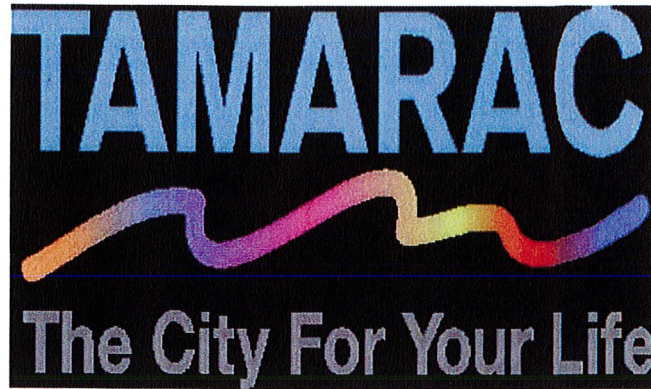




**STATE HOUSING INITIATIVE PARTNERSHIP PROGRAM LOCAL
HOUSING ASSISTANCE PLAN (LHAP)**

FISCAL YEARS COVERED

2025-2026, 2026-2027, 2027-2028

Submitted February 2025

City of Tamarac
Community Development Department Housing Division
7525 NW 88 Avenue
Tamarac, FL 33321

Mayor and City Commission

Mayor Michelle J. Gomez
Vice Mayor Dr. Kicia Daniel
Commissioner Marlon D. Bolton
Commissioner Morey Wright, Jr.
Commissioner Krystal Patterson

City Manager

Levent Sucuoglu

Our Vision, Mission & Values



Core Values: teamwork, accountability, innovation, professionalism, Integrity

Strategic Goals:

1. Tamarac is Home
2. Tamarac is Safe and people know it
3. Tamarac is Economically Resilient
4. Tamarac is Vibrant
5. Tamarac Smart and Connect
6. Tamarac is a Dynamic Workplace

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Section I. Program Details:

A. LG(s)

Name of Local Government	City of Tamarac
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 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, people or entities that can provide housing or support services and lead agencies of the local continuums of care.
- F. Leveraging:** The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.
- G. Public Input:** Public input was solicited through meetings with housing and social service providers, local lenders and neighborhood associations. These meetings include the quarterly HOA Liaison Meeting and the annual Purchase Assistance Workshop. Public input was also solicited at the local Planning Board meeting.
- 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. Funding availability is also advertised on the city's website. If no funding is available due to a waiting list, no notice of funding availability is required.
- I. Waiting List/Priorities:** The City of Tamarac does not maintain a waiting list. Instead, we use the funding priorities below (very low income, Special Needs, etc.) to assist applicants. If an applicant is not assisted within the funding year, they are notified by email that the list is being purged, and a new cycle will open. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

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

- | |
|---|
| All funds will be administered on a first-qualified, first-served basis. Ranking Priority for All Strategies: <ol style="list-style-type: none">1. Special Needs Households until 20% set aside has been met2. Very low until 30% set aside has been met3. Low until 30% set aside has been met4. Moderate |
|---|



- 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 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 an average area purchase price may be calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors should 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 money deposited in the local housing assistance trust fund is 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	General Administration	10%
Third Party Entity/Sub-recipient		

- 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, the city will charge up to 5% for project delivery cost to cover rehabilitation tasks to include inspections, work write-ups, change orders, pre-bid meetings, project bidding and other work as outlined in the agreement with the Consultant procured by the City of Tamarac. All project delivery costs will be included as a part of the award for all strategies.
- T. **Essential Service Personnel Definition (ESP):** ESP includes firefighters, police officers, educators, health care professionals, skilled building tradesman, and emergency management personnel.
- U. **Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City will, when economically feasible, employ the following Green Building requirements in all strategies:

1. Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint)
2. Low-flow water fixtures in bathrooms—WaterSense labeled products or the following specifications:
 - i. Toilets: 1.6 gallons/flush or less,
 - ii. Faucets: 1.5 gallons/minute or less
3. Showerheads: 2.2 gallons/minute or less
4. Energy Star qualified refrigerator
5. Energy Star qualified dishwasher, if provided
6. Energy Star qualified washing machine, if provided in units
7. Energy Star qualified exhaust fans in all bathrooms
8. Air conditioning: Minimum SEER rating of 14. Wall units and window units are allowed in studios and one-bedroom units with a minimum of 11.7 SEER.

These requirements may be adjusted if the requirements of other construction funding sources require a more prescriptive list.

V. Describe efforts to meet the 20% Special Needs set-aside: The City of Tamarac will give first priority, in the rehabilitation strategy, to serve people with Special Needs as defined in 420.0004 (13) with an emphasis on home modifications, including technological enhancements and devices, which allow the homeowner to remain independent in their own homes and maintain homeownership. Additionally, in order to readily identify and serve people with special needs, the City of Tamarac has revised the program application to add questions regarding the disability status of the applicant and their household members.

W. Describe efforts to reduce homelessness: The City of Tamarac supports all efforts to end homelessness. The city is a member of the Broward County Homeless Partnership Initiative, which is the lead agency for the regional (Broward County) Continuum of Care. The city supports the Initiative and its 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 Tamarac's homeless population. Typically, less than 1% of the County's homeless population is reported as being from Tamarac. Based on these reports both the County and the City of Tamarac will be able to re-assess its current services and programs to accommodate the current homeless population. In addition to the partnership with the county, the city has contracted with Broward Outreach Centers to provide housing stability services to unhoused persons.

Broward's Continuum of Care addresses all aspects of homelessness including prevention, outreach, emergency shelter, transitional and permanent affordable housing, and supportive services which includes:

1. Facilitating community, business and governmental involvement in the homeless continuum of care
2. Direct oversight of the County's three regional Homeless Assistance Centers
3. Creating new and innovative programs to serve Broward's homeless population (such as the County's first homeless medical respite care facility)



Section II. LHAP STRATEGIES:

A. Purchase Assistance	Code 1,2
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a. Summary: SHIP funds will be awarded for down payment and closing costs for new and existing homes, including homes purchased from a Community Land Trust (CLT). Eligible housing includes single family homes, townhouses and condominiums located in the City of Tamarac. Funds may also be used to buy down the principal. Eligible households may additionally qualify for rehabilitation to address improvements needed for safe and sanitary habitation.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:

Very Low:	Up to \$85,000
Low:	Up to \$75,000
Moderate:	Up to \$40,000

- 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: 15 Years
4. Forgiveness: Principal reduction of 50% beginning in year ~~fourteen~~
5. Repayment: None required as long as the loan is in good standing.
6. Default: The loan is 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; foreclosure, homeowner no longer occupies the unit. If the homeowner dies, an heir may be able to assume said Mortgage and Note upon verification of SHIP eligibility and assumption of the Deed. If the home is foreclosed by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be selected on a first-qualified, first served basis. All applicant(s) must be a first-time homebuyer as defined in Section I (R) of this plan. All applicants must successfully complete a homebuyer education course with a HUD-Certified Housing Counseling Agency and secure a pre-approval letter from a first mortgage lender. CLT homebuyers must complete a homebuyer education class given by a HUD Certified Housing Counseling Agency that contains a community land trust component and/or session with the CLT in addition to a homebuyer education class that requires CLT buyers to demonstrate and attest to a clear understanding of the terms of community land trust homeownership.

- g. Sponsor Selection Criteria: N/A

- h. Additional Information: Funds will be awarded in the amount required for the homebuyer to purchase the property up to the maximum award. The purchase price of the home may not exceed the maximum sales price allowed in the SHIP program as updated each year. Purchase Assistance funds cannot be utilized if the sale price of the property exceeds the appraisal value of the property. Purchase Assistance funds



cannot be utilized when the seller of the property provides financing for the mortgage. Applicants must contribute a minimum of 1% toward the purchase; or

For applicant(s) who have monetary assets between \$25,000 - \$100,000, a minimum of one-third (1/3) of the funds toward purchase or rehabilitation, except if the applicant has funds in a retirement fund accessible only by termination or retirement. Applicants with assets exceeding \$100,000 are not eligible for program assistance.

Applicant(s) must not own any other property used for residential purposes.

Terms for CLT home purchases: SHIP assistance is assumable to a SHIP income-eligible purchaser. The terms of the Note and Mortgage shall allow subsequent purchasers to assume the loan with approval by the CLT. Otherwise, no repayment required during the term of the loan, provided the loan remains in good standing. Please see Exhibit H for additional instructions and information for CLT purchases.

