

**City of Plantation**

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

**2025-2026, 2026-2027, 2027-2028**



**Plantation**  
the grass is greener®



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**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)	N/A



**B. Purpose of the program:**

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

**C. Fiscal years covered by the Plan:** 2025-2026, 2026-2027, 2027-2028

**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 where 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:



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

- Special Needs
- Essential Service Personnel
- Very low income, Low income, Moderate income

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

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- M. Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at [www.floridahousing.org](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.	2%
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).	8%

- 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,

local government field employees Public Works, Parks and Recreation, and Utilities departments,

**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
- Water Sense 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:** *The* City of Plantation gives 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>	Code 3
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a. Summary: The 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 in this strategy.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- 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.
  - 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).

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.

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities given to Special Needs individuals, Essential Service Personnel and income groups as described in Section I (I) of this plan.

- Property must be owner occupied.
- Verification of ownership, income, homeowner's insurance (insurance requirements will be waived for extremely low-and very-low applicants), 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 documented hardship (job loss, divorce, medical issues) prohibiting the household from maintaining insurance, and repairs are needed to eliminate substandard, code, health and safety issue, the Planning Zoning and Economic Development 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. The condition of the property makes in uninsurable, or
2. At time of application household had no insurance or housing insurance expenses exceed 50% of the household's income (waived for extremely-low and very-low income households).

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- 1) The home must be located within the city limits.
- 2) 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.
- 3) The program is not intended for remodeling or purely cosmetic repairs or to replace working appliances because owner wishes to upgrade.
- 4) When it is determined that the replacement of a roof is warranted by inspection and included in the project work specification, such replacement shall be deemed mandatory and may not be deleted from the proposed work specification.
- 5) Property that have pending foreclosure (Lis Pendens) from a mortgage company or homeowners/condo association cannot be assisted until the issue is resolved.



- 6) Properties with a lien from the homeowners/condo association cannot be assisted until the issue is resolved.
- 7) Households undergoing a loan modification cannot be assisted until the modification is complete and a new mortgage, that will not cause the applicant to become cost burdened and/or exceed 35% of their income is provided.
- 8) Title searches will be conducted to ensure that there is no pending foreclosure on the property.
- 9) Mortgage must be current and will be verified with a mortgage statement or third-party verification of the mortgage.
- 10) Applicants who have received prior assistance through the program cannot reapply for assistance during the deferred loan term, except in cases where emergency repairs are needed as determined by the City's Building Official or their designee. Reapplications can only be made for eligible rehab/repair assistance not previously provided through the program after the deferred loan term expires.

<b>B. Purchase Assistance</b>	Code 2
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a. Summary: SHIP funds will be awarded to assist eligible first-time homebuyers with a loan to be applied towards the cost of purchasing existing or newly constructed (with a Certificate of Occupancy within past 12 months) eligible affordable housing. Eligible expenses may include the following: down payment, closing costs (including homeowners insurance escrow payment), mortgage buy down, and other costs associated with the home purchasing process. Eligible properties include single family homes, townhomes, condominiums, eligible manufactured homes, PUDs, and villas.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$80,000
- e. Terms:
  - 1. Repayment loan/deferred 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: 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.
  - 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.

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

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.

- f. Recipient/Tenant Selection Criteria: Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities given to Special Needs individuals, Essential Service Personnel and Local Government Field Personnel and income groups as described in Section I (I) of this plan.
- The applicant must be a first-time homebuyer (as defined in section 1 (R) – “first-time homebuyer”). Applicants must not own any other residential property, and the home to be purchased must be located within the city limits.
  - Applicants must use the mortgage programs offered by the mortgage City’s lenders consortium or a lender of their own choosing that meets the terms of the programs underwriting criteria.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
- Applicants must secure a first mortgage from an approved lender.
  - Applicants must contribute a minimum of 1% of the sales price (including pre-paid costs) towards the purchase of the home.
  - The Purchase Assistance Program cannot be utilized when the seller of the property is providing the financing for the mortgage.
  - Funds may be leveraged with Broward County, HOME, CDBG or other purchase assistance related activities. In the case where bond or County assistance is being provided in conjunction with the City’s SHIP funds, the City will take no less than third position in the transaction.

<b>C. Foreclosure Prevention</b>	Code 7
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a. Summary: 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. Funds will be provided to bring current the first and/ or subordinate mortgage payments (including principal, interest, taxes and insurance), as well as attorney's fees, late fees, HOA dues, assessments, and other customary fees.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

c. Income Categories to be served: Very low and low income

d. Maximum award: \$10,000. Awards under \$5,000 will be considered an outright grant and will not require the signing or recordation of the program's mortgage and note.

