

City of Fort Lauderdale



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2019-2020, 2020-2021, and 2021-2022

Approved by City Commission on April 2, 2019

Reviewed by FHFC on 08-12-2021

Amendment approved by City Commission on 10-5-2021

Technical Revision submitted to FHFC 6-29-2023 and approved by FHFC

Amendment reviewed by FHFC and approved on 4-24-2024

Amendment approved by City Commission on 06-04-2024

Table of Contents

Description	Page #
Section I, Program Details	3-6
Section II, Housing Strategies	6-12
A. Owner Occupied Rehabilitation	7
B. Demolition/Reconstruction	7-8
C. Purchase Assistance without Rehab	8-9
D. Disaster Strategy	9-10
E. Rapid Re-Housing	10-11
F. Rental Development	11-12
G. New Construction-Homeownership	12-13
H. Foreclosure Prevention	13-14
Section III, Incentive Strategies	14-15
A. Expedited Permitting	14
B. Ongoing Review Process	14
C. Affordable Housing Inventory List	14-15
D. Reduced Parking Requirements for Affordable Housing	15
E. Affordable Housing Trust Fund	15
Exhibits	16-30
A. Administrative Budget for each fiscal year covered in the Plan	16
B. Timeline for Estimated Encumbrance and Expenditure	17
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan	18-20
D. Signed LHAP Certification	21-22
E. Signed, dated, witnessed, or attested adopting resolution	23-24
F. Ordinance: (If changed from the original creating ordinance)	N/A

G. Interlocal Agreement	N/A
H. Subordination Policies for Housing Rehabilitation and Purchase Assistance	25-29

1. Program Details:

A. LG(s)

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

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2019-2020, 2020-2021, and 2021-2022

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

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

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

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

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

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan. Purchase Assistance Program Applications are processed on a first-qualified, first served basis through participating sub-recipient non-profit agencies.

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

1. A focused use of SHIP funds will be made to assist applicants in the target area of East of I-95, West of NW 9th Avenue, South of Sunrise and North of Broward.
2. Elderly and special needs persons.
3. Development of new and preservation of existing affordable rental housing throughout the City.

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 through City and HUD approved nonprofit agencies who administer the City’s First Time Homebuyer Program. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, and Foreclosure Counseling.

L. Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be calculated for any 12-month period beginning no earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

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

O. Monitoring and First Right of Refusal: In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county, or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance

whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

P. Administrative Budget: A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small county, 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	Percentage
City of Fort Lauderdale	Administration, fund tracking, completion of LHAP, Annual Report, Affordable Housing Incentive Plan; working with the AHAC Committee, advertising, outreach and pre-screening, applications and eligibility determination and other duties as required.	100%
Third Party Entity/Sub-recipient	NA	

R. Project Delivery Costs: The City of Fort Lauderdale project delivery costs up to \$1800.00 includes initial inspections, work write ups, cost estimates, construction progress inspections, appraisals, lead base test, surveys, and other construction activities. These fees will be included as part of the award/lien on the property.

S. Essential Service Personnel Definition: The City of Fort Lauderdale considers essential services as any person in need of affordable housing, who is a permanent employee of a company or organization located within the City of Fort Lauderdale and whose service is considered essential. This includes teachers, Community College and University employees, police and fire personnel, emergency services, health care personnel, skilled building trade personnel, hotel, motel restaurant and other tourism employees.

T. Describe efforts to incorporate Green Building and Energy Saving products and processes:

The City of Fort Lauderdale when economically feasible will incorporate the following Green Building initiatives:

1. Energy Star rated refrigerators and ceiling fans with light fixtures
2. Energy Star fluorescent light fixtures throughout units

3. High-efficiency air conditioning units with programmable thermostats
4. Well-insulated exterior walls and ceilings
5. Light colored roofing materials
6. Low/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
7. Light colored exterior paint
8. Utilization of environmentally friendly pesticides
9. High efficiency low flow and/or dual flushing toilet systems
10. Low-flow shower heads and faucets
11. Durable long-lasting asphalt roof shingles and light-colored reflective roofing material.
12. Utilization of recycled material for flooring, insulation, counter tops and concrete driveways.
13. New home construction shall require HVAC ducts to be in conditioned spaces.
14. Landscaping will utilize drought-tolerant native trees, shrubs and ground cover and will include the preservation of state-protected mature trees. Landscape material shall also be oriented to provide shade and minimal heat gain for new construction of single-family homes.
15. Energy efficient impact resistant windows, sealing of all accessible gaps, cracks, and holes in building envelopes.
16. Replacement Housing Projects will require contractors to recycle all metals to scrap yards.