Program participants in the Purchase Assistance program will not be eligible for any other City of Tamarac Housing Assistance programs, to include programs funded by SHIP, CDBG, HOME or any other state or local program for a period of fifteen years, except following a disaster as declared by an Executive Order issued by the President of the United States or the Governor of the State of Florida. The rehabilitation portion of purchase assistance may be funded by SHIP or other funding source such as CDBG, HOME and other local sources. Please see Section I (f).

B. Owner Occupied Rehabilitation	Code 3
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a. Summary: Funds will be provided for repairs and rehabilitation of substandard owner-occupied housing units in accordance with the Housing Program Policies and Procedures.

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

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

d. Maximum award:

Very Low: Up to \$85,000

Low: Up to \$75,000

Moderate: Up to \$40,000

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: 15 Years
4. Forgiveness: Principal reduction of 50% beginning in year fourteen.
5. Repayment: None required as long as the loan is in good standing.
6. Default: The loan is 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; foreclosure, homeowner no longer occupies the unit. If the homeowner dies, an heir may be able to assume said Mortgage and Note upon verification of SHIP eligibility and assumption of the Deed. If the home is foreclosed by a superior mortgage holder, the City will



make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be selected on a first qualified, first served basis with priorities for funding as described in section I (l) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Assistance will only be provided for homes that are owner-occupied and used as the primary residence. Proof of Homestead Exemption is required. Applicants must provide proof of homeowner's insurance. If an applicant has no insurance, SHIP funds may be used to pay for one year if the applicant agrees to maintain the policy for the remaining affordability period. All property taxes must be current. If applicable, the mortgage must be current. If the home has a second mortgage, the home will not qualify for assistance. Mobile homes are not eligible for assistance.

Applicant(s) must not own any other property used for residential purposes. Applicant(s) who have monetary assets between \$25,000 - \$100,000 must contribute a minimum of one-third (1/3) of the funds toward purchase or rehabilitation, except if the applicant has funds in a retirement fund accessible only by termination or retirement. Applicants with assets exceeding \$100,000 are not eligible for program assistance.

All work will be performed according to the work write-up specifications prepared by housing staff or their designee. Rehabilitation work will be performed by contractors on the City's approved contractors list. Rehabilitation assistance will not include relocation costs. If all bids exceed the maximum award, the SHIP Administrator or his/her designee will delete some line items from the bid until the bid does not exceed the maximum award. After such deletion, the lowest bidder will be awarded the contract. If it has been determined that all line items are code related, then all bids will be rejected, and the applicant will be deemed ineligible due to excessive cost of the rehabilitation.

Participants of Owner-Occupied Rehabilitation will not be eligible for any other City of Tamarac Housing Assistance program, to include but not limited to, programs funded by SHIP, CDBG, HOME or any other state or local program for a period of fifteen years, except following a disaster as declared by an Executive Order issued by the President of the United States or the Governor of the State of Florida.

C. Emergency Repair	Code 06
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a. Summary: Funds will be awarded to applicants in need of emergency rehabilitation of their home related to a dire situation that needs to be mitigated immediately. This may include damaged roof that is leaking, damaged windows causing exposure to the elements electrical or plumbing problems that could cause damage (fire) to the home, issues that need to be addressed for accessibility for disabled household members, or issues determined to be an immediate health hazard to the occupants.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$30,000
- 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: 15 Years
 4. Forgiveness: Principal reduction of 50% beginning in year fourteen.
 5. Repayment: None required as long as the loan is in good standing.
 6. Default: The loan is 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; foreclosure, homeowner no longer occupies the unit. If the homeowner dies, an heir may be able to assume said Mortgage and Note upon verification of SHIP eligibility and assumption of the Deed. If the home is foreclosed by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
- f. Recipient/Tenant Selection Criteria: Applicant will be selected based on the priority of the emergency need as determined by the SHIP Administrator or his/her designee. Priority is based on the appearance of imminent health hazard that will impact life and safety. If more than one application is received at any given time, applicants will be ranked for assistance based on a first-qualified, first- served basis with priorities for funding as described in section I (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Assistance will only be provided for homes that are owner-occupied and used as the primary residence. Proof of Homestead Exemption is required. Applicants must provide proof of homeowner's insurance. If an applicant has no insurance, SHIP funds may be used to pay for one year if the applicant agrees to maintain the policy for the remaining affordability period. All property taxes must be current. If applicable, the mortgage must be current. If the home has a second mortgage, the home will not qualify for assistance. Mobile homes are not eligible for assistance.

Applicant(s) must not own any other property used for residential purposes. Applicant(s) who have monetary assets between \$25,000 - \$100,000 must contribute a minimum of one-third (1/3) of the funds toward purchase or rehabilitation, except if the applicant has funds in a retirement fund accessible only by termination or retirement. Applicants with assets exceeding \$100,000 are not eligible for program assistance.

All work will be performed according to the work write-up specifications prepared by housing staff or their designee. Emergency Repair work will be performed by contractors on the City's approved contractors list. Emergency Repair will not include relocation costs. If all bids exceed the maximum award, the SHIP Administrator or his/her designee, will reject all bids and the applicant will be deemed ineligible due to excessive cost of the emergency repair.

D. Disaster Repair/Mitigation	Code 05
a. Summary: Funds will be awarded to applicants in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President of the United States or Governor of the State of Florida.	

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$30,000
- 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: 15 Years
 - 4. Forgiveness: Principal reduction of 50% beginning in yearfourteen.
 - 5. Repayment: None required as long as the loan is in good standing.
 - 6. Default: The loan is 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; foreclosure, homeowner no longer occupies the unit. If the homeowner dies, an heir may be able to assume said Mortgage and Note upon verification of SHIP eligibility and assumption of the Deed. If the home is foreclosed by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities for funding as described in section I (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Funds for disaster mitigation will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster.

Assistance will only be provided for homes that are owner-occupied and used as the primary residence. Proof of Homestead Exemption is required. Applicants must provide proof of homeowner's insurance. Applicants must file for and use proceeds from insurance as first option. If an applicant has no insurance, SHIP funds may be used to pay for one year if the applicant agrees to maintain the policy for the remaining affordability period. All property taxes must be current. If applicable, the mortgage must be current. If the home has a second mortgage, the home will not qualify for assistance. Mobile homes are not eligible for assistance.

Applicant(s) must not own any other property used for residential purposes. Applicant(s) who have monetary assets between \$25,000 - \$100,000 must contribute a minimum of one-third (1/3) of the funds toward purchase or rehabilitation, except if the applicant has funds in a retirement fund accessible only by termination or retirement. Applicants with assets exceeding \$100,000 are not eligible for program assistance.

All work will be performed according to the work write-up specifications prepared by housing staff or their designee. Disaster Repair/Mitigation work will be performed by City approved contractor. Disaster Repair/Mitigation will not include relocation costs.

Funds may be used for items such as, but not limited to, purchase of emergency supplies for eligible



households to weatherproof damaged homes, interim repairs to avoid further damage, tree and debris removal required to make the housing unit habitable, post disaster assistance with non-insured repairs, payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies; and soft costs required to process assistance applications. This strategy will only be implemented in the event of a disaster using funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation.

E. Rental Assistance & Rapid Re-Housing	Code 13, 23, 26
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a. Summary: Funds will be awarded to individuals and families in need of a one-time payment assistance to obtain a lease on a rental unit and qualify under 420.9072 (7)(b). This may include utility deposits, security deposits and eviction prevention up to six months' rent. For households that are very low or low income having one adult with special needs according to 420.0004 (13), or individual and families that are homeless according to section 420.621 of the Florida Statutes, rent up to twelve months is eligible.

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

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

d. Maximum award: \$20,000

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 assisted on a first-qualified, first-served basis with priorities for funding as described in section I (I) of this plan.

g. Sponsor Selection Criteria: Sponsor selection shall be done in one of the following ways: 1) Best Interest and/or Sole Source designation as allowed by Tamarac Code of Ordinances; or 2) an RFA that will require proof of sponsor experience in providing affordable rental assistance and the capacity to carry out a similar program or service.

h. Additional Information: Assistance will be provided directly to the housing provider and/or utility company on behalf of the applicant(s). Eligible households are limited to assistance once per lifetime. No month-to-month lease is eligible.

Section III. LHAP INCENTIVE STRATEGIES

In addition to the **required Incentive Strategy A and Strategy B**, we 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.

Provide a description of the procedures used to implement this strategy:

1. The City expedites the processing of affordable housing permits through a pre-application conference and screening.
2. Affordable housing projects are identified by sales price consistent with the SHIP program's housing value limits.
3. The Building and Community Development Departments have employees that serve as liaisons with developers of affordable housing to assist in the permit process. All denoted "Expedited" permits are processed through one central designee to route accordingly.
4. Affordable housing projects are denoted "Expedited".