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0 %
3. Years in loan term: 10 years
4. Forgiveness: The loan is forgiven at the end of the 10-year term.
5. Repayment: No repayment is required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term:
  - sale, transfer, or conveyance of property;
  - conversion to a rental property;
  - loss of homestead exemption status;
  - death of homeowner; or
  - failure to occupy the home as primary residence.

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

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.



- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities given to Special Needs individuals, Essential Service Personnel and Local Government Field Personnel and income groups as described in Section I (I) of this plan.
- Housing units that have a pending foreclosure (Lis Pendens) from a mortgage company or homeowners/condo association cannot be assisted until the issue is resolved.
  - Applicants must demonstrate ability to continue to maintain their mortgage payments after receiving assistance.
  - If the assistance provided is not enough to bring the delinquency current, the homeowner must pay the remaining amount to bring the delinquency current.
  - Applicants must show that their mortgage non-payment is due to the following eligible reasons:
    1. Involuntary job loss resulting in loss of income;
    2. Divorce leading to a loss of income;
    3. Death of a spouse resulting in a loss of income;
    4. Unforeseen medical expenses;
    5. Emergency home repairs, including condo/homeowner association assessments;
    6. Involuntary loss of verifiable income from other sources.

Applicants will be responsible for covering the costs of their credit report, title report, and overnight courier fees. These fees must be paid in the form of a money order.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: The applicant must complete budget/credit counseling through a HUD approved credit counseling agency. Priority will be given to persons who have previously received down payment, purchase, or rehabilitation assistance through the city's program.

<b>D. Disaster Assistance</b>	Code 5, 16
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- a. Summary: In the event of a disaster declared by Executive Order of the President of the United States or Governor of Florida, SHIP funds that have not been previously encumbered will be used to provide assistance to income eligible owner-occupied households located within the city limits for items such as, but not limited to:
1. Rental assistance (up to \$15,000)
  2. Security deposit for eligible recipients
  3. Utility payment assistance
  4. Condo and homeowner assessments for the post-disaster repairs
  5. Non-insured post disaster repairs
  6. Insurance deductibles for rehab of homes covered under homeowner's insurance policies
  7. Soft costs associated with processing assistance applications
  8. Tree and debris removal required to make the individual house unit habitable

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$50,000. \$15,000 for rental assistance. Rental assistance will be awarded as a grant.
- e. Terms:
1. Repayment loan/deferred 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 forgiven at the end of the 15-year term.
  5. Repayment: No repayment is due as long as the loan remains in good standing.
  7. Default: The loan will be determined to be in default if any of the following occurs during the Loan term:
    - sale, transfer, or conveyance of property;
    - conversion to a rental property;
    - loss of homestead exemption status;
    - death of homeowner; or
    - failure to occupy the home as primary residence.
- In the event of default where there is failure to make required payments on a loan secured by a first mortgage, which leads to foreclosure and/or loss of the property ownership, the City may foreclose to recover the funds made available for assistance, which is secured by the mortgage and note on the property.
- 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.
- This is a one-time assistance program and homeowners may not re-apply for this disaster assistance.
- f. Recipient/Tenant Selection Criteria: Eligibility will be processed on an expedited basis and may include alternative forms of documentation, such as current pay stubs, benefit letters, oral verification of employment wages, income and assets. Applicants will be assisted on a first-qualified, first-served basis with the following additional requirements:



1. Must file for and use proceeds from insurance as first option (if available)
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. Sponsor Selection Criteria: N/A

h. Additional Information: None

<b>E. Emergency Repair</b>	Code 6
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a. Summary: Funds will be awarded to applicants in need of rehabilitation of their home related to an essential or critical need that can cause health hazard to the occupants or cause the home to become damaged or inhabitable. This includes but is not limited to: Damaged roofing that is leaking, air conditioning replacement, damage windows causing exposure to the elements, electrical or plumbing problems that could cause damage or fire. Applicants who receive emergency repair assistance are eligible to receive Owner Occupied Rehab. When an applicant is assisted with emergency repairs, the amount of funds expended for the emergency repairs will be counted towards the maximum award for Owner Occupied Rehab. Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by the homeowner's policy.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: \$25,000

e. Terms:

1. Repayment loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified,



first-served basis with the priorities given to Special Needs individuals, Essential Service Personnel and Local Government Field Personnel and income groups as described in Section I (I) of this plan.