U. Describe efforts to meet the 20% Special Needs set-aside: The city will partner with local social service agencies serving the designated special needs populations as defined in s. 420.0004.Florida Statutes, homeowner’s associations where special needs families live and non-profit agencies that administer the purchase assistance program to achieve the goal of the special needs set-aside. The goals will be met through the owner-occupied rehabilitation, demolition/reconstruction, and purchase assistance strategies.

Describe efforts to reduce homelessness: The city will work with homeless affiliated agencies serving the local homeless population primarily through rental assistance to place these individuals or families in rental or transitional housing for the purpose of providing a stable housing situation for twelve months.

Section II. LHAP Strategies:

A. Owner Occupied Rehabilitation	Code- 03
---	----------

a. Summary of Strategy: SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues including but not limited to electrical, plumbing, roofing, windows, ac/heating and structural items including emergency repair. SHIP funds may be used to pay any code liens, fines or violations not waived by the City and homeowner/flood insurance along with the associated housing counseling and temporary relocation.

b. Fiscal Years Covered: 2019-2020, 2020-2021 and 2021-2022

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

d. Maximum award: \$60,000.00

e. Terms

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 15 years
4. Forgiveness: Loan will be forgiven in full at the end of 15 years
5. Repayment. No repayment required if lien remains for 15 years
6. Default: Loan becomes due and payable upon sale, lease, rent or transfer of title, abandonment, and owner's death. Loan may be assumed by SHIP eligible heir if the homeowner dies.

f. Recipient Selection Criteria: Applicants will be served based on a first-qualified, first-served basis with the priorities for Special Needs, Elderly (62 or older), and code and building violations.

g. Sponsor Selection Criteria: N/A

h. Additional Information: All work will be performed by the contractors on the City approved Rehabilitation Contractor's List.
Loan subordinations will be subject to the terms and conditions as approved by the City Commission In Resolution 00-175. Exhibit H.

B. Demolition/Reconstruction	Code-04
-------------------------------------	---------

a. Summary of Strategy: SHIP funds will be awarded to assist households when the cost of repairing the home exceeds fifty (50) percent of the current property assessed value based on an evaluation of the total repair cost.

b. Fiscal Years Covered: 2019-2020, 2020-2021 and 2021-2022

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

d. Maximum award: Up to \$205,000.00

e. Terms

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 15 years

4. Forgiveness: Loan will be forgiven in full at the end of 15 years.
 5. Repayment: No repayment required as long as loan is in good standing.
 6. Default: Loan becomes due and payable upon sale, lease, rent or transfer of title, abandonment, and owner's death. Loan may be assumed by SHIP eligible heir if the homeowner dies.
- f. Recipient Selection Criteria: Applicants will be served based on a first-qualified, first-served basis with the first priority for the elderly (62 or older) households and families within our target areas (East of I-95, West of NW 9th Avenue, South of Sunrise and North of Broward)
- g. Sponsor Selection Criteria: NA
- h. Additional Information: All work will be performed by the contractors on the City's Approved Rehabilitation Contractor's List and will be awarded to the lowest bidder. City will assist applicant with outstanding first mortgage with letter of approval from 1st mortgage holder. City will not subordinate to any reverse type of mortgage. Loan subordinations will be subject to the terms and conditions as approved by the City Commission in Resolution 00-175. Exhibit H. Mobile Homes and Manufactured Housing will not qualify for assistance.

C. Purchase Assistance without Rehab	Code-02
---	---------

a. Summary of Strategy: SHIP funds will be awarded for down payment assistance, closing cost Assistance, and/or principal reductions to eligible first-time homebuyer households to purchase a newly constructed or existing home including but not limited to single family townhouse, condominiums, villas, or community land trust properties. A newly constructed home must have received a certificate of occupancy within the last twelve months. A first-time homebuyer is an individual who meets any one of the following criteria: an individual who has had no ownership in a principal residence during the 3- year period ending on the date of the purchase of the property. This includes a spouse (if either meets the above test, they are considered a first-time homebuyer); a single parent who has only owned with a spouse while married, an individual who is displaced homemaker and has only owned with a spouse, an individual who only owned with a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations, or an individual who has only owned 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.