B. Name of the Strategy: Ongoing Review Process

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy:

1. The City has developed a process to consider the impact of policies, procedures, ordinances, regulations, or plan revisions on affordable housing and housing costs prior to adoption by the City Commission.
2. The City employs a public participation process with the City Commission and other advisory groups and committees to consider the impacts of decisions on affordable housing and housing costs.
3. The City Commission meets twice per month during which the public's input is sought on issues that have an impact on the cost of housing.
4. Information on all housing assistance programs are available via the city's website for the public.
5. A member from the Housing staff will attend at least one training session per year relevant to the programs administered by the City.

C. Name of Strategy: Zero Lot Line Development

Provide a description of the procedures used to implement this strategy:

1. The City allows zero lot line development.
2. Zero lot lines maximize available land for affordable housing and helps maintain affordable housing costs within the City.

D. Name of Strategy: Support of development near transportation hubs and major employment centers and mixed-use developments

Provide a description of the procedures used to implement this strategy:

1. The Planning and Zoning Division currently facilitates the process for new developments to maximize use of public transportation options.
2. The new Land Development Regulations will support and encourage development near transportation hubs, major employment centers and mixed-use developments.
3. Several focus areas within the city are slated to be rezoned "mixed use" in order to encourage and facilitate a multi-modal community, maximizing the use of public transportation.

Section 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 (Housing Program Policies and Procedures)

(City of Tamarac)

Fiscal Year: 2025-2026

Estimated SHIP Funds for Fiscal Year:	\$	560,256.00
Salaries and Benefits	\$	50,183.00
Office Supplies and Equipment	\$	842.00
Travel Per diem Workshops, etc.	\$	3,500.00
Advertising	\$	1,000.00
Other*	\$	500.00
Total	\$	56,025.00
Admin %		10.00%
		OK

Fiscal Year 2026-2027

Estimated SHIP Funds for Fiscal Year:	\$	560,256.00
Salaries and Benefits	\$	50,183.00
Office Supplies and Equipment	\$	842.00
Travel Per diem Workshops, etc.	\$	3,500.00
Advertising	\$	1,000.00
Other*	\$	500.00
Total	\$	56,025.00
Admin %		10.00%
		OK

Fiscal Year 2027-2028

Estimated SHIP Funds for Fiscal Year:	\$	560,256.00
Salaries and Benefits	\$	50,183.00
Office Supplies and Equipment	\$	842.00
Travel Per diem Workshops, etc.	\$	3,500.00
Advertising	\$	1,000.00
Other*	\$	500.00
Total	\$	56,025.00
Admin %		10.00%
		OK

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details: Memberships and Subscriptions

Exhibit B
Timeline for SHIP Expenditures

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

Fiscal Year	Encumbered	Expended	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	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:

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

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

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year _____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan/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.

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Tamarac

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

2025

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).

Kimberly Dillon
Witness

Michelle J. Gomez
Chief Elected Official or designee

Raula Ranaivosoa
Witness

Michelle Gomez, Mayor Michelle J. Gomez
Type Name and Title

4/9/2025

Exhibit D

67-37.005(1), F.A.C.

2025

Date

OR

Attest:

(Seal)

CITY OF TAMARAC, FLORIDA

RESOLUTION NO. R-2025-046

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF TAMARAC, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN (LHAP) 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 (FHFC); AUTHORIZING THE APPROPRIATE CITY OFFICIALS TO ACCEPT THE STATE OF FLORIDA'S STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM BUDGET BY ACCEPTING THE FISCAL YEAR 2025, 2026, AND 2027 ALLOCATIONS OF THE PROGRAM FUNDS TO BE UTILIZED ACCORDING TO THE CITY'S LOCAL HOUSING ASSISTANCE PLAN AND HOUSING DELIVERY GOALS CHART; THAT THE APPROPRIATE CITY OFFICIALS ARE HEREBY AUTHORIZED TO APPROPRIATE SAID FUNDS INCLUDING ANY AND ALL SUBSEQUENT BUDGETARY TRANSFERS TO BE IN ACCORDANCE WITH PROPER ACCOUNTING STANDARDS; PROVIDING FOR CONFLICT; 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, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code,

requires local governments to develop a one- to three-year Local Housing Assistance Plan (LHAP) 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 LHAP; 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 LHAP. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs; and

WHEREAS, the Community Development Department has prepared a three-year LHAP for submission to the Florida Housing Finance Corporation (FHFC); and

WHEREAS, the Director of the Community Development Department has reviewed the LHAP and Exhibits and submitted the same to the FHFC for conditional review and approval; and

WHEREAS, the FHFC issued a conditional approval with comments for the City of Tamarac's LHAP; and

WHEREAS, the Director of the Community Development Department has reviewed the comments and made the necessary updates to the LHAP and Exhibits and recommends approval of same; and

WHEREAS, the City Commission held a public hearing at the duly noticed April 9, 2025 meeting and find that it is in the best interest of the public for the City of Tamarac to submit the LHAP to FHFC for final review and approval; and

WHEREAS, the City Commission of the City of Tamarac, Florida deems it to be in the best interests of the citizens and residents of the City of Tamarac to accept the State of Florida's State Housing Initiatives Partnership (SHIP) Program budget by accepting the Fiscal Year 2025, 2026, and 2027 allocations of the Program funds to be utilized according to the City's LHAP and Housing Delivery Goals Chart.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF TAMARAC, FLORIDA THAT:

Section 1: The foregoing "WHEREAS" clauses are hereby ratified and confirmed as being true and correct and are hereby made a specific part of this Resolution; all exhibits attached hereto are incorporated herein and made a specific part of this Resolution.

Section 2: The City Commission of the City of Tamarac hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2025 through 2027.

Section 3: That the appropriate City Officials accept the State of Florida's State Housing Initiatives Partnership (SHIP) Program budget by accepting the FY 2025, 2026, and 2027 allocations of Program funds to be utilized according to the City's Local Housing Assistance Plan and Housing Delivery Goals Chart. In addition, the appropriate City Officials are hereby authorized to appropriate said funds, including any and all subsequent budgetary transfers to be in accordance with proper accounting standards.

Section 4: The Mayor, or in his/her absence, the Vice-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 5: All resolutions or parts of resolutions in conflict herewith are hereby repealed to the extent of such conflict.

Section 6: If any clause, section, other part or application of this Resolution is held by any court of competent jurisdiction to be unconstitutional or invalid, in part or application, it shall not affect the validity of the remaining portions or applications of this Resolution.

Section 7: This Resolution shall take effect immediately upon its adoption.

[INTENTIONALLY LEFT BLANK]

PASSED AND ADOPTED BY THE CITY COMMISSION OF THE CITY OF TAMARAC,
FLORIDA THIS 9th DAY OF April 2025.


MICHELLE J. GOMEZ
MAYOR

ATTEST:


KIMBERLY DILLON, CMC
CITY CLERK

RECORD OF COMMISSION VOTE:

MAYOR GOMEZ

DIST 1: COMM. BOLTON

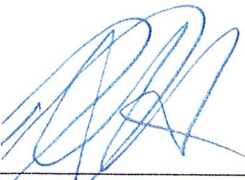
DIST 2: COMM. WRIGHT

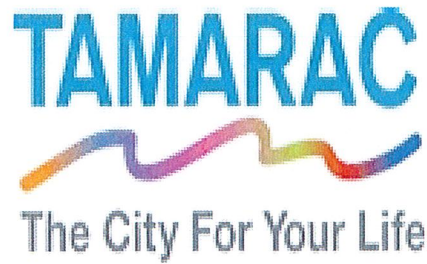
DIST 3: COMM. PATTERSON

DIST 4: VM. DANIEL

yes
yes
yes
yes
yes

APPROVED AS TO FORM AND LEGAL SUFFICIENCY FOR THE USE AND
RELIANCE OF THIS CITY OF TAMARAC ONLY.


HANS OTTINOT
CITY ATTORNEY



City of Tamarac, Florida
Community Development Department
Housing Division

Housing Program
Policies & Procedures
July 2024

7525 NW 88th Avenue
Tamarac, FL 33321
(954) 597-3549

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SECTION 1

Housing Program Objective

The City of Tamarac's Housing Division utilizes grant funds received from federal and state government agencies to meet the housing needs of the extremely low, very low, low and moderate-income households, to expand production of and preserve affordable housing to the current and future residents of the City of Tamarac. The City's goal is to provide decent housing, a suitable living environment, and the expansion of economic opportunities for income-eligible households.