g. Sponsor/Sub-recipient Selection Criteria:

i. Additional Information:

- i. Eligible properties include single-family dwelling, duplexes, townhouses, villas and condominiums. Condominiums are eligible for interior repairs only. Rental properties and mobile homes are ineligible for assistance.
- ii. All property taxes and mortgage payments must be current at time of application.
- iii. Eligible property must be located within the City limits of Plantation
- iv. If the property is uninsurable due to health, safety, or code violations and the rehabilitation is addressing the issues; or there is a severe case of hardship to household (housing and insurance expenses exceeds 50% of the fixed house income), the Planning, Zoning and Economic Development Director or his designee may waive insurance requirements.

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**

Permits as defined in 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. Name of the Strategy: **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.
- C. Other Incentive Strategies Adopted: None

#### IV. EXHIBITS:

##### Required

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

##### Optional

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

**City of Plantation**

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 754,599.00
Salaries and Benefits	\$ 72,959.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$ 2,500.00
Other*	\$
<b>Total</b>	<b>\$ 75,459.00</b>
Admin %	10.00%
	<b>OK</b>

Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 754,599.00
Salaries and Benefits	\$ 72,959.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$ 2,500.00
Other*	\$
<b>Total</b>	<b>\$ 75,459.00</b>
Admin %	10.00%
	<b>OK</b>

Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 754,599.00
Salaries and Benefits	\$ 72,959.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$ 2,500.00
Other*	\$
<b>Total</b>	<b>\$ 75,459.00</b>
Admin %	10.00%
	<b>OK</b>

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

**Exhibit B  
Timeline for SHIP Expenditures**

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

<b>Fiscal Year</b>	<b>Encumbered</b>	<b>Expended</b>	<b>Closeout Report</b>
<b>2025-2026</b>	6/30/2027	6/30/2028	9/15/2028
<b>2026-2027</b>	6/30/2028	6/30/2029	9/15/2029
<b>2027-2028</b>	6/30/2029	6/30/2030	9/15/2030

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

<b>Fiscal Year</b>	<b>Funds Not Expended</b>	<b>Closeout AR Not Submitted</b>
<b>2025-2026</b>	3/30/2028	6/15/2028
<b>2026-2027</b>	3/30/2029	6/15/2029
<b>2027-2028</b>	3/30/2030	6/15/2030

**Requests for Expenditure Extensions (close-out year ONLY) must be emailed to [robert.dearduff@floridahousing.org](mailto:robert.dearduff@floridahousing.org) and include:**

- A statement that "(city/county) requests 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/timeline 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.*

**Other Key Deadlines:**

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report. ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

**FLORIDA HOUSING FINANCE CORPORATION**  
**HOUSING DELIVERY GOALS CHART**  
**2025-2026**

Name of Local Government:												
Estimated Funds (Anticipated allocation only):			\$ 754,599									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	2	\$75,000	2	\$75,000	1	\$69,599	\$369,599.00	\$0.00	\$369,599.00	5
2	Purchase Assistance without Rehab	Yes	0	\$80,000	2	\$70,000	1	\$60,000	\$200,000.00	\$0.00	\$200,000.00	3
7	Foreclosure Prevention	Yes	2	\$10,000	1	\$10,000	1	\$10,000	\$40,000.00	\$0.00	\$40,000.00	4
5	Disaster Assistance	No	1	\$15,000	1	\$15,000	1	\$15,000	\$0.00	\$45,000.00	\$45,000.00	3
6	Emergency Repair	Yes	2	\$25,000	1	\$25,000	1	\$25,000	\$100,000.00	\$0.00	\$100,000.00	4
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Homeownership</b>		7		7		5		\$709,599.00	\$45,000.00	\$754,599.00	19
Purchase Price Limits:			New	\$ 636,806	Existing	\$ 636,806						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Rental</b>		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 75,459		10%		OK					
	Home Ownership Counseling		\$ -									
<b>Total All Funds</b>			\$ 830,058									