- b. Fiscal Years Covered: 2019-2020, 2020-2021 and 2021-2022
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: Up to \$75,000.00
- 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: Loan will be forgiven in full at the end of 15 years
 5. Repayment: No repayment required as long as the loan is in good standing.

6. Default: Loan becomes due and payable upon sale, lease, rent or transfer of title, Abandonment and owner's death.

f. Recipient Selection Criteria: Applicants will be served based on a first qualified, first served basis. Applicants must:

1. Receive a commitment from a first mortgage lender licensed under Part III of Chapter 494, Florida Statutes. All first mortgage lenders shall be an institutional First Mortgage Lender (IFML).
2. Meet the definition of a First Time Homebuyer as described above.
3. Receive a two-year Certificate of Housing Counseling from a HUD certified agency. This certification is required prior to application.
4. Have an inspection by licensed home property inspection company including termite and roof inspections.
5. Property must pass inspection by City Staff before purchase.
6. All program funds must be used to pay closing costs, down payment, or principal reductions and must not be used for debt consolidation or cash-out to applicant.

g. Sponsor Selection Criteria: N/A

h. Additional Information: All applicants must contribute a minimum of \$1,000.00 towards the home purchase. Mobile homes and manufactured housing will not qualify for assistance.

Loan subordinations will be subject to the terms and conditions as approved by the City Commission in Resolution 07-128. Exhibit H.

D. Disaster Repair	Code-05
---------------------------	---------

a. Summary: The Disaster Strategy provides assistance to households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

- (a) Purchase of emergency supplies for eligible households to weatherproof of damaged homes.
- (b) interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable.
- (c) construction of wells or repair of existing wells where public water is not available.
- (d) payment of insurance deductibles for rehabilitation of homes covered under Homeowner's insurance policies.
- (e) security deposit for eligible recipients that have been displaced from their homes due to disaster.
- (f) rental assistance for eligible recipients that have been displaced from their homes Due to disaster.
- (g) Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster.
- (h) other activities as proposed by the counties and eligible municipalities and approved by Florida Housing and incorporated into the LHAP.

- b. Fiscal Years Covered: 2019-2020, 2020-2021 and 2021-2022
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$10,000
- e. Terms (all six items must be completed or "N/A"):
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant.
 2. Interest Rate: 0%
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for the elderly (62 or older) and Special Needs households.
- g. Sponsor Selection Criteria: NA
- h. Additional Information: If homeowner is insured, proceeds from the insurance must be used first before SHIP funds, except for the payment of the deductible.

E. Rapid Re-Housing	Code-26
----------------------------	---------

a. Summary: Funds will be awarded to renter households that are in need of assistance for rental subsidies for up to 12 months include security and utility deposit assistance. To be eligible for rental subsidies, the household receiving assistance must include at least one adult who is a person with special needs as defined in S.420.0004(13) or homeless as defined in S.420.621.

Provide housing relocation and stabilization services and short (up to three months) and/ or medium (four to six months) term rental assistance as long as the assistance does not exceed the maximum award amount of \$5000 per household, as necessary to help individuals living in shelters or in places not meant for human habitation move as quickly as possible into permanent housing and achieve stability in that housing. Eligible costs may also include utilities, rental application fees, first and last month's rent and repayments.

- b. Fiscal Years Covered: 2019-2020, 2020-2021 and 2021-2022
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$5,000
- e. Terms :
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a 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 Selection Criteria: Applicants who are homeless or at risk of homelessness (i.e., seeking eviction prevention) will be referred by the local Continuum of Care Coordinated (CoC) Entry System, and be assist on a first –qualified, first-served basis. Applicants with one or more special needs household members may apply directly or may be referred by a special needs service provider. If an applicant comes directly in, not through the CoC they will be referred back to the CoC for evaluation.
- g. Sponsor/Sub-recipient Selection Criteria: The City will administer this program through a sub-recipient agency. The eligible agency will be required to contractually commit and comply with all SHIP Program requirements. The agency will have experience managing similar programs, background information on many applicants (e.g., through the Homeless Management Information System), and capacity to provide housing stability counseling.
- h. Additional Information:

This strategy to follow City of Fort Lauderdale’s Rapid-Rehousing Policies and Procedures. Recipients of assistance must go through an assessment to determine likelihood of housing sustainability and stabilization once the assistance period runs out. Assistance will be limited to a one-time grant

F. Rental Development	Code-14,21
------------------------------	------------

a. Summary: Funds will be awarded to developers of new or rehabilitated affordable rental units that are awarded construction financing through other state or federal housing programs to construct or rehabilitate affordable rental units. This funding is intended to be used as gap financing required for the project.