The Housing Division carries out a wide range of housing activities based on availability of funds such as Down Payment Assistance, Home Rehabilitation, Disaster Mitigation, and Neighborhood Stabilization. The policies implemented by the City follow federal and state funding statutes and regulations as well as industry and local practices to ensure prudent and efficient use of limited government resources for the benefit of Tamarac residents.

The Home Investment Partnership (HOME), Community Development Block Grant (CDBG), and State Housing Initiatives Partnership (SHIP) funds are the principal funding sources used to carry out affordable housing activities. Although this Policies & Procedures Manual focuses on the **HOME Program (since it's the most restrictive)**, it is also used to guide the entire affordable housing program.

HOME Investment Partnership Program

The HOME Program was created by the National Affordable Housing Act of 1990 and is the largest federal block grant available to communities to create affordable housing. It is administered by the U.S. Department of Housing and Urban Development (HUD). HUD allocates funds by formula among eligible State and local governments to strengthen public-private partnerships and to expand the supply of decent, safe, sanitary, and affordable housing, with primary attention to rental housing, for very low-income and low-income families.

The City of Tamarac participates in the HOME Program as a member of the Broward County HOME Consortium. A HOME consortium consists of contiguous Units of General Local Government (UGLGs) that separately may not qualify to receive HOME funds. These UGLGs may join to form a consortium for the purpose of receiving a HOME allocation and administering the HOME program as a single Participating Jurisdiction (PJ). Broward County serves as the Lead Agency for the Consortium.

The City enters an Interlocal Agreement (ILA) with Broward County, the Lead Agency, to receive the HOME funds. The ILA details the City's, as well as the County's roles and responsibilities. The ILA also contain the:

- HOME allocation amount
- Funded HOME Program activities
- Programmatic and financial terms and conditions
- Compliance and regulatory requirements.

Any amendment to the agreement requires approval by the Lead Agency, Broward County. To request

an amendment, the City must send a written request to Broward County for approval no later than sixty (60) days before the agreement end date. Tamarac's City Commission approves execution of the interlocal agreement and any amendments.

The City of Tamarac's Consolidated Plan identifies affordable housing preservation as a program priority. Therefore, the city's portion of HOME funds are dedicated to preservation through the Minor Home Repair or Rehabilitation Program. Although the City currently only uses HOME funds for housing rehabilitation, HOME funds can be used to support the following affordable housing activities:

- Housing rehabilitation
- Homebuyer activities
- Rental housing activities
- Tenant-based Rental Assistance (TBRA)

HOME Statutes and Regulations

The rules and regulations governing the activities of the HOME program include the laws as enacted by Congress, and the Regulations created by HUD to achieve the result prescribed by the laws.

- Title II of the Cranston-Gonzalez National Affordable Housing Act
- FY 2012 and FY 2013 HOME Appropriations Law Requirements
- Changes to HOME Program Commitment Requirement Interim Final Rule
- HOME Final Rule – 24 CFR 92
- Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards – 2 CFR 200

Other Statutes and Regulations

Community Development Block Grant (CDBG) Program

- Federal Statute: Title 1-The Housing and Community Development Act of 1974. 42 U.S.C 5301
- Regulations: 24 CFR 570

State Housing Initiatives Partnership (SHIP) Program

- Florida Statute: Chapter 420.907
- Regulations: Florida Housing Finance Corporation Rule Chapter 67-37

SECTION 2

General Applicant Eligibility Requirements

Income Eligibility Determination

The City's Housing Program will follow the US Housing and Urban Development's (HUD) annual "Area Median Income" limits when determining eligibility. The "Area Median Income" (AMI) area for Tamarac is Broward County (Fort Lauderdale, FL). Housing assistance is allocated to the different income levels as defined by the funding source and ranges from extremely-low income to moderate-income. The AMI is set by income level as well as household size.

The HOME Program primary purpose is to provide affordable housing to low-income households. Eligible beneficiaries must meet the following requirements:

- Household must be at or below 80% of AMI.
- Household must be in the City of Tamarac.
- The assisted unit must be the applicant's primary residence.
- Household members must not be an agent, consultant, officer, employee, and/or elected official of the City of Tamarac unless approved by HUD through a waiver.
- Households must meet all other requirements of the HOME Program, where applicable.

For program-wide assistance, all persons who occupy the housing unit are to be documented on the application. Income and assets of each household member must be reported and considered. The List of Income and Asset Types (**Exhibit A**) is used in the income certification process.

Eligible homeowners will be approved on a first-come, first-ready basis, within income groups from all eligible applicants. Special needs eligible applicants will be given priority by income level in the following order: very low-income, and low-income levels and is consistent with the Local Housing Assistance Plan (**Exhibit B**). All applicants are required to be current with property taxes, homeowners' insurance and HOA fees at the time of application and income certification.

Environmental Review

An environmental review is the process of reviewing a project and its potential environmental impacts to determine whether it meets federal, state, and local environmental standards. The environmental review process is required for all HUD-assisted projects to ensure that the proposed project does not negatively impact the surrounding environment and that the property site itself will not have an adverse environmental or health effect on end users. Every project must comply with the National Environmental Policy Act (NEPA), and other related Federal and state environmental laws. Recipients of HUD funds are required to comply with the federal Environment Review process outlined in 24 CFR Part 58.

The City of Tamarac HOME-funded activities, *Owner-Occupied Minor Home Repair or Housing Rehabilitation*, must comply with Environmental Review Requirements (ERR) detailed in 24 CFR 92.352 and 24 CFR Part § 58.35 - Categorical Exclusions that refers to a category of activities for which no environmental impact statement or environmental assessment and finding of no significant impact under NEPA is required, except in extraordinary circumstances (see [§ 58.2\(a\)\(3\)](#)) in which a normally excluded

activity may have a significant impact. Compliance with the other applicable federal environmental laws and authorities may be required.

Lead-Based Paint Requirements

Lead-based paint, which is harmful to all body systems, was commonly used in homes prior to 1978. It was banned for use in house paint by the Consumer Product Safety in 1978. Consequently, homes built prior to 1978 are subject to Federal Lead-based paint regulations.

In accordance with HUD guidelines, the City of Tamarac adheres to the following steps for properties built before January 1, 1978, and assisted with HOME funds:

- Perform a risk assessment / lead hazard screen; and
- Test surfaces to be disturbed, if applicable to HOME funded activity.

If lead-based paint hazards are identified, the City will:

- Notify property owner of hazard within 15 days;
- Solicit a qualified contractor to perform lead abatement;
- Ensure receipt of a clearance report post abatement; and
- Notify property owner of lead hazard work performed within 15 days of clearance

Nondiscrimination

In accordance with Title VI of the Civil Rights Act of 1964, the Civil Rights Restoration Act of 1987, the Americans with Disabilities Act of 1990 (ADA), as well as other related federal and state statutes and regulations, the City of Tamarac will not exclude participation in, deny the benefits of, or subject to discrimination anyone on the grounds of race, color, national origin, sex, age, disability, religion, income, family status, sexual orientation, gender identity, or gender expression.

The City of Tamarac has established a Title VI Coordinator, HOPE Incorporated, to investigate and seek to resolve any complaints regarding participation in, the benefit of, or discrimination or retaliation under any of the City's or its sub-recipient's programs.

Section 3

Section 3 contributes to the establishment of stronger, more sustainable communities by ensuring that employment and other economic opportunities generated by federal financial assistance for housing and community development programs are, to the *greatest extent feasible*, directed toward low- and very low-income persons, particularly those who receive government assistance for housing.

In accordance with the final rule, 24 CFR part 75, which became effective on November 30, 2020, Section 3 requirements apply to housing rehabilitation, housing construction, and other public construction projects assisted under HUD programs that provide housing and community development financial assistance when the total amount of assistance to the project exceeds a project threshold of \$200,000. Section 3 applies to training or employment arising in connection with HUD-funded housing rehabilitation, housing construction, or other public construction projects, and any contracting opportunities arising in connection with both public housing and other Section 3 projects. These opportunities are, to the greatest extent

feasible, required to be given to low- and very low-income people and business concerns that provide economic opportunities to low- or very low-income people. The City's maximum award per direct subsidy will not exceed the Section 3 project threshold of \$200,000. Therefore, this section will not apply to the City's assistance programs and will not trigger Section 3 compliance.

Asset Cap

Assets as well as income of each household member will be considered in determining applicant eligibility. Applicants must not own any other property used for residential purposes. Applicants who have monetary assets between \$25,000 - \$100,000 must contribute one-third (1/3) of the funds toward purchase or rehabilitation, except if the applicant has funds in a retirement fund accessible only by termination or retirement. Applicants with assets exceeding \$100,000 are not eligible for this program.