Set-Asides

Percentage Construction/Rehab (75% requirement)		94.0%	OK
Homeownership % (65% requirement)		100.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 235,000	31.1%	OK
Low Income (30% requirement)	\$ 340,000	45.1%	OK
Moderate Income	\$ 179,599	23.8%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:												
Estimated Funds (Anticipated allocation only):			\$ 754,599									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	2	\$75,000	2	\$75,000	1	\$69,599	\$369,599.00	\$0.00	\$369,599.00	5
2	Purchase Assistance without Rehab	Yes	0	\$80,000	2	\$70,000	1	\$60,000	\$200,000.00	\$0.00	\$200,000.00	3
7	Foreclosure Prevention	Yes	2	\$10,000	1	\$10,000	1	\$10,000	\$40,000.00	\$0.00	\$40,000.00	4
5	Disaster Assistance	No	1	\$15,000	1	\$15,000	1	\$15,000	\$0.00	\$45,000.00	\$45,000.00	3
6	Emergency Repair	Yes	2	\$25,000	1	\$25,000	1	\$25,000	\$100,000.00	\$0.00	\$100,000.00	4
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Homeownership</b>		7		7		5		\$709,599.00	\$45,000.00	\$754,599.00	19
Purchase Price Limits:			New	\$ 636,806	Existing	\$ 636,806						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Rental</b>		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 75,459		10%		OK					
	Home Ownership Counseling		\$ -									
<b>Total All Funds</b>			\$ 830,058									

Set-Asides

Percentage Construction/Rehab (75% requirement)		94.0%	OK
Homeownership % (65% requirement)		100.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 235,000	31.1%	OK
Low Income (30% requirement)	\$ 340,000	45.1%	OK
Moderate Income	\$ 179,599	23.8%	

**FLORIDA HOUSING FINANCE CORPORATION**  
**HOUSING DELIVERY GOALS CHART**  
**2027-2028**

Name of Local Government:												
Estimated Funds (Anticipated allocation only):			\$ 754,599									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	2	\$75,000	2	\$75,000	1	\$69,599	\$369,599.00	\$0.00	\$369,599.00	5
2	Purchase Assistance without Rehab	Yes	0	\$80,000	2	\$70,000	1	\$60,000	\$200,000.00	\$0.00	\$200,000.00	3
7	Foreclosure Prevention	Yes	2	\$10,000	1	\$10,000	1	\$10,000	\$40,000.00	\$0.00	\$40,000.00	4
5	Disaster Assistance	No	1	\$15,000	1	\$15,000	1	\$15,000	\$0.00	\$45,000.00	\$45,000.00	3
6	Emergency Repair	Yes	2	\$25,000	1	\$25,000	1	\$25,000	\$100,000.00	\$0.00	\$100,000.00	4
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Homeownership</b>		7		7		5		\$709,599.00	\$45,000.00	\$754,599.00	19
Purchase Price Limits:			New	\$ 636,806	Existing	\$ 636,806						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Rental</b>		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 75,459		10%		OK					
	Home Ownership Counseling		\$ -									
<b>Total All Funds</b>			\$ 830,058									

**Set-Asides**

Percentage Construction/Rehab (75% requirement)		94.0%	OK
Homeownership % (65% requirement)		100.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 235,000	31.1%	OK
Low Income (30% requirement)	\$ 340,000	45.1%	OK
Moderate Income	\$ 179,599	23.8%	

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

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

- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Kristina Pace  
Witness

Thud Sold  
Chief Elected Official or designee

Mi  
Witness

Nick Sortal, Mayor  
Type Name and Title

10/16/2025  
Date

OR  
Ewa Thompson  
Attest:



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RESOLUTION NO. 2025-052

**A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF PLANTATION, FLORIDA APPROVING THE 2025-2028 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; PROVIDING FOR CONFLICTS; PROVIDING FOR SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.**

---

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

**WHEREAS**, the State Housing Initiatives Partnership (SHIP) Act, Sections 420.907-420.9079, Florida Statutes (2024), 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 percent of program income deposited into the trust fund, except that eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs; and

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

**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 tax funds.

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

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**Section 1:** The City Council of the City of Plantation hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto as Exhibit "A" for submission to the Florida Housing Finance Corporation as required by Sections 420.907-420-9079, Florida Statutes, for fiscal years 2025-2028.

**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 term and conditions of said program.

**Section 3:** This resolution shall take effect immediately upon its adoption and any changes to existing subsidy limits and program terms approved in this plan shall be retroactive to apply to those households assisted on or after the adoption of this resolution (including those persons assisted with SHIP program funds from 2025-2026, 2026-2027, 2027-2028).

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

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

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

PASSED AND ADOPTED by the City Council this 8th day of October, 2025.

SIGNED by the Mayor this 8th day of October, 2025.

  
\_\_\_\_\_  
Mayor

ATTEST:  
  
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City Clerk

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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 8th day of October, 2025.

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