- b. Fiscal Years Covered: 2019-2020, 2020-2021 and 2021-2022
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$50,000 per unit
- e. Developer Terms (all six items must be completed or “N/A”):
 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded note and mortgage.
 2. Interest Rate: 0 %
 3. Years in loan term: a minimum of 15 years
 4. Forgiveness: N/A
 5. Repayment: Loan is due and payable at the end of the term unless renegotiated by the City to extend the affordability in accordance with affordability period of other funding sources that are providing compliance monitoring.
 6. Default: If the developer is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
- f. Eligible Applicant Selection Criteria: All applicants for residence in a SHIP-assisted unit must meet income qualifications of the program as determined and reported by the developer’s management company for the development.

- g. **Developer Selection Criteria:** Developers will apply to the city through an RFQ process that is open year round. The RFQ will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site (or contract for sale), proof of ability to proceed once all funding is closed, a housing unit design plan that meets with the City’s housing element in the Comprehensive Plan. Ability to leverage other financing resources to complete the project.

The city reserves the right to select developments that meet all the above requirements and:

- (1) Are in areas of immediate need due to lack of available units.
- (2) Proposed to preserve and improve existing units.
- (3) All funding awards will be subject to closing on other funding sources.

- h. **Additional Information:** Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units for fifteen years.

G. New Construction-Home Ownership	Code-10
---	---------

a. **Summary:** SHIP funds will be awarded to eligible housing developers including non-profits, City certified Community Housing Development Organizations (CHDOs) or for-profits for acquisition, infrastructure, and construction costs associated with producing affordable housing.

- b. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022
- c. **Income Categories to be served:** Very low, low, and moderate and households up to 140% of AMI
- d. **Maximum award:** Up to \$75,000 per multi-family homeownership unit and up to \$100,000 per single family property.
- e. **Terms:**
 - 1. **Repayment loan/deferred loan/grant:**
 - a. **Developer:** A deferred payment construction lien will be placed on the property during construction and released upon sale of the home to an eligible SHIP client.
 - b. **Homebuyer:** A deferred payment loan secured by a mortgage and note
 - 2. **Interest Rate:** 0% Homebuyer, 0% not-for profit developer, 1% for-profit developer, CHDO 0%
 - 3. **Years in loan term:** Homebuyer :15 years, Developer: not to exceed three years
 - 4. **Forgiveness:** Developer: N/A; Homebuyer: Loan will be forgiven at the end of 15 years.
 - 5. **Repayment:** Homebuyer: None required as long as the loan is in good standing Developer will repay funds upon sale to an eligible homebuyer minus developer fee.
 - 6. **Default:** If developer does not successfully construct and sell to an eligible buyer within 3 years of the date of recorded mortgage agreement City will recapture the subsidy.
- f. **Recipient/Tenant Selection Criteria:** Eligible persons earning up to 140% of the area median income on a first come first qualified first served basis pending funding availability.
- g. **Sponsor Selection Criteria:** Eligible affordable housing developers will apply to the City through a Request Funding Qualification (RFQ) process. The City may award directly to a certified CHDO without an RFQ or RFP Process. Eligible developer must have experience in constructing ,selling affordable housing, financial capacity ,effective project management system, provide a design that meets the City’s housing element in the Comprehensive Plan and provide an eligible purchase assistance

client.

- h. Additional Information: Developers will be required to comply with SHIP Program requirements and serve income eligible applicants participating in the Purchase Assistance without Rehab Strategy.