Conflict of Interest

Applications received from Tamarac employees must be reviewed and approved by HUD's Miami Field Office and two staff members (Housing & Community Development Coordinator II and Housing and Community Development Manager) to ensure proper processing and conflict of interest does not exist.

Financial Standing

When applying for assistance the applicants and the property must not currently hold any liens or judgments. If an applicant is not able to provide sufficient evidence of income to sustain the property in question, the City may find it necessary to deny assistance.

SECTION 3

Property Eligibility

All properties requesting assistance must be located within the City of Tamarac. The housing assistance programs offered by the city apply only to single-unit residences utilized as the primary residence of the applicant(s).

Any structure that was converted without a permit to create additional living space is considered a building code violation and will be rehabilitated, through demolition, to the last permitted use on record. However, under certain conditions, unpermitted work may be returned to its original state. If the home is occupied by a Special Needs occupant, or instances of overcrowding, the city may seek to legalize the addition if financially feasible.

Rehabilitation of a duplex may be approved if one unit is occupied by the owner of the property.

It is important to note that there are special considerations and requirements when using HOME funds in the rehabilitation program. The “after-rehab value” must be documented to ensure that each property does not exceed the property value limits under the HOME program. The property value limits are determined by HUD and are updated annually. The City of Tamarac uses an appraisal to determine the property value before and after the rehabilitation. The “after rehab value” is determined based on the scope of work but is not equated to the cost of improvements, dollar for dollar. In the event of a change order during rehabilitation, an updated appraisal may be requested if there is replacement of major systems such as roof, electrical, mechanical, and/or plumbing costs exceeding \$20,000.

Property Value

The value of the HOME-assisted property after rehabilitation must not exceed 95 percent of the median purchase price for the area. Per HUD guidelines, the established After- Rehab value limit for the City of Tamarac Homeowner Rehabilitation Program is outlined in the table below.

**HOME Fiscal Year 2023 After-Rehab Value Limits Effective
July 1, 2023**

Number of Units	After-Rehab Home Value Limit
1	\$372,000

Source: HUD Exchange

In accordance with the HOME program, the after-rehabilitation value must be determined prior to committing HOME funds for a Home Rehabilitation project. The after-rehab value, determined by HUD, is subject to change annually. The City of Tamarac will utilize the appraisal method to determine the after-rehabilitation value. The appraisal is completed by a licensed appraiser based on the appraised value of the pre-rehabilitated unit, and the proposed scope of work.

SECTION 4

Minor Home Rehabilitation Program

Overview

The Owner-Occupied Rehabilitation Program assists qualified homeowners in the City of Tamarac with home repair/rehabilitation through construction, and/or installation of non-luxury general property improvements that bring the unit up to code. Repairs can correct code violations, address health and safety issues, eliminate unsafe and substandard living conditions, and accessibility (i.e. eliminate architectural barriers) for special needs and the elderly.

The broad scope of the rehabilitation program will allow for:

- Correction of municipal code violations
- Abatement of health and safety concerns
- Installation of safe electrical and mechanical systems
- Weatherization and energy efficiency
- General improvement of unit structure

Eligibility Criteria

Applicants seeking assistance must have properties located within the City of Tamarac and must be owner-occupied and homesteaded. Second or Balloon mortgages are not eligible. Reverse Mortgages or properties with an equity line of credit are not eligible.

Applicants must be certified eligible to receive rehabilitation funds from the City of Tamarac based on the current year's income guidelines as set by the U.S. Department of Housing and Urban Development (HUD) for Broward County, Florida. The rehabilitation program is limited to households whose total annual income does not exceed 80% of AMI.

In sum, program applicants must meet the following criteria:

- Household income must be within the established HOME guidelines
- Applicant must be the property owner and reside in property as primary residence
- Property must be located within the City of Tamarac
- Applicant must have Homeowner's insurance on property and/or Flood insurance, when applicable
- All mortgages, taxes, special assessments, liens, etc. on the home must be current and/or paid

Eligible Repairs

Eligible repairs in the rehabilitation program are implemented in accordance with regulations at **24 CFR 93.301**. Repairs may include but are not limited to the items outlined below. The list is not exhaustive and simply provides a guide by which repair priorities are identified and to ensure adherence to the City's Housing Rehabilitation Standards (**Exhibit C**) and Uniform Conditions Property Standards as per 24CFR 5.703. The City's Housing Rehabilitation Standards addresses:

1. Health and Safety (identifying life threatening deficiencies)
2. Major Systems (structural support, roofing, electrical, weatherproofing, etc.)

3. Lead-Based Paint (24 CFR part 35)
4. Accessibility (24 CFR part 8)
5. Disaster Mitigation
6. State and Local Codes, Ordinances, and Zoning Requirements
7. Uniform Physical Condition Standards (UPCS)

Limited, nonfunctional appliances (range, range hood, and refrigerator only) and flooring may be replaced under certain circumstances, such as limitations on mobility will be evaluated on a case-by-case basis.

Application & Intake

The Minor Home Rehabilitation Program is open to qualified households. Enrollment is open year-round in order to assess demand and community needs. Initial applications may be submitted online through the Neighborly Software. Applications are processed in the order received and on a first come, first-ready, first-served basis. The waiting list is purged every year on August 1st. All applicants who were not assisted may reapply in the new funding cycle which begins on the 3rd Monday in August each year. **For example, the next funding cycle will begin Monday, August 19, 2024.** Special needs households (as defined in the Local Housing Assistance Plan) and seniors (age 65 and older) are given priority consideration.

The Application Form and Required Documents List constitute the main source of information used to evaluate each applicant. All sections and pages must be completed in full and copies of all the required documents presented with the application at the time of submission. All persons living in the unit must be documented on the application and provide the appropriate backup documents, as applicable. A \$35 application fee is required at contract signing.

Once the application and all required documents are received, the income certification process commences. Verbal requests are followed up by written correspondence and documented in the applicant file.

A title search on the property will be requested to ensure there are no judgments against the property. If the title report identifies liens or judgments, they must be cleared prior to assistance. The City Attorney's office is often consulted when determining if certain judgments affect the applicant's chance of being approved for a loan.

If the applicant cancels the project after costs are incurred, the applicant must reimburse the City of Tamarac all costs incurred such as title search, lead-based paint assessment or other environmental-related testing, inspection services and any other costs directly related to the prospective project.

Property owners are limited to a one-time assistance once per ownership. The exception to this rule will be the instance of a catastrophic event, such as a hurricane.

Required Documents

- Identification for all household members, including minor children
 - Driver's License or Florida ID for all family members 18 years and older
 - Social Security Card
 - Proof of Citizenship or Legal Immigrant Status (one of the following)
 - U.S. Birth Certificate
 - Naturalization Certificate

- Voter's Registration card
- Proof of marital status, if applicable (i.e. Divorce Decree, Marriage License, Death Certificate etc.)
- Proof of number of dependents (one of the following)
 - Birth Certificate with the parent/applicant's name is listed
 - School records with the parents' names and address
 - Court-ordered letters of guardianship
 - Divorce decree
 - Letters of adoption
- Proof of income for all household members
 - Last two years' Income Tax Returns for the household
 - Last two months or eight weeks paycheck stubs, if employed
 - If self-employed:
 - Include Schedule C, E, or F with Income Tax Return
 - Year to Date Profit and Loss Statement (prepared by a third party);
 - Anticipated Net income for the next 12 months prepared by an Accountant or Bookkeeper
 - Current copy of Social Security and/or Supplemental Security Income (SSI) award letter
 - Pension or retirement benefits letter, disability, unemployment, workers compensation, severance, welfare payments, and/or Child Support / Alimony printout
 - Last six (6) months for all checking accounts, savings accounts, money market and CD's for all family members
 - Verification of stocks or bonds, IRA, retirement plans, Life Insurance Policy
- Proof of homeownership
 - Most recent Mortgage Statement
 - Property Deed
 - Copy of Homeowner's Insurance Policy Declaration and Flood Insurance, if applicable
- Proof of payment for the following (as applicable)
 - Mortgage (six months);
 - Property taxes;
 - Child support; and
 - Any federally funded or insured debt.

Unemployed adult household members that are not receiving unemployment benefits, or other sources of income must complete a zero-income affidavit. **The items listed above represent the minimum requirement. Therefore, the City reserves the right to request additional information as deemed necessary to effectuate the program's intent and full compliance.**

Determining Assistance Amount

The Level of Assistance for each rehabilitation project will be determined based upon eligible repairs from the housing inspector's work write-up and the household income. The maximum amount of assistance will not exceed \$85,000.

