/15/2026
2024-25	3/30/2026	3/30/2027	6/15/2025	6/15/2026	9/15/2027

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to: robert.dearduff@floridahousing.org and cameka.gardner@floridahousing.org, and include the following:

- \*A statement that the City requests an extension to the expenditure deadline for FY \_\_\_\_\_.
- \*The amount of funds not expended.
- \*The amount of funds not encumbered or that have been recaptured.
- \*A detailed plan of how/when the money will be expended.

Note: an extension to this expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have ben expended. Please email Cameka.Gardner@floridahousing.org when you are ready to submit the AR.

**Other key deadlines:**

AHAC reports are due for each local government by December 31 of the year prior to the local government's LHAP being submitted. Local governments receiving the minimum (or less) allocation are not required to report.

**FLORIDA HOUSING FINANCE CORPORATION**  
**Exhibit C - HOUSING DELIVERY GOALS CHART**  
**STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR 2024/25**

Please check applicable box, & if Amendment, enter number  
 New Plan:  X  
 Amendment:  
 Fiscal Yr. Closeout: 2025

Available Funds: \$506,798.00

Name of Local Government: Plantation

	A		B		C		D		E		F	
	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total %	Total Units	MI Units	LI Units	VU Units	Max. SHIP Award	MI Units	LI Units
HOME OWNERSHIP STRATEGIES												
Housing Residential Rehabilitation		\$450,000.00	\$0.00	\$450,000.00	88.79%	6	2	2	2	\$75,000	2	2
Disaster Mitigation / Recovery					0.00%	0						
					0.00%	0						
					0.00%	0						
					0.00%	0						
					0.00%	0						
					0.00%	0						
					0.00%	0						
Subtotal 1 (Home Ownership)	\$0.00	\$450,000.00	\$0.00	\$450,000.00	88.79%	6	2	2	2	\$150,000.00	2	2

	A		B		C		D		E		F	
	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total %	Total Units	MI Units	LI Units	VU Units	Max. SHIP Award	MI Units	LI Units
RENTAL STRATEGIES												
Rental Deposit / Eviction Protection		\$0.00		\$0.00	0.00%	0						
					0.00%	0						
					0.00%	0						
					0.00%	0						
					0.00%	0						
					0.00%	0						
Subtotal 2 (Non-Home Ownership)	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0						
Administration Fees				\$50,679.80	10.00%							
Admin. From Program Income					0.00%							
Home Ownership Counseling				\$7,200.00	1.42%							
GRAND TOTAL												
Add Subtotals 1 & 2, plus all Admin. & HO Counselor	\$0.00	\$450,000.00	\$0.00	\$507,679.80	89.5%	6	2	2	2			

Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.

Percentage Construction/Rehab	Maximum Allowable	New	Existing
			\$331,888
<b>Purchase Price:</b>			

Allocation Breakdown	Amount	%
Very-Low Income	\$150,000.00	29.6%
Low Income	\$150,000.00	29.6%
Moderate Income	\$150,000.00	29.6%
<b>TOTAL</b>	<b>\$450,000.00</b>	<b>88.8%</b>

Projected Program Income:	Max Amount Program Income For Ad
\$0.00	\$0.00
Projected Recaptured Funds:	
Distribution:	\$506,798.00
Total Available Funds:	\$506,798.00

Exhibit C  
#####

**FLORIDA HOUSING FINANCE CORPORATION**  
**Exhibit C - HOUSING DELIVERY GOALS CHART**  
**STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR 2023/24**

Please check applicable box, & if Amendment, enter number  
 New Plan:  X  
 Amendment:  
 Fiscal Yr. Closeout: 2024

Available Funds: \$506,798.00

Name of Local Government: Plantation

HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
Housing Residential Rehabilitation	2	\$75,000	2	\$75,000	2	\$75,000		\$450,000.00	\$0.00	\$450,000.00	88.79%	6
Disaster Mitigation / Recovery										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	2	\$150,000.00	2	\$150,000.00	2	\$150,000.00	\$0.00	\$450,000.00	\$0.00	\$450,000.00	88.79%	6

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
Rental Deposit / Eviction Protection								\$0.00		\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$50,679.80	10.00%	
Administration Fees												
Admin. From Program Income												
Home Ownership Counseling												
GRAND TOTAL	2		2		2		\$0.00	\$450,000.00	\$0.00	\$507,879.80	88.79%	6

Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.  
 Percentage Construction/Rehab Maximum Allowable Purchase Price: 89%

Allocation Breakdown	Amount	%
Very-Low Income	\$150,000.00	29.6%
Low Income	\$150,000.00	29.6%
Moderate Income	\$150,000.00	29.6%
<b>TOTAL</b>	<b>\$450,000.00</b>	<b>88.8%</b>

Projected Program Income:	Max Amount Program Income For Ad
Projected Recaptured Funds:	\$0.00
Distribution:	\$506,798.00
Total Available Funds:	\$506,798.00