H. <u>Foreclosure Prevention</u>	Code-7
----------------------------------	--------

a. Summary: This Strategy will provide funding to homeowners to avoid foreclosure and retain their homes. This is a one-time (lifetime) per household assistance strategy. Eligible expenses include delinquent mortgage payments (principal, interest, taxes and insurance), attorney's fees, late fees and other customary fees. Housing Counseling will be required.

b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022

c. Income Categories to be served: Very low, low, and moderate and households up to 140% of AMI

d. Maximum award: \$30,000

e. Terms:

7. Repayment loan/deferred loan/grant: Deferred Loan secured by a note and mortgage

8. Interest Rate: 0%

9. Years in loan term: 5 years

10. Forgiveness: Developer: Forgiven at end of 5 years

11. Repayment: None as long as the loan is in good standing

12. Default: The deferred payment will become immediately due and payable to the City of Fort Lauderdale if:

- a. Homeowner sells, transfers or disposed of the property by any means, including: Bankruptcy, or foreclosure
- b. Homeowner dies or if married, the survivor dies
- c. Homeowner refinances their first mortgage
- d. Homeowner obtains a reverse mortgage
- e. Homeowner fails to continuously occupy the home
- f. The unit is leased/rented.

f. Recipient/Tenant Selection Criteria:

1. Eligible persons earning up to 140% of the area median

income on a first come first qualified first served basis pending funding availability.

2. Completion of foreclosure counseling through HUD approved counseling agency.

3. Foreclosure applicants must show that the nonpayment of their mortgage is not through their own doing:
Eligible reasons are:

- a. Loss of employment
- b. Medical expenses
- c. Death in the family
- d. Divorce or separation
- e. Critical illness
- f. Other reasons as approved the City on a case-by-case basis

- g. Home repair bills
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 1. If dwelling is refinanced, SHIP loan is due in full immediately.
 2. Applicant must show ability to make future mortgage payments.
 3. Foreclosure amount cannot exceeds maximum award of \$30,000.

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

- A. Name of the Strategy: **Expedited Permitting**
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Ordinance C-98-64 was adopted on December 8, 1998, to provide for an expedited permitting process to assist developers of affordable housing in getting through the development review process. The City has identified a staff person as the expeditor that will have the responsibility for expediting applications.

Developers and Contractors can access this incentive by advising the Building Division that they are constructing affordable housing as the time of applying for a building permit. If the Developer or Contractor is working with the Housing & Community Development Division (HCD), HCD staff will assist them to get their permit 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.

The City of Fort Lauderdale’s Housing and Community Development (HCD) Division works closely with the Urban Design & Planning Division (UDP) regarding any proposed changes that will impact the cost of housing. UDP attends various County review boards meetings for recommendations on changes that would impact the cost of housing being discussed and provides updates to HCD and other City Staff.

- C. Name of the Strategy: **Affordable Housing Inventory List**
The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

Beginning in 2007 and every 3 years thereafter an inventory list shall be prepared of all real property within the city to which the City holds fee simple title that is appropriate for use as affordable housing per the Disposition of Municipal Property for Affordable Housing Law, Florida Statute 166.0451. Per the Statute, the real property on the inventory list may be offered for sale and proceeds may be used for the development of affordable housing or property may be sold with restrictions that require development of the property as permanent

affordable housing, or may be donated to a non-profit housing organization for the construction of permanent affordable housing.

However, the City Charter does not permit the City to donate land for affordable housing except to a public body for public purpose. City owned lots must be disposed of through a competitive process which requires publication and acceptance of the best offer.

D. Name of the Strategy: **Reduced Parking Requirements for Affordable Housing**

Created a standard parking requirement for affordable housing units, permit parking reductions for affordable housing developments to provide a review process for affordable housing parking reductions application, and to simplify the parking reduction process for affordable housing developments.

Section 47.20 of Ordinance No. C-18-45 was amended on December 18, 2018, to provide a standard parking ratio for affordable housing units. The parking ratio will be one (1) parking space per dwelling unit. An affordable housing development parking may request a parking reduction in any zoning district that permits residential development. Affordable housing developments will be allowed to count on-street parking toward its parking requirements. This will ensure that the on-street parking is an asset to the surrounding community by providing improved parking and pedestrian conditions.

E. Name of the Strategy: **Affordable Housing Trust Fund**

Created an ongoing funding to support creation and preservation of affordable housing.