Eligible Costs Hard Cost

- Accessibility for disabled persons
- Repair or replacement of major housing systems
- Compliance with rehabilitation standards
- Compliance with applicable codes, standards and ordinances
- Completing Energy-efficient improvements

- Lead-based paint hazard mitigation/reduction
- Repairs and non-luxury property improvements

Project Delivery Cost (related soft costs)

- Title Search
- Pre and Post Home Inspections
- Lead Inspections
- Pre and post-mold inspections
- Appraisals
- Recording fees
- Staff costs

Project/Service Delivery Costs are included in the mortgage document recorded to secure program funds.

Cost Reasonableness

In accordance with federal guidelines, the City of Tamarac is required to ensure that the costs for HOME-funded projects are reasonable. Costs are considered ‘reasonable’ if they do not exceed what a prudent person would pay for a similar product or service.

All costs must be in accordance with market prices for comparable goods or services as evidenced by cost estimates and documentation, and the individuals responsible for incurring the cost acted with prudence and for the benefit of the program, its activities, and beneficiaries.

Initial Inspection and Work Specifications

All projects begin with an initial inspection from the Housing Inspector. The inspection will be done in accordance with the city’s rehab standards and Uniform Conditions Property Standards (UCPS) as per 24CFR 5.703. The Housing Inspector will focus on the City’s Rehabilitation Standards, local code, and the Florida Building Code. Repairs will be prioritized based upon the City’s eligible repairs list. The Homeowner and Housing Inspector will agree on the date and time for the initial inspection. Upon completion of the inspection, the inspector prepares a Work Specification report (i.e. work write-up) that will be reviewed by City Staff and the homeowner.

Work Specifications will include repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows and other structural items. The rehabilitation may include, but not limited to, mitigation improvements such as remediation of mold and lead, replacement of roof sheathing, replacement of roof covering, installation of secondary water barrier, installations of hurricane straps, installation of impact resistant shutters or impact-resistant windows, and doors. Additionally, this strategy provides for installation of non-luxury general property improvements to provide basic amenities and to bring units into conformity with applicable housing standards. All rehabilitation work is required to include initiatives for green building design and techniques. The approved work write-up will be utilized to procure contractors during the bidding process.

A Lead-Based Paint Assessment will be requested at the same time as the initial inspection. The entire process, from the preparation of work specifications to final inspections by the housing inspector and the building department, will be in accordance with the City’s Rehabilitation Standards and this HOME Policies and Procedures Manual.

Procurement

Licensed contractors are pre-qualified to participate in the Minor Home Rehabilitation Program through the Request for Proposal (RFP) process. Contractors are selected for a rehabilitation project through a competitive bidding process. The City of Tamarac maintains a pool of responsive and responsible pre-qualified contractors. The pre-qualified contractors' pool is renewed every three years. **All procurement procedures implemented are consistent with the city's procurement code and in compliance with The Uniform Guidance on Procurement at 2 CFR 200.**

Bidding Process

- An Invitation to Bid will be issued via the Neighborly Software to the list of pre-qualified contractors.
- A mandatory pre-bid meeting will be scheduled at the property to be rehabilitated. The meeting will be coordinated and led by the Housing Inspector who performed the initial inspection and prepared the work write-up. The pre-bid meetings are mandatory for contractors wishing to bid.
- All bids must be submitted in the Neighborly Software.
- Bids are downloaded, tabulated, and announced to all bidders after the bid date.
- Bids are generally awarded to the lowest bidder. However, the lowest bidder may not be awarded if they have two or more projects less than 75% complete. Additionally, the city reserves the right to award more projects if it is in the best interest of the residents of Tamarac.

In instances where the lowest responsive and responsible bid exceeds the program maximum award, the following may occur:

- Removal of items with less priority
- Request for best or final bid offer from lowest responsive and responsible bids
- Bid rejection

Debarment and Suspensions

HOME Funds may not be used directly or indirectly to employ, award contracts to, or otherwise engage the services of any contractor or sub-recipient during any period of debarment, suspension or placement of ineligibility status. Contractors and/or subcontractors that appear on the Debarment and Suspension list will not be permitted to participate in the City of Tamarac's HOME Program. The city is required to check all contractors, subcontractors, lower-tier contractors and sub-recipients against the Federal publication that lists debarred, suspended and ineligible participants on www.Sam.gov.

The City reserves the right to:

- Remove pre-qualified contractors that do not comply with the HOME program and Minor Home Rehabilitation Program guidelines from the City's pre-qualified contractor pool.
- Award new Contractors one project until they have completed a project successfully, in compliance with all project requirements, and is satisfactory to the homeowner and the city.
- Limit the number of jobs awarded to any Contractor due to poor performance, delays, excessive change orders, or disputes with the owner and/or unsatisfactory performance.

Agreements & Loan Terms

Upon procurement of a contractor, a closing/contract signing meeting will be scheduled by the City with the Contractor, Homeowner, and Housing Inspector to discuss the project's scope of work and contracting documents terms and conditions. All contracting documents are between the homeowner, the contractor,

and the city, **which includes the HUD-required homeowner agreement.** There will be an agreement between the City of Tamarac and Homeowner, and an agreement between the Homeowner and Contractor and the City of Tamarac as the Construction Manager. The promissory note and mortgage, inclusive of hard costs and project delivery costs, will also be executed along with the agreements.

A Loan Agreement, Second Mortgage and Promissory Note will be prepared documenting the appropriate funding source and amount of funds awarded. Funds are awarded in the form of a deferred payment loan and secured by a lien against the property. A Loan Agreement and Mortgage/Promissory Note will be recorded for the full amount of funds used for the rehabilitation work, recording fees, documentary stamp fees, inspection fees, and any other costs to complete the project. The loan term is 15 years. The loan will have 100% recapture for a period of 14 years. In year 14, 50% will be forgiven and 100% is forgiven in year 15. Subordination request must be submitted to and processed by Broward County, as the County is the lienholder.

Right to Rescind/Cancel

A Notice of Right to Cancel will be provided to the Homeowner prior to entering into the HOME contract agreements. The Homeowner has three (3) days to rescind/cancel the transaction upon contract execution.

List of Sub-contractors, Suppliers and Notice of Commencement

Contractors must provide the City with a list of any subcontractors and suppliers for assigned jobs. A copy of the Notice of Commencement is also required.

Notice to Proceed

The City will issue a Notice to Proceed to the Contractor upon full execution of agreements and lien documents and receipt of the list of subcontractors and suppliers from the Contractor. Contractors are not authorized to begin work until they receive a Notice to Proceed.

Property Access

All parties involved in the construction process shall have access to the property. The Homeowner shall grant the Contractor access to areas of property that will be repaired or rehabbed, weekdays and Saturdays between the hours of 8:00 a.m. to 6:00 p.m., as confirmed by the Homeowner and Contractor. The Homeowner shall also permit the Contractor to utilize existing utilities, such as electricity and water, as necessary to carry out and complete the rehabilitation project scope of work at no additional cost to the Contractor, provided such use is not deemed excessive.

Personal Property.

It is the Homeowner's responsibility to remove all personal property to facilitate the performance of the work. Neither the Contractor nor the City shall be held liable for any damage to personal property that is not removed to facilitate performance of the work.

Project Timeline

Contractors are required to prepare a project schedule for submittal to the city and complete Home Rehabilitation projects within 120 days of issuance of the Notice to Proceed. Contractors are required to adhere to the project timeline/schedule outlined in the table below.

Number of Days from Issuance of Notice to Proceed	Work Performed
7 - 30 days	Permitting Completed
45 days	Construction/Installation Underway
60 days	Project 50% completed; Mid-Point Inspection Initiated
90 days	Project 90% completed (Roofing & Air-conditioning installation must be completed, if applicable to scope of work)
120 days	Project Closeout Initiated: Final Inspection Completed and Closeout Packet submitted to City

Contractors must notify the city of any unforeseen project delays that may require a project extension, in writing, at least 30 days before the project end date. The notification is submitted as a Zero-dollar Change Order and must include an estimated completion date to ensure compliance with the HOME Program guidelines.

Change Orders

Change orders are typically for unforeseen conditions not observed during the initial inspection and work write-up process. Contractors must get approval for Change Orders from the City, via a Change Order Form, before completing or proceeding with changes to a Minor Home Rehabilitation project's scope of work. Change orders will be approved at the discretion of the Housing and Community Development Manager. The Housing and Community Development Manager If the total amount after the change order exceeds the allowable amount based on the approved funding source, staff will eliminate less priority work items to meet the allowable amount. If all other work has been completed and a Change Order is necessary, it will be at the discretion of the Department Director to present the file before the City Commission to waive the maximum allowable by funding source amount.