Exhibit C



**FLORIDA HOUSING FINANCE CORPORATION**  
**Exhibit C - HOUSING DELIVERY GOALS CHART**  
**STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR 2022/2023**

Please check applicable box, & if Amendment, enter number  
 New Plan:  X  
 Amendment:  
 Fiscal Yr. Closeout: 2023

Available Funds: \$506,798.00

Name of Local Government: Plantation

HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
Housing Residential Rehabilitation	2	\$75,000	2	\$75,000	2	\$75,000	\$450,000.00	\$0.00	\$0.00	\$450,000.00	88.79%	6
Disaster Mitigation / Recovery										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	2	\$150,000.00	2	\$150,000.00	2	\$150,000.00	\$0.00	\$0.00	\$450,000.00	\$450,000.00	88.79%	6

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
Rental Deposit / Eviction Protection								\$0.00		\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$50,679.80	10.00%	
Administration Fees											0.00%	
Admin. From Program Income											0.00%	
Home Ownership Counseling										\$7,200.00	1.42%	

<b>GRAND TOTAL</b>	2		2		2		\$0.00	\$0.00	\$0.00	\$507,879.80	100.21%	6
Add Subtotals 1 & 2, plus all Admin. & HO Counseling												

Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.

Percentage Construction/Rehab											89%	
Maximum Allowable												
Purchase Price:									Existing		\$331,888	

Allocation Breakdown	Amount	%
Very-Low Income	\$150,000.00	29.6%
Low Income	\$150,000.00	29.6%
Moderate Income	\$150,000.00	29.6%
<b>TOTAL</b>	\$450,000.00	88.8%

Projected Program Income:	\$0.00	Max Amount Program Income For Adm:	\$0.00
Projected Recaptured Funds:	\$0.00		
Distribution:	\$506,798.00		
<b>Total Available Funds:</b>	<b>\$506,798.00</b>		

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: CITY OF PLANTATION

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 that 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 for and 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. The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the Local Housing Assistance Plan (LHAP).
6. The Local Housing Assistance Plan provides for the encumbrance of SHIP 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 Local Housing Assistance Plan.
8. Amendments to the approved LHAP shall be provided to 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 government's audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the documents shall be provided to Florida Housing by June 30 of the applicable year.
12. Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
13. SHIP funds will not be pledged for debt service on bonds.

- 14. Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements. Similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- 15. Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years and continue to service 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 F.S., and Rule Chapter 67-37 FAC.
- 18. The provisions of Chapter 83-220, Laws of Florida   X   *have* or        *have not* been implemented.

Witness

Lynn Stoner, Mayor  
 Chief Elected Official or Designee

Witness

Lynn Stoner, Mayor  
 Type Name and Title

Date

OR

Attest:  
(Seal)

April 23 Beggs



RESOLUTION NO. 12981

1  
2  
3 **A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF PLANTATION,**  
4 **FLORIDA APPROVING THE 2022-2025 LOCAL HOUSING ASSISTANCE**  
5 **PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES**  
6 **PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA**  
7 **STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE**  
8 **CODE; AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE ANY**  
9 **NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE**  
10 **STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING**  
11 **ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA**  
12 **HOUSING FINANCE CORPORATION; PROVIDING FOR CONFLICTS;**  
13 **PROVIDING FOR SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.**  
14

15  
16 **WHEREAS**, the State of Florida enacted the William E. Sadowski Affordable Housing Act,  
17 Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to  
18 local governments for the development and maintenance of affordable housing; and  
19

20 **WHEREAS**, the State Housing Initiatives Partnership (SHIP) Act, Sections 420.907-420.9079,  
21 Florida Statutes (2021), and Rule Chapter 67-37, Florida Administrative Code, requires local  
22 governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be  
23 used; and  
24

25 **WHEREAS**, the SHIP Act requires local governments to establish the maximum SHIP funds  
26 allowable for each strategy; and  
27

28 **WHEREAS**, the SHIP Act further requires local governments to establish an average area  
29 purchase price for new and existing housing benefiting from awards made pursuant to the Act; The  
30 methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and  
31

32 **WHEREAS**, as required by Section 420.9075, F.S., it is found that 5 percent of the local  
33 housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary  
34 costs of administering the local housing assistance plan. The cost of administering the program may not  
35 exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the  
36 trust fund, except that eligible municipalities receiving a local housing distribution of up to \$350,000  
37 may use up to 10 percent of program income for administrative costs; and  
38

39 **WHEREAS**, the cost of administering the SHIP program may not exceed 10% of the local  
40 housing distribution; and  
41

42 **WHEREAS**, the Planning, Zoning and Economic Development Department has prepared a  
43 three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation;  
44 and  
45

46 **WHEREAS**, the City Council finds that it is in the best interest of the public for the City of

47 Plantation to submit the Local Housing Assistance Plan for review and approval so as to qualify for said  
48 documentary stamp tax funds.