Established January 4, 2017, and amended on September 25, 2018, to create incentives to encourage and stimulate a mixture of affordable housing units in Fort Lauderdale. One hundred of the net proceed of the sale of all city owned residential surplus lots and fifteen (15%) of the net proceeds of non-residential properties shall fund the trust.-Ordinance No. C-16-30.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed, or attested adopting resolution.
- F. Ordinance: (If changed from the original creating ordinance). NA
- G. Interlocal Agreement. NA
- H. Subordination Policies for Housing Rehabilitation & Purchase Assistance

	Exhibit A (2019)
Fort Lauderdale	
Fiscal Year: 2019-2020	
Estimated SHIP Funds for Fiscal Year:	\$234,978
Salaries and Benefits	\$15,000.00
Office Supplies and Equipment	\$5,000
Travel Per diem Workshops, etc.	\$2,497.80
Advertising	\$1,000.00
Other*	\$
Total	\$23,497.80
Admin %	10.00%
	OK
Fiscal Year 2020-2021	
Estimated SHIP Funds for Fiscal Year:	00.00
Salaries and Benefits	00.00
Office Supplies and Equipment	00.00
Travel Per diem Workshops, etc.	00.00
Advertising	00.00
Other*	00.00
Total	00.00
Admin %	00.00
	OK
Fiscal Year 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$1,251,351.00
Salaries and Benefits	\$116,135.10
Office Supplies and Equipment	\$5,000.00
Travel Per diem Workshops, etc.	\$2500.00
Advertising	\$1500.00
Other*	\$
Total	\$125,135.10
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.

**Exhibit B
Timeline for SHIP Expenditures**

Fort Lauderdale affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	1 st Year AR	2 nd Year AR	Closeout AR
2019-2020	6/30/2021	6/30/2022	9/15/2020	9/15/2021	9/15/2022
2020-2021	6/30/2022	6/30/2023	9/15/2021	9/15/2022	9/15/2023
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024

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

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1 st Year AR Not Submitted	2 nd Year AR Not Submitted	Closeout AR Not Submitted
2019-2020	3/30/2021	3/30/2022	6/15/2020	6/15/2021	6/15/2022
2020-2021	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023
2021-2022	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terry.auringer@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 of how/when the money will be expended.

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

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government's LHAP being submitted. Local governments receiving the minimum or less allocation is not required to report.

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2021-2022**

Name of Local Government: **City of Fort Lauderdale**

Estimated Funds (Anticipated allocation only): **\$1,294,211.00**

Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	5	\$60,000	3	\$60,000		\$60,000		\$0.00	\$627,380.19	8
2	Purchase Assistance without Rehab	No		\$75,000		\$75,000		\$75,000	\$0.00	\$0.00	\$0.00	0
4	Demolition/Reconstruction	Yes		\$60,000		\$60,000		\$60,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Repair/Mitigation Strategy	Yes		\$10,000		\$10,000		\$10,000	\$0.00	\$0.00	\$0.00	0
6	New Construction-Homeownership	Yes	0	\$100,000	3	\$100,000	0	\$100,000	\$300,000.00	\$0.00	\$300,000.00	3
7	Foreclosure Prevention	No	3	\$30,000		\$30,000	2	\$30,000		\$150,000.00	\$150,000.00	5
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		8		6		2		\$300,000.00	\$150,000.00	\$1,077,380.19	16

Purchase Price Limits: **New \$ 317,647 Existing \$ 317,647**

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
14,21	Rental Development	Yes	1	\$50,000		\$50,000		\$50,000	\$21,695.75	\$0.00	\$21,695.71	1
26	Rapid Re-Housing	No	13	\$5,000	1	\$5,000		\$5,000	\$0.00	\$70,000.00	\$70,000.00	14
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		14		1		0		\$21,695.75	\$70,000.00	\$91,695.71	15

Administration Fees **\$ 125,135 10% OK**

Home Ownership Counseling **\$ -**

Total All Funds \$ 1,294,211.00 OK

Set-Asides

Percentage Construction/Rehab (75% requirement)	90.0%	OK
Homeownership % (65% requirement)	90.0%	OK
Rental Restriction (25%)	0.0%	OK
Very-Low Income (30% requirement)	\$105,740.50 50.0%	OK
Low Income (30% requirement)	\$105,740.50 50.0%	OK
Moderate Income	\$ 60,000 0.0%	OK

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Fort Lauderdale

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 Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

CAM # 24-0485
Exhibit 3
Page 1 of 2

- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink 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).