If a Contractor modifies a project's scope of work without prior approval, the Contractor may not be compensated for any work that was not part of the approved scope of work. The City, Homeowner and/or any person representing the City will not be held accountable by the Contractor for costs incurred from unapproved modifications to the scope of work.

The City's Community Development Department Housing Division will ensure that contractors do not use Change Orders to add unnecessary work. This includes additional work requested by the homeowner, especially work that is cosmetic in nature with no health and safety impact to the unit. The City has final approval authority for all change orders.

Permitting

The Contractor must have all necessary permits, notices of commencement, etc., required to perform the work as described in the contract. No work shall commence without the required permits and the Contractor must ensure that all subcontractors do the same. Contractors are required to submit a complete permitting package to the City's Building Division when applying for permits for the

Homeowner Rehabilitation Program projects. All city-funded projects are eligible for expedited permitting. Permit applications are flagged to identify their inclusion in the city's program.

The package must include:

- Notice to Proceed
- Notice of Commencement
- Home Rehabilitation Contract with approved scope
- Permit applications for General Contract and all Sub-contractors
- All applicable plans and product approvals

Progress and Final Inspection

Progress or Mid-point and Final Inspection are required for all rehabilitation projects. Inspections will be completed by the Housing Inspector. Contractors are required to submit a request to the City to schedule the mid-point and final inspection with the Housing Inspector in accordance with the following timeframes:

- Progress inspections should be completed when the project is at least 50% complete.
Building Code Inspections may be used as progress inspections.
- Final Inspections are required upon 100% completion of the scope of work.

The Contractor must be present for inspections. The Housing Inspector will verify that all work completed is consistent with the work write-up and comply with the City of Tamarac's rehabilitation standards inclusive of health and safety standards, local and state building codes, and ordinances and zoning.

The Housing Inspector will submit a detailed report to the city outlining the inspection findings; project photos will be taken during the Final Inspection. All items deemed unsatisfactory during the inspection **MUST** be corrected by the Contractor. The Contractor shall provide a written statement that all items on the progress or final inspection punch list have been corrected. The Housing Inspector will conduct a re-inspection to confirm completion of the punch list during project closeout.

Lien Waivers

The Contractor shall protect, defend, and indemnify the City and the Homeowner from all claims of unpaid work, labor or materials. The Contractor must sign a Release of Lien at every draw request before payment can be released. It is the Contractor's responsibility to obtain Release of Liens from its subcontractors, material suppliers, and any other parties associated with said project.

Invoice and Payment

Contractors shall submit billing packets to the City at project closeout. Billing packets must include the following:

- A. Payment Checklist (*provided by City*)
- B. Contractor Invoice(s) (must include invoice number and Purchase Order number)
- C. Approved Change Order Forms, if applicable
- D. Contractor / Subcontractor Release of Liens on property (i.e. mechanic and materialmen)
- E. Building Permits with approved City of Tamarac Building Division completion approval

- F. Certificate of Completion
- G. Notice of Acceptance for doors, windows, roof, shingles etc., if applicable
- H. Warranty Documents (i.e. labor, manufacturer etc.)
- I. Required Section 3 Documentation
- J. Property Owner Satisfaction Form
- K. Final Inspection Report and After-Project Photos

Contractors may submit a progress billing packet after completion of at least 50 % of all work and pass the progress inspection.

Grant Administration / Roles & Responsibilities

The City of Tamarac Community Development Department Housing Division is responsible for administering and implementing the City's Minor Home Rehabilitation Program.

SECTION 5

CONTRACTOR QUALITY AND STANDARDS

Licensed contractors are pre-qualified to participate in the Minor Home Rehabilitation Program through the Request for Proposal (RFP) process. Contractors are selected for a rehabilitation project through a competitive bidding process. The City of Tamarac maintains a pool of responsive and responsible pre-qualified contractors. The pre-qualified contractors' pool is renewed every three years.

Insurance

The Contractor agrees to carry adequate insurance coverage for liability and workers' compensation as required by state law and the City of Tamarac. Any changes in insurance coverage, including renewals, must be provided in writing within five working days to the City of Tamarac. It is understood that any subcontractors hired or working with the Contractor must have adequate insurance coverage for liability and workers' compensation. The Contractor must provide a Certificate of Insurance to the City and submit any changes or renewals.

Licenses

Contractors must possess a valid State of Florida Occupational License issued by the Department of Business and Professional Regulation, and any additional licenses required by the City of Tamarac to obtain a permit. Required documents must be on file with the city. Any changes, including renewals, must be submitted within 5 working days of such said change.

Material Quality

The Contractor must furnish all materials necessary to complete tasks in the contract. All materials used and installed must be new and of good quality, free from faults and defects as specified in the work write-up. Any deviations of materials from the work write-up must be approved by the City in writing before installation, who retains the right to request documentation from the manufacturer to show that the quality is equal to or better than the product requested on the work write-up. Substituted materials not approved by the City must be removed by the Contractor and replaced with the required material at the Contractor's expense. All damage caused by said removal and replacement shall be at the Contractor's expense.

Monitoring Employees and Subcontractors

The General Contractor is responsible for the activity of ALL employees and subcontractors who perform the work. If the Contractor employs subcontractors, the Contractor must hire subcontractors that are licensed and insured as required by law. Subcontractors hired shall be subject to the same requirements that apply to the Contractor awarded the work. The Contractor shall ensure that all applicable provisions are included in their contracts with the respective subcontractors. All subcontractors and material persons utilized must be disclosed for every project.

Section 3 Provision

Contractor agrees to conform to the Section 3 provision of the Housing and Development Act to promote economic improvement, and individual self-sufficiency. The Section 3 program requires that recipients of certain HUD financial assistance, to the greatest extent possible, provide job training, employment, and contract opportunities for low or very-low-income residents in connection with projects and activities in their neighborhoods.

Verbal Agreements

No verbal agreements between Contractor and Homeowner are allowed. Any changes to the work specifications must be completed through a Change Order. If there is a conflict between Homeowner and Contractor, the approved work specification shall prevail.

Warranty

The General Contractor shall provide a full one (1) year warranty for workmanship to the Homeowner. The warranty shall provide that improvements hardware, and fixtures of whatever kind or nature installed or constructed on said property by the Contractor are of good quality and free from defects in workmanship or materials or deficiencies subject to the warranty. Warranty shall only apply to such deficiencies and defects as to which Owner shall have given written notice to the Contractor, within one (1) year from the date of Contractor's request for final payment stating that all work under the contract has been completed.

Workmanship

All labor provided by the Contractor or subcontractor must be performed by skilled, trained professionals. Contractors' performance and workmanship for each project shall be monitored by City staff. All work performed under prepared specifications must be done in compliance with the awarded contract, local City Ordinances and South Florida Building Codes. **Workmanship is guaranteed for one (1) year on all work except the roof which is for ten (10) years.**

Work Site Safety

The Contractor shall maintain adequate protection of all Work from damage and shall take all reasonable precautions to protect the Owner's property and adjacent private and public property from injury or loss arising in connection with the project. Contractor shall make good any damages, injury, or loss to the Work and to the property of others resulting from lack of reasonable protective precautions, except as may be caused by the Owner. Contractor shall ensure that all City, County, State of Florida, OSHA, HUD and any other applicable safety regulations are met. The City may withhold payment or make such deductions as deemed necessary to ensure reimbursement or replacement for loss or damage to property caused by Contractor.

Disciplinary Procedures for Poor Performance

The City of Tamarac will take action against contractors who perform poorly under the program. Poor performance is defined as failure to complete a job with no justifiable explanation for delay; work that lacks quality; failure to pull necessary permits; excessive complaints from applicants; failure to pass inspections; improper treatment of property owner; harassment of property owner; license and insurance deficiency; and violation of federal or state regulations governing the programs, herein incorporated by reference or outlined in this document. The Community Development Director hold the authority to initiate the grievance procedure expressed in the Tamarac Procurement Code.

Remedy for Poor Performance

In instances of poor performance and/or contract default by Contractors, the following may apply:

- A. Contract Termination with the Contractor
- B. Removal of Contractor from the City's current pre-qualified pool of contractors and participation in the program
- C. To remedy the contract for the homeowner, the City may
 - 1) Contact the next lowest bidder from the bidding process to complete the project
 - 2) If the next lowest bidder chooses not to accept the project, cannot honor the initial bid amount, or cannot begin working on the project immediately, the City reserves the right to select another Contractor using the following criteria:
 - i. capacity to begin work on the project immediately.
 - ii. have received passing scores on all review committee evaluations.
 - iii. have completed one or more projects for the city; and
 - iv. acceptance to provide warranty for all work performed, including the work for which they were not initially responsible.

The new Contractor will also be asked to accept the original bid amount when the work being performed is the same.

Resolution of Disputes

In instances where the owner and contractor are unable to resolve a dispute, the following grievance procedure shall apply:

- 1) The Owner shall inform the Contractor and the City of the grievance.
- 2) The City will meet with both the Contractor and the Owner to reach a resolution.
- 3) If unable to find a mutually agreeable solution, a written complaint must be filed with the City through the City's Housing Division. **The complaint and all relevant documentation will be forwarded to the Director of Community Development, who shall make a final determination.**
- 4) A formal written notification of the resolution will be issued, via email and/or certified mail, to both Owner and Contractor.

Options for resolving any dispute may include, but not limited to the following:

- a) Corrective action plan to include a deadline to cure;
- b) Authorization to release funds to the Contractor for the entire contracted amount
- c) Authorization to release funds to the Contractor for items on the work write-up that are completed and undisputed;
- d) Termination of the agreement between Owner and Contractor, and award of the remainder of the work to the next lowest responsible bidder, in accordance with the project's existing bid tabulation.

The City will keep documents and records of the grievance procedure.

SECTION 6

Definitions

Affordability Period: Compliance period for all projects receiving HOME funds, depending on the amount of HOME funds invested in each unit and the type of activities performed using HOME funds.

Affordable Housing: Generally defined as housing for which the occupant is paying no more than 30% of his or her gross monthly income for housing costs, including utilities.

Area Median Income (AMI): The area median income (AMI) is a statistic generated by the U.S. Department of Housing and Urban Development (HUD) for the purpose of determining the eligibility of applicants for certain federal housing programs. HUD determines AMI on an annual basis for each metropolitan area and non-metropolitan county, adjusting for household size and other factors.

Back End Ratio: A percentage of a borrower's gross monthly income needed to pay all monthly debt (i.e., mortgage, real estate taxes and insurance, car loans, and other consumer loans).

Beneficiary: A person designated as the recipient of assistance from a HOME-funded activity.

Change Order: A Change Order must be executed for any deviation, addition, or deletion made to the approved scope of work, design specifications, project timeline, or project budget after construction starts.

Contractor: Selected in accordance with procurement requirements to provide goods or services in accordance with the contract.

Default: The failure to make required payments on a financial loan secured by a mortgage debt.

Deferred Payment/Forgivable Loan: Funds provided to a borrower under terms that call for repayment to be delayed for a certain length of time, until certain circumstances change, or a certain threshold is met.

Direct HOME subsidy: The amount of HOME assistance, including any program income, invested in a HOME project.

First-time Homebuyer: 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 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. An heir, or an individual partied to a trust is subject to the 3-year period when determining eligibility.

Foreclosure: The legal action by a mortgage holder to require repayment of a loan through the sale of the

subject property.

Front End Ratio: A percentage of a borrower's gross monthly income needed for the total monthly home purchase expense (i.e., mortgage principal and interest, insurance, and real estate taxes).

Homeowner: The title holder of a residential property that occupies the property as their primary residence and is eligible to file for homestead exemptions.

Homestead Property: All legal Florida residents are eligible for a Homestead Exemption on their homes, condominiums, co-op apartments, and certain mobile home lots if they qualify. The Florida Constitution provides this tax-saving exemption on the first and third \$25,000 of the assessed value of an owner-occupied residence. While a complicated formula is used to explain this -- as the additional \$25,000 only applies to the non-schools' portion of your tax bill.

Household: An entity that includes all the people who occupy a housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as domestic partnership or roomers, is also counted as a household.

HUD: The United States Department of Housing and Urban Development, also known as HUD, is a cabinet department in the executive branch of the United States federal government. HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. [The website is www.hud.gov.](http://www.hud.gov)

Income: The gross amounts received from all sources by every person residing in the dwelling including wages, pension, social security, interest, rent, dividends etc.

Income Levels: Percentage of the median family income for the area as determined and published annually by HUD. Extremely Low (30%), Very Low (50%) and Low (80%). Funding is limited to serving low-income persons. Moderate income (120%) households are only eligible for SHIP funds.

Income Limits: The maximum amounts that can be earned to qualify for a specific assistance category, based on family size (those living in the dwelling unit). Derived from a percentage of the median income for Broward County as determined by the Department of Housing and Urban Development.

Loan: Money borrowed that is generally repaid with interest or may be forgiven and is secured by a mortgage on the property.

Non-conforming Structure: A structure and/or land use that was lawfully established but does not conform to current land use, yard, height, or other requirements and conditions of the zoning ordinance.

Owner-Occupied: A housing unit intended for and occupied by a single household, where at least one of the occupants is the owner of the property.

Promissory Note: A written promise to repay a specified amount over a specified period of time.

Reverse Mortgage: The reverse mortgage is used by senior homeowners age 62 and older to convert the equity in their home into monthly streams of income and/or a line of credit to be repaid when they no longer occupy the home. A lending institution such as a mortgage lender, bank, credit union or savings and loan association funds the FHA-insured loan, commonly known as HECM.

Recipient: Receives federal funding directly from HUD; the City is the recipient who disburses funds to alleviate targeted needs in the community.

Rehabilitation: Repairs or improvements that are needed for safe and sanitary habitation, correction of code violations or building violations.

Second Mortgage: A mortgage that is junior or subordinate to a first mortgage.

Subordination: To place in a rank of lesser importance or to make one claim secondary to another.

Exhibit A - List of Income and Asset Types

Exhibit A: List of Income and Assets with Required Documentation

Income that must be reported and acceptable documentation (for each household member at least 18 years of age):

- Wages/Employment: 4-6 most recent and consecutive paystubs (2 complete months) OR Verification of Employment form completed and returned by employer (available upon request)
- Social Security (SS/SSI): Monthly benefit statement from the Social Security Administration for the current year; year-end tax forms are not acceptable
 - If notice of change of gross benefit is available, this must be included (example: end of year notice of Cost of Living Adjustment COLA)
- Retirement: Proof of gross income from the provider with the frequency that benefits are paid
- Child Support: Copy of Court Order for Child Support for each child; this must show the gross amount of benefits and the frequency it is ordered to be received
- Unemployment Benefits: Proof of gross income from the provider with the frequency that benefits are paid
- Public Assistance (does not include food stamps): Proof of gross income from the provider with the frequency that benefits are paid
- Pension/Annuities: Proof of gross income from the provider with the frequency that benefits are paid
- Military Service: Proof of gross income from the provider with the frequency that benefits are paid
- Income from a Business: two (2) most recent tax returns (Form 1040); if the business has been in existence for less than two (2) consecutive years then additional documentation may be required
- Alimony/Separation Payments: Copy of recorded Divorce Settlement Statement or other verifiable proof of gross income from the provider with the frequency that benefits are paid
- Veterans Administration Benefits: Proof of gross income from the provider with the frequency that benefits are paid
- Rental Income: Copies of recent rent checks, lease agreement and receipts for expenses, or IRS Schedule E along with the Verification of Rental Income form (available upon request)
- Other Income: includes lump sum payments or recurring/regular monetary contributions from any non-household member
- If any occupant 18 years and older receives NO income of ANY kind an Affidavit of Zero Income form must be requested and completed

Assets that must be reported and acceptable documentation (for each household member regardless of their age):

- Cash: this is cash that is not in a bank account
- Bank/Deposit Accounts (checking, saving, money market account, certificate of deposit, etc.): 6 most recent and complete bank statements (NOT transaction reports) for each open account for each household member (must include all pages) or a Verification of Asset on Deposit form (available upon request)
- Equity: most recent monthly or quarterly statement of cash value from each source
- Stocks: most recent monthly or quarterly statement of cash value from each stock account
- Retirement/Pension Account: most recent monthly or quarterly statement of cash value from each account
- Life Insurance: Most recent monthly or quarterly statement of cash value/net surrender value for each policy that has a cash value (whole, permanent, universal, etc. – does not include term policies)
- Personal Property: most recent tax receipt
- Lump Sums: this will depend on the source of the lump sum payment; if this applies to you, please request additional information from our office
- Deeds (additional property owned besides physical address): most recent tax receipt, copy of recorded deed to the property, and copy of most recent mortgage statement (if applicable)
- Other Assets

Exhibit B - LHAP



Exhibit B-TAMARAC
2022-2025LHAP.pdf

Exhibit C - Rehabilitation Standards



Exhibit C
-Rehabilitation Prop