49  
50 **NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PLANTATION,**  
51 **FLORIDA THAT:**

52

53 **Section 1:** The City Council of the City of Plantation hereby approves the Local Housing  
54 Assistance Plan, as attached and incorporated hereto as Exhibit "A" for submission to the Florida  
55 Housing Finance Corporation as required by Sections 420.907-420-9079, Florida Statutes, for fiscal  
56 years 2022-2025.

57

58 **Section 2:** The Mayor is hereby designated and authorized to execute any documents and  
59 certifications required by the Florida Housing Finance Corporation as related to the Local Housing  
60 Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of  
61 said program.

62

63 **Section 3:** This resolution shall take effect immediately upon its adoption and any changes to  
64 existing subsidy limits and program terms approved in this plan shall be retroactive to apply to those  
65 households assisted on or after the adoption of this resolution (including those persons assisted with  
66 SHIP program funds from 2022/23, 2023/24, and 2024/25).

67

68 **Section 4:** All resolutions or parts of resolutions or in conflict herewith be and the same are  
69 hereby repealed to the extent of such conflict.

70

71 **Section 5:** The provisions of this Resolution are declared to be severable and if any section,  
72 sentence, clause or phrase of this Resolution shall, for any reason, be held to be invalid or  
73 unconstitutional, such decision shall not affect the validity of the remaining sections, sentences,  
74 clauses, and phrases of this Resolution but shall remain in effect, it being the City's intent that this  
75 Resolution shall stand notwithstanding the invalidity of any part.

76

77 **Section 6:** This resolution shall take effect immediately upon its passage and adoption and  
78 signature by the Mayor.

79

80

81 PASSED AND ADOPTED by the City Council this 22nd day of June, 2022.


82

83 SIGNED by the Mayor this 22nd day of June, 2022.

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88 \_\_\_\_\_  
89 Mayor

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89 ATTEST:

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93 \_\_\_\_\_  
94 City Clerk

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Approved                      Date

REQUESTED BY: Planning Dept.  
DEPT. OK: \_\_\_\_\_  
ADMIN. OK: \_\_\_\_\_

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 22nd day of June, 2022.

  
\_\_\_\_\_  
April Beggerow, City Clerk



Minority Builders Coalition, Inc.  
Janice Hayes (954) 792-1121 Ext. 25  
499 NW 70<sup>th</sup> Avenue, Suite # 101, Plantation, FL 33317  
Office: (954) 792-1121 • Fax: (954) 792-1175 \* Email: [Janice.Hayes@MinorityBuilders.org](mailto:Janice.Hayes@MinorityBuilders.org)

## HOME REPAIR PROGRAM PRE-REGISTRATION – WAITING LIST

Please Complete and Return this form via EMAIL, USPS Mail, Fax or In-Person within the next 5 days to:

**MBC**  
Attn: Janice Hayes  
499 NW 70<sup>th</sup> Avenue, Suite # 101, Plantation, FL 33317  
EMAIL: [Janice.Hayes@MinorityBuilders.org](mailto:Janice.Hayes@MinorityBuilders.org)  
Phone: (954) 792-1121 Ext 25 \* Fax: (954) 792-1175

- 1) Head of Household Name: \_\_\_\_\_
- 2) Co-Head of Household Name: \_\_\_\_\_
- 3) Address: \_\_\_\_\_ Unit #: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_
- 4) Cell Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_ Other: \_\_\_\_\_
- 5) Email Address: \_\_\_\_\_
- 6) Property Ownership (Name(s) on the Deed): \_\_\_\_\_
- 7) Total Number of People in Household: # \_\_\_\_\_ (Adults: # \_\_\_\_\_ Children: # \_\_\_\_\_)
- 8) Are any household members disabled \_\_\_Yes \_\_\_No
- 9) Does any household member receive Disability \_\_\_Yes \_\_\_No
- 10) Are any household members age 65 or older \_\_\_Yes \_\_\_No
- 11) Total ANNUAL Household Income for All Household Members: \$ \_\_\_\_\_
- 12) Do you have a Mortgage on your home \_\_\_Yes \_\_\_No What is your Mortgage Balance: \$ \_\_\_\_\_  
If yes, which Lender/Bank services your Mortgage \_\_\_\_\_
- 13) Do you have a reverse Mortgage \_\_\_Yes \_\_\_No
- 14) Are you current on your Mortgage payments \_\_\_Yes \_\_\_No \_\_\_N/A (I do not have a Mortgage)
- 15) Are you current on your Property Taxes \_\_\_Yes \_\_\_No
- 16) Do you have Code Violations or Liens on your Property \_\_\_Yes \_\_\_No

\_\_\_\_\_  
(Applicant Signature)

\_\_\_\_\_  
(Date)

**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. 12981

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83 SIGNED by the Mayor this 22nd day of June, 2022.

84  
85  
86   
87 \_\_\_\_\_  
88 Mayor

89 ATTEST:  
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92 \_\_\_\_\_  
93 City Clerk

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Approved                      Date

REQUESTED BY: Planning Dept.  
DEPT. OK: \_\_\_\_\_  
ADMIN. OK: \_\_\_\_\_

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April Beggerow, City Clerk