Witness Zachary Sablas Duran

Dean J. Tranalis
Dean J. Tranalis, Mayor

Witness Rebecca McClam

Susan Grant
Susan Grant, Acting City Manager

Date

OR

David R. Solomon
Attest: David R. Solomon, City Clerk



(Seal)

RESOLUTION NO. 24-108

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF FORT LAUDERDALE, FLORIDA, AMENDING THE LOCAL HOUSING ASSISTANCE PLAN TO ADD A FORECLOSURE PREVENTION STRATEGY FOR FISCAL YEARS 2019/2020, 2020/2021 AND 2021/2022 PURSUANT TO THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM; DELEGATING AUTHORITY TO THE CITY MANAGER TO EXECUTE ANY AND ALL RELATED DOCUMENTS; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the City Commission of the City of Fort Lauderdale, Florida ("City Commission") adopted Ordinance No. C-93-20 on February 18, 1993, which created a Local Housing Assistance Trust Fund, established a Local Housing Partnership, and established a Local Housing Assistance Program to participate in the State Housing Initiatives Partnership Program ("SHIP"), which said Program provides funds for affordable housing programs; and

WHEREAS, the Local Housing Assistance Plan ("LHAP") is a three-year plan that provides guidelines as to how SHIP funds should be allocated to preserve and create affordable housing; and

WHEREAS, the 2019-2022 LHAP was approved on April 2, 2019, and amended October 5, 2021; and

WHEREAS, the City is required to submit and receive approval of its LHAP and amendments thereto, as provided in Rule 67.37.006, Florida Administrative Code; and

WHEREAS, City staff proposes the addition of a new Foreclosure Prevention Strategy to provide funding to homeowners in distress and in jeopardy of losing their homes; and

WHEREAS, the amended LHAP is attached as Exhibit 1 to CAM 24-0485.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF FORT LAUDERDALE, FLORIDA:

SECTION 1. That the foregoing recitals are true and correct and incorporated herein by reference.

SECTION 2. That the City Commission hereby adopts the amended 2019-2022, City of Fort Lauderdale, State Housing Initiatives Partnership (SHIP) Program Local Housing Assistance Plan (LHAP) to add a Foreclosure Prevention Strategy. A copy of the amended LHAP is on file with

24-108

the City Clerk of the City of Fort Lauderdale and identified as Exhibit 1 to Commission Agenda Memorandum No. 24-0485.

SECTION 3. That City staff is hereby directed to timely submit the amended 2019-2022 Local Housing Assistance Plan, as required by Rule 67.37.006, of the Florida Administrative Code.

SECTION 4. That the City Manager is hereby authorized to execute all documents necessary or incidental to receive and administer the State Housing Initiatives Partnership Program.

SECTION 5. That the office of the City Attorney shall review and approve as to form all documents prior to their execution by City officials.

SECTION 6. That this resolution shall take effect immediately upon its adoption.

ADOPTED this 4th day of June, 2024.



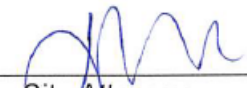
Mayor
DEAN J. TRANTALIS

ATTEST:



City Clerk
DAVID R. SOLOMAN

APPROVED AS TO FORM
AND CORRECTNESS:



City Attorney
THOMAS J. ANSBRO

Dean J. Trantalis	<u>Yea</u>
John C. Herbst	<u>Yea</u>
Steven Glassman	<u>Yea</u>
Pamela Beasley-Pittman	<u>Yea</u>
Warren Sturman	<u>Yea</u>

RESOLUTION NO. 00-175

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF FORT LAUDERDALE, FLORIDA, ESTABLISHING THE CRITERIA UNDER WHICH AUTHORITY MAY BE DELEGATED TO THE PROPER CITY OFFICIALS TO EXECUTE LOAN SUBORDINATION AGREEMENTS FOR THE CITY OF FORT LAUDERDALE'S PURCHASE ASSISTANCE AND HOUSING REHABILITATION PROGRAMS.

WHEREAS, the City Commission of City, at its meeting of December 7, 1993 authorized the implementation of the City of Fort Lauderdale Purchase Assistance Program; and

WHEREAS, the Purchase Assistance Program provides very low and low income first time home buyers financial assistance in the form of funds for down payment or closing costs to aid in the purchase of a home in the City of Fort Lauderdale; and

WHEREAS, the City Commission of City, at its meeting of May 1, 1990, established the guidelines for the City of Fort Lauderdale Owner Occupied Rehabilitation Housing Program; and

WHEREAS, the Owner Occupied Rehabilitation Housing Program provides financial assistance to low income families which allows them to bring their homes up to minimum housing standards; and

WHEREAS, property owners from time to time desire to refinance their existing loan on a property established under one of the Housing Programs mentioned herein; and

WHEREAS, City staff would like to process loan subordination requests and subsequent agreements in a timely and efficient manner by allowing the proper city officials to execute same; and

00-175

WHEREAS, pursuant to City of Fort Lauderdale Charter Section 4.01(b) the City Commission of City, may delegate the authority to execute an agreement under which the City assumes liability; and

WHEREAS, certain guidelines shall be established under which loan subordination agreements may be executed by the proper city officials without review by the City Commission of City;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF FORT LAUDERDALE, FLORIDA:


SECTION 1: That the proper city officials of the City of Fort Lauderdale shall have the authority to execute Loan Subordination Agreements under the City of Fort Lauderdale Purchase Assistance and Housing Rehabilitation Programs if the following criteria are met:

- (a) At least one year has elapsed form the date of closing on the City of Fort Lauderdale's loan.
- (b) At least two years have elapsed from the date of the last subordination, if applicable.
- (c) Subordination must be to a mortgage lien with an interest rate at least 2 percentage points lower than the mortgage debt being refinanced and at least 51 percent of cash received by the property owner, if any, will be utilized to improve the subject property.
- (d) Combined loans to value ratio must not exceed 95%.

(e) Subordination may be granted to mortgage lenders licensed under Part III of Chapter 494, Florida Statutes.


SECTION 2. Authority for execution of a Loan Subordination Agreement not falling within the criteria listed above would require City Commission approval.

ADOPTED this the 12th day of December, 2000.



Mayor
JIM NAUGLE

ATTEST:



City Clerk
LUCY MASLIAH

L:\COMM2000\RESOS\DEC12\00-175.WPD

00-175

RESOLUTION NO. 07-128

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF FORT LAUDERDALE, FLORIDA, DELEGATING TO THE CITY MANAGER THE AUTHORITY TO EXECUTE MORTGAGE SUBORDINATIONS UNDER CERTAIN CIRCUMSTANCES FOR MORTGAGES GIVEN TO THE CITY BY PARTICIPANTS IN THE CITY'S PURCHASE ASSISTANCE PROGRAM.

WHEREAS, the City Commission of City, at its meeting of 1 authorized the implementation of the City of Fort Lauderdale Purchase Assista

WHEREAS, the City's Purchase Assistance Program provides income first-time home-buyers financial assistance in the form of funds for down costs to aid in the purchase of a home in Fort Lauderdale; and

WHEREAS, by adopting Resolution 00-175 the City Commis Loan Subordination Policy that allows participants in the City's Purchase Assis Rehabilitation Programs to subordinate the City's mortgage to certain mortga

WHEREAS, City staff would like to expand the City's Loan Sub include first-time home buyers who receive short-term construction loans that d become mortgage loans;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COM CITY OF FORT LAUDERDALE, FLORIDA:

SECTION 1. That the authority to execute construction loan subordinations taken from participants in the Purchase Assistance Program is delegated to the all of the below-listed criteria are present:

- (a) The combined loan to value ratio does not exceed 95%.

RESOLUTION NO. 07-128

- (d) The interest rate of the mortgage is no more than two higher than the interest rate of the construction loan refinanced.
- (e) The loan term is not greater than thirty years.
- (f) The mortgage is a fixed rate mortgage.
- (g) The property is insured against hazard, flood, and wind sufficient to cover each lender's interests, including the
- (h) The annual property tax and property insurance payable for the life of the mortgage.

SECTION 2. Authority for execution of a Loan Subordination Agreement criteria listed above requires City Commission approval.

SECTION 3. That the office of the City Attorney shall review and approve documents prior to their execution by City officials.

ADOPTED this the 19th day of June, 2007.



Mayor
JIM NAUGLE

ATTEST:

