

# **CITY OF MIRAMAR**

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

### **FISCAL YEARS COVERED**

**2013/2014, 2014/2015, 2015/2016**

**Adopted: April 3, 2013**

**Resolution: 13-76**

**Table of Contents**

I. PROGRAM DESCRIPTION:..... - 1 -

II. LHAP HOUSING STRATEGIES:..... - 9 -

III. LHAP INCENTIVE STRATEGIES ..... - 30 -

**I. PROGRAM DESCRIPTION:**

A. Name of the participating local government and Interlocal if Applicable:

CITY OF MIRAMAR

Interlocal : Yes \_\_\_\_\_ No X\_\_\_\_\_

Name of participating local government(s) in the Interlocal Agreement;

\_\_\_\_\_N/A\_\_\_\_\_

B. Purpose of the program:

The City of Miramar’s overall goal for its Local Housing Assistance Plan (LHAP) is to meet the housing needs of very low to moderate income households, expand production of and preserve affordable housing. The purpose of the plan is also to further the elements of the City’s comprehensive plan specific to affordable housing.

The SHIP Program mandates that 65% of funded activities must go to homeowner related activities and 75% must go to construction related activities. The remaining available funds, minus program administration may go toward rental activities.

In the LHAP, 30% of SHIP funding is set-aside for households at 50% (very low) or lower than the area median income and additional 30% is set aside for households at 51% to 80% (low income) of the area median income. Up to 30% of SHIP funds will be set aside for those households at 81% to 120 % (moderate income) of the area median income. The LHAP will also track those households that are assisted and who are at 30%(extremely low income) or lower than the area median income.

The following homeownership strategies outlined in the City’s Local Housing Assistance Plan include:

- Housing Rehabilitation (Repair)
- Purchase Assistance (Inclusive of Rehabilitation)
- Foreclosure Prevention
- Acquisition/Rehab or New Construction for Homeownership

The following rental strategies are outlined in the City’s Local Housing Assistance Plan

- Rental Deposit Program/Eviction Protection
- Acquisition/Rehab or New Construction for Multi-Family Rental and Transitional

C. Fiscal years covered by the Plan:

2013/2014  
 2014/2015  
 2015/2016

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37 Florida Administrative Code. The SHIP Program does further the housing element of the local government Comprehensive Plan. Cities and Counties must be in compliance with these applicable statutes and rules.

E. Local Housing Partnership

The SHIP Program encourages building active partnerships. The City of Miramar will continue to build and strengthen partnerships with lenders and other financial institutions, builders, and developers, real estate professionals, employers, counseling and educational providers, non-profit organizations, Broward's Continuum of Care (CoC), any other advocate for low-income persons and community development groups.

F. Leveraging:

The City of Miramar Local Housing Assistance 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 a local match to obtain federal housing grants or programs.

The City intends to leverage funds with Community Development Block Grant (CDBG) and HOME Investment Partnership dollars it receives as a member of the Broward County Home Consortium. Other resources, such as SAIL, HOP, Local Income Housing Tax Credit, CWHIP, County, State and Local Bond, and Private Resources may be leveraged as well.

When funds are leveraged, there is different eligibility requirements, the most restrictive requirements will apply. If funds are leveraged with a source that is silent on an issue, then the source with a policy on the issue will be followed.

G. Public Input

Public input for the completion of the LHAP was solicited in combination with the development of the City's 5 Year Consolidated Plan, which addresses housing needs. The notice was published in a newspaper with general circulation. When no waiting list exists, the City will publish a Notice of Funding Availability. The LHAP was also presented to the City Commission, with public hearing, prior to adoption. If the City's LHAP needs amending, the City will utilize the strategies above and may seek additional methods of obtaining public input

through methods outlined in its adopted Consolidated Plan Citizen Participation Plan.

H. Advertising and Outreach

The City of Miramar or its administrative representative shall advertise the Notice of Funding Availability in a newspaper of general circulation and periodicals. The City may conduct additional advertising and outreach as outlined in its adopted Consolidated Plan and Citizen Participation Plan. If funding is not available due to a waiting list, no notice of funding will be necessary or published by the City.

To ensure that information about programs reaches the communities in which they are targeted for, the City will conduct outreach in the form of homeownership fairs, attendance at community meetings, direct mail, and any other method that is deemed effective.

I. Discrimination

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing. The City's housing programs affirmatively further fair housing.

J. Support Services and Counseling

Support services are available from various sources. Available support services may include but are not limited to:

- Homeownership Counseling (Pre, Post and Green Housing),
- Budget/Credit Counseling,
- Construction Services Home Inspections and Work Specifications for Rehabilitation/Barrier Free-Accessibility Modifications
- Tenant Counseling

K. Purchase Price Limits

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

Any assistance that is provided to a private or non-profit developer will be expected to demonstrate that the project(s) are affordable to low and moderate income households, meaning that no more than 30% of the household's income should go towards housing

related expenses. Developer assisted projects that demonstrate affordability to low and moderate income households, using the definition above, will be considered for SHIP funding assistance. These projects shall receive priority consideration for funding.

The purchase price limit that is established by the U.S. Treasury Department is not to be misconstrued as the target price for affordable housing in the City of Miramar. One of the objectives of the City's housing program is not to develop policies that concentrate income groups within the City into one area. Raising the limits promotes housing choices for purchase assistance applicants, promotes mixed-income communities and provides an opportunity to assist more owner-occupied households in areas where assessed housing values have greatly appreciated but residents still fall into very low, low and moderate income categories based on income data provided by the Federal government.

The methodology used is:

- Independent Study (copy attached)
- U.S. Treasury Department
- Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts

**L. Income Limits, Rent Limits and Affordability:**

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. 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.

**M. Welfare Transition Program**

Should an eligible sponsor be used, the City of Miramar has developed a qualification system and selection criteria for applications for awards to eligible sponsors, 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.

**N. Monitoring and First Right of Refusal**

In the case of rental housing, the staff or entity that has administrative authority for implementing the Local Housing Assistance Plan which may assist rental developments shall annually monitor and determine tenant eligibility. To the extent another governmental entity provides the same 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 \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored for at least annually for 15 years or the term of assistance which ever 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.

All strategies will be monitored annually for effectiveness and timely encumbrance and expenditure of funds to determine if the City's Local Housing Assistance Plan needs to be amended to create more effective housing strategies or if funds need to be reallocated.

**O. Administrative Budget:**

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as Exhibit A. These are presented on an annual basis for each State fiscal year submitted.

The City of Miramar finds that the monies deposited in the local housing assistance trust fund shall be used 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% 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.”

The applicable local jurisdiction has adopted the above findings in the attached resolution, Exhibit E.

**P. PROGRAM ADMINISTRATION:**

The City of Miramar contracts out the services for the administration of the City's SHIP Program to a consultant who demonstrates knowledge and experience in administering the SHIP Program. The contract was awarded through a Request for Proposals/Competitive Process in accordance with the City's procurement policies. The City's Consultant's are responsible for the following (as outlined in Contract):

- Preparation of Local Housing Assistance Plan Including Assisting ED& R Department with the Development and Revision of Strategies.
- Implementation of Local Housing Assistance Plan Strategies.
- Facilitate the Selection and Monitoring of Sponsors and Counseling Services
- Maintain SHIP Tracking Report
- Reconcile SHIP Tracking with Finance
- Authorize Payments for SHIP Expenditure
- Conduct Marketing and Outreach of Programs
- Preparation of SHIP Annual Reports

**Q. Essential Service Personnel:**

The City of Miramar defines essential services personnel as any person in need of affordable housing who is a permanent employee (excluding temporary and on-call employees) of a company or organization located within Broward County, which falls into one of the following sectors or codes as defined within the North American Industry Classification System (NAICS), published by the U.S. Department of Labor:

Sector 61: Education Services  
Sector 62: Health Care and Social Assistance  
Section 72: Accommodation and Food Services  
Sector 81: Other Services (Except Public Administration)  
Code 485: Transit and Ground Passenger Transportation  
Code 922: Justice, public order, and safety activities

The City may develop strategies specifically for essential services personnel or undertake projects that are targeted to essential services personnel.

**R. Green Initiatives**

In accordance with Section 420.9075(3)(d) F.S., the City will incorporate the following green initiatives into rehabilitation and new construction activities where cost feasible.

Energy conservation



- Energy star qualified appliances – refrigerators, stoves, water heaters,
- Ceiling fans in living and bedrooms.
- Motion sensors light switches
- Cool roofing – single polymer cover or elastomeric coating
- Programmable thermostat

#### Water conservation

- WaterSense Faucets
- WaterSense Toilets
- WaterSense Shower heads (when available, projected 2011)

#### Healthy environment

- Green Label Certified Floor coverings
- Mold/Lead/Asbestos Removal

#### Durability

- Extended warranty items
- Quality standards for materials

#### Access & transportation

- New construction projects that is accessible by public transportation.

#### Special Housing Needs

In accordance with **Section 420.9075(1)(a), F.S.**, the City will address the following special needs where cost feasible

#### Elderly (Households 62 years of age or older)

Safety oriented- visual/texture cues to indicate stairs, redundant visual and audio alarms  
Equitable use – Altering existing structures to make them more user friendly, i.e., adapting sidewalks and stairs to be wheelchair accessible  
Low physical effort – adapting home to make it physically easier for client to achieve daily tasks, i.e. lighter doors (fiberglass instead of steel), impact glass instead of panel shutters.

#### Persons with disabilities

Accessibility related rehab – Rehabilitation projects to make homes more accessible for persons with disabilities.  
Approach and Use – Modifying homes so that all items are appropriate size and space is provided to access regardless of clients size, posture, or mobility.

#### Homeless

The City will continue to work with the County Continuum of Care (CoC)

Youth Aging Out of Foster Care

In accordance with SHIP rule 67-37.002(21) the City will include Youth Aging out of Foster Care as a special needs group to receive priority assistance.

## II. LHAP HOUSING STRATEGIES:

Provide Description:

### A. Name of the Strategy: **HOUSING REHABILITATION (MINOR)**

- a. Summary of the Strategy:** The Owner-Occupied Housing Rehabilitation Program is designed to assist owner-occupied residential properties. Eligible properties include, single family homes, condos, townhomes, villas, and eligible manufactured homes. The primary purpose of the program is to provide repairs necessary to provide safe and decent housing, eliminate any instances of substandard housing, and preserve the City's affordable housing stock. Activities include owner-occupied repairs/improvements and emergency repairs. Demolition/reconstruction of code related repairs may be addressed as part of a comprehensive or emergency repair.

Loan funds shall be used to fund the following repairs/improvements subject to funding availability:

1. Eliminate building code violations.
2. Replace damaged roofs.
3. Repair/Replace/Install windows/door openings (Storm Mitigation)
4. Repair, upgrade, or replace major building systems, as necessary. Major building systems include: Structural, Electrical, Plumbing, Heating, Ventilation, Air Conditioning and Sewer Systems.
5. Abate any health and safety issues in the home.
6. Address emergency conditions as determined by City's Building Department.
7. Painting will be limited to the exterior of the home. Interior painting will be addressed only as part of interior repair/rehabilitation.
8. Prevent weather penetration, promote energy efficiency/green initiatives outlined in Section I (R), including the use of Energy Star products in the home.

**Repairs and Improvements:** Owner-occupied households, assisted in the order in which they qualified for the program, will receive an inspection. Repair work specifications will address the program priorities above.

**Emergency Repairs:** In the event a waiting list exists for the program emergency requests will be requested by the City's Consultant to the City's Building Division to obtain a written determination as to whether an emergency exists. Work specifications will be written to address only the emergency issue(s).

In cases where emergencies exist and it is later determined that the emergency exists where code violations (in whole or part) exist, the code violation must be addressed in order to address the emergency. Other repairs including other code violations will be addressed when applicant is selected from the waiting list. Emergency repairs must be

eligible program repairs as described above.

**Demolition/Reconstruction:** The City has instances where homeowners purchased units where spaces such as garages or carports, were illegally converted to create additional rooms. These are considered code violations and will be corrected by reconstructing the illegal addition(s) to a legal room addition, subject to funding availability.

### **Substantial Repairs, Economically Unfeasible Repairs/Replacement Housing**

Inventory of the homes in the City's target area do not suggest that there are structurally unsound units that need to be replaced. However, should a situation like this occur where code, healthy/safety priority repairs are substantial (more than 50% of the value of the home); the unit may be assisted through the City's HOME funded substantial rehabilitation program.

If repairs exceed the cost to replace the home, the home may be assisted under the City's HOME funded repair programs. The household may be assisted under another strategy, where the home can be acquired, demolished to provide for safe replacement housing or receive assistance in purchasing a new home.

The Economic Development and Revitalization Director or designee has the sole discretion as to the award/improvements to be made, with priority given to code and life threatening or health and safety issues and to owner-occupied households where elderly and/or disabled residents reside.

Prior to repairs, all homes shall be inspected and work specifications will be written for each project. Work specifications shall focus on priority repairs unless a waiting list exists and an emergency determination has been made by the City. In these cases, only the emergency issue will be inspected and specifications for the emergency issue will be addressed in the work specification. If the waiting list is open, the applicant can place their name on the list for additional repairs. If the waiting list is closed because demand far exceeds the ability to provide assistance in a reasonable timeframe as determined by program administrator, then the person will have to wait until the list is open.

### **Change Orders**

Cumulative change orders greater than 10% above the original contract amount will be paid by City only if those repairs are necessary to correct code violations to meet local property standards, or address issues that could not be accurately assessed before the work started. Change orders will not be granted for purely cosmetic repairs. The City reserves the right to reject a change order that does not address code or property

standard issues. Change orders are paid only when prior approval from owner, home inspector, and City is on file. Change orders for non-code violations or not related to health and safety issues will be denied. The purpose of the initial inspection is to provide a thorough list of eligible repairs that the owner agrees upon before work goes out to bid.

Where SHIP assistance is leveraged with federal sources and housing units are required to be brought up to code at time of assistance, repairs will be inspected to meet local housing code and local property standards. HOME funds can not be used to leverage SHIP dollars for emergency repairs. In addition when funds are leveraged, lead-based paint, asbestos, environmental and historic preservation regulations will be complied with per the site specific environmental review checklist maintained in each file and part of the City's Environmental Review Record (ERR).

The City intends to leverage SHIP funds, with Community Development Block Grant, HOME Investment Partnership, and other available Federal and State Resources that support rehabilitation activities where feasible.

Repairs are considered complete once all work has been inspected according to specifications or emergency situation specified and necessary building permits have been finalized by the City's building department. Final inspections by the program's inspector will be requested by staff upon receipt of invoice package, final release of liens and owner's satisfaction. Any items not completed per specifications, must be completed and re-inspected prior to close-out.

#### Partial Payments and Draw Schedules

Contractors may be entitled to one (1) draw request per project. All invoices for work not 100% completed must have an in-progress inspection to be processed for payment. The remainder of the project will be invoiced when 100% complete.

- b. Fiscal Years Covered:** Fiscal Years 2013/2014, 2014/2015, 2015/2016
- c. Income Categories to be served:** Very-low, Low, and Moderate Income.
- d. Maximum award:.** \$50,000
- e. Terms, Recapture and Default:** Assistance is in the form of a ten-year 0% interest deferred payment loan secured by a mortgage and note. The loan is forgivable in its entirety at the end of (10) ten years from the recordation date of mortgage and note. There will be no yearly forgiveness of the loan. Full repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during the

ten (10) year loan period.

**Special Needs Owner-Occupied Households: Assistance is in the form of a 10 year, 0% interest deferred loan, forgiven at 10% each year.**

Projects under \$5,000 will be granted and will not require the signing or recordation of the program's mortgage and note.

Homeowners, who have received repair assistance from the City, cannot re-apply for five (5) years, except for cases where emergency repairs are needed as determined by the City's Building Official or designee, or in cases where no waiting list exists and funds are available. Maximum assistance will be twice in any five-year period.

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

**f. Recipient Selection Criteria:** The Housing Rehabilitation program is citywide and all eligible households are encouraged to complete an application for assistance if they require repair assistance. Applications must be 100% complete to be certified eligible for the program. Additional information may be requested upon review of application to determine program eligibility.

Eligible homeowners will be assisted on a first qualified, first served basis. Homeowners will be assisted within income groups from all eligible applicants based on funding availability. Special needs households, as defined by Chapter 67-37.002(21), F.A.C will be given first priority. All eligible special needs households, as defined by Chapter 67-37.002(21), F.A.C , will be given priority by income level in the following order; very-low, low, and moderate-income levels. If there is a waiting list, residents will be contacted in writing by City's consultant to apply for assistance, in the order in which their name appears on the list. Only in cases of emergency repairs can an eligible homeowner receive priority over other applicants on a waiting list, if a waiting list exists.

Property must be owner occupied. Verification of ownership, income, homeowners insurance, flood insurance (if required) and payment of property taxes will be conducted to determine eligibility. A warranty deed or quit claim deed will be utilized to verify ownership. Primary residences must maintain homestead exemption. Life Estates also qualify. Hazard and flood insurance must be in place at time of award and be maintained as long as first and/or second mortgage remains on property. If a property is not required to have flood insurance, then the file will be documented that flood insurance is not required. In the event property is not insured and there is a severe case of hardship by

household to maintain insurance and repairs are needed to eliminate substandard, code, health and safety issue, the Economic Development and Revitalization Director or designee may waive insurance requirements, as long as project is not leveraged with Federal funds. Flood insurance is required for federal programs and cannot be waived . Hardship is defined as the 1) condition of property makes it uninsurable or 2) at time of application household had no insurance and housing and insurance expenses exceed 50% of a fixed income household.

Mortgage must be current and will be verified with mortgage statement or third party - verification of mortgage.

Title searches will be conducted. There must be evidence that there is no pending foreclosure or liens on the property.

The property's assessed value must not exceed the value noted in the plan for new and existing homes. The current assessed value indicated on Broward County Property Appraiser's website shall be used to determine the value of the property after SHIP is provided.

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

**g. Sponsor Selection Criteria:** Eligible contractors will be selected through a bid process to perform repairs under this program. Non construction related services will be selected through a bid process or other process in compliance with the City's procurement policies. The selection will be based on certification, experience, past performance and financial stability to perform services. Preference will be given to eligible contractors that employ personnel from Welfare Transition Program.

The City will maintain a contractor pool in which it openly recruits contractors to participate in the program after pre-screening. All contractors must be licensed with the State of Florida, Department of Business and Professional Regulation and be in good standing with local licensing requirements. Contractors must not appear on the Federal government's Excluded Parties List prior to the award of any contract.

The City conducts outreach to encourage the participation of Minority and Women Owned enterprises in its housing assistance programs.

Only contractors who have been pre-screened will be allowed to bid on the housing rehabilitation projects. Prior to bidding on the project, contractors must visit each property. The program prohibits contractors from working on the properties of persons they are related to or where other potential conflict of interests may exist.

In instances, where a General Contractor is needed to complete repairs such as roof only, plumbing only, or shutters only, the bid quotes from pre-screened contractors will be solicited to make necessary repairs/improvements. Where a General Contractor is not needed, the services of a licensed contractor able to perform the services will be utilized.

- h. Additional Information:** The home must be located within the City limits, In the event of a disaster, declared by Executive Order by the President or Governor and disaster mitigation funds are no longer available, this program will assist with disaster related repairs as well. The program is not designed to remodel or upgrade homes with purely cosmetic repairs or replace working appliances because owner wants to upgrade.

In the event the property owner defaults on the first mortgage and foreclosure prevention assistance is not enough to prevent foreclosure, the City shall have first right of refusal to purchase property. At closing, owner will be made aware of the resources and options available to them.

The City's current subordination policy, maintained at the City Clerk's office shall apply for any refinance transactions. This subordination policy may be viewed by the public upon request to the City Clerk.

#### Additional Considerations

Housing units that have a pending foreclosure (Lis Pendens) from a mortgage company or homeowners/condo association can not be assisted until resolved. Properties with a lien from the homeowners/condo association also will not be assisted until resolved. Households undergoing a loan modification will not be assisted until the modification is complete and a new mortgage acceptable to the program is provided.

- B. Name of the Strategy: COMPREHENSIVE HOUSING REHABILITATION**
- a. Summary of the Strategy:** The Owner Occupied Housing Rehabilitation Program is designed to assist owner-occupied residential properties. Eligible properties include, single family homes, condos, townhomes, villas, eligible manufactured homes. The primary purpose of the program is to provide repairs necessary to provide safe and decent housing, eliminate any instances of substandard housing, and preserve the City's affordable housing stock. This strategy covers the repairs identified under Strategy A: Housing Rehabilitation but also includes additional repairs, when federal funding is used. The City's housing rehabilitation program is funded by SHIP, CDBG, HOME and other resources that may become available from time to time. Units assisted with HOME, in whole or in part, are required to comply with the City's full rehabilitation standards. Funding for comprehensive repairs will be very limited.



- b. **Fiscal Years Covered:** Fiscal Years 2013/2014, 2014/2015, 2015/2016
- c. **Income Categories to be served:** Very-low, Low, and Moderate Income.
- d. **Maximum award is noted on the Housing Delivery Goals Charts: \$50,000**
- e. **Terms, Recapture and Default:** Assistance is in the form of a ten-year 0% interest deferred payment loan secured by a mortgage and note. The portion of the loan under \$50,000 is forgivable in its entirety at the end of (10) ten years from the recordation date of mortgage and note.

There will be no yearly forgiveness of the loan. The loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during the ten (10) year occupancy period. Special Needs Owner-Occupied Households will receive assistance in the form of a 10 year, 0% interest deferred loan, written down forgiven at 10% each year.

Homeowners, who have received assistance from the City, cannot re-apply for five (5) years, except for cases where emergency repairs are needed as determined by the City's Building Official or his designee or in cases where no waiting list exists and funds are available.

- f. **Recipient Selection Criteria:** The Housing Rehabilitation program is citywide and all eligible households are encouraged, when funding is available, to complete an application for assistance if they require repair assistance. Applications must be 100% complete to be certified eligible for the program. Additional information may be requested upon review of application to determine program eligibility.

Eligible homeowners will be assisted on a first qualified, first served basis. Homeowners will be assisted within income groups from all eligible applicants based on funding availability. Special needs households, as defined by Florida Statutes 420.9071, will be given first priority. All eligible special needs households, as defined by Florida Statutes 420.9071, will be given priority by income level in the following order; very-low, low, and moderate-income levels. If there is a waiting list, residents will be contacted in writing by City's consultant to apply for assistance, in the order in which their name appears on the list.

Property must be owner occupied. Verification of ownership, income, homeowners insurance, flood insurance (if required) and payment of property taxes will be conducted to determine eligibility. A warranty deed or quit claim deed, will be utilized to verify ownership and primary residences should maintain homestead exemption status. Life Estates also qualify. Hazard and flood insurance should be in place at time of award and be maintained as long as first and/or second mortgage remains on property. If a property

is not required to have flood insurance then the file will be documented that flood insurance is not required. In the event property is not insured and there is a severe case of hardship by household to maintain insurance and repairs are needed to eliminate substandard, code, health and safety issue, the Economic Development and Revitalization Director or his designee may waive insurance requirements, as long as project is not leveraged with Federal funds, where flood insurance is required.

The mortgage must be current and will be verified with a mortgage statement.

The property's assessed value must not exceed the current assessed value for the property eligibility requirement. The current assessed value indicated on Broward County Property Appraiser's website shall be used to determine the SHIP "after rehabilitation value" of the property.

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

- g. Sponsor Selection Criteria:** Eligible contractors will be selected through a bid process to perform repairs under this program. Non construction related services will be selected through a bid process or other process in compliance with the City's procurement policies. The selection will be based on certification, experience, past performance and financial stability to perform services. Preference will be given to eligible contractors that employ personnel from Wages and Workforce Development Initiative Programs.

The City or City's consultant will maintain a contractor pool in which it openly recruits contractors to participate in the program after pre-screening. All contractors must be licensed with the State of Florida, Department of Business and Professional Regulation and be in good standing with local licensing requirements. Contractors must not appear on the Federal government's Excluded Parties List prior to the award of any contract.

The City conducts outreach to encourage the participation of Minority and Women Owned enterprises in its housing assistance programs.

Only contractors who have been pre-screened will be allowed to bid on the housing rehabilitation projects. Prior to bidding on the project, contractors must visit each property. The program prohibits contractors from working on the properties of persons they are related to or where other potential conflict of interests may exist.

In instances, where a General Contractor is needed to complete repairs such as roof only, plumbing only, or shutters only, the bid quotes from pre-screened contractors will be solicited to make necessary repairs/improvements. Where a General Contractor is not needed, the services of a licensed contractor able to perform the services will be utilized.

- h. Additional Information:** The home must be located within the City limits, In the event of a disaster, and disaster mitigation funds are no longer available, this program will assist with disaster related repairs as well. For home repair activities, the program is not designed to remodel, upgrade homes with purely cosmetic repairs or replace working appliances because owners wants to upgrade.

The City's current subordination policy shall apply for any refinance transactions.

Additional Considerations:

Housing units that have a pending foreclosure (Lis Pendens) from a mortgage company or homeowners/condo association can not be assisted until resolved. Properties with a lien from the homeowners/condo association also will not be assisted until resolved. Households undergoing a loan modification will not be assisted until the modification is complete and a new mortgage acceptable to the program is provided.

Household applicants with credit judgments will still be referred to counseling but not as a requirement of receiving assistance.

**C. Name of the Strategy: PURCHASE ASSISTANCE**

- a. Summary of the Strategy:** The Purchase Assistance Program is created to assist eligible first-time homebuyers with a deferred payment loan to be applied towards the costs of purchasing existing or newly constructed (with a Certificate of Occupancy) eligible affordable housing. Eligible costs include the following: down payment, closing costs, principal reduction rehabilitation, and other costs associated with purchasing a home. Eligible housing includes single-family homes, townhomes, condominiums, eligible manufactured homes, PUDs and villas.
- b. Fiscal Years Covered:** Fiscal Years 2013/2014, 2014/2015, 2015/2016
- c. Income Categories to be served:** Very-low, Low, and Moderate Income.
- d. Maximum award:**  
Up to \$30,000 for 81-120% AMI, Up to 40,000 for 51-80% AMI and up to \$60,000 for 50% AMI or less. City will follow existing underwriting criteria to determine how much each household will receive – up to maximum allowed to qualify.
- e. Terms, Recapture and Default:** Assistance will be in the form of a ten-year, 0% interest, deferred payment loan secured by a mortgage and note. The loan is forgivable in its entirety at the end of (10) ten years from the date of settlement provided the title remains under the ownership of the original purchaser. There will be no yearly forgiveness of the loan. Outstanding balance of the loan is due if the home is sold, title

is transferred or conveyed, or the home ceases to be the primary residence of the owner during the ten (10) year occupancy period of the property.

The City is a recipient of Federal Neighborhood Stabilization Program (NSP) funds. The City will utilize NSP funds for purchase assistance activities of foreclosed properties. The terms of the NSP program are more restrictive than the City's regular SHIP program. Chapter 67-37.007 (12) F.A.C. provides that "any units receiving assistance from SHIP and other federal, State or local programs shall be required to comply with any requirements specified by the other program in addition to SHIP Program requirements. In the event both programs have restrictions on the same issue, the more restrictive regulation shall take precedence. If one program is silent on an issue, the program with a regulation on the issue shall apply."

- f. Recipient Selection Criteria:** Eligible applicants will be selected in the order in which they applied for the program and assisted on a first-qualified, and first-served basis, within income groups; but households, as defined by Chapter 67-37.002(13), F.A.C will be given first priority. HUD approved certificate of homeownership counseling completion is required prior to loan closing.

The applicant must be a first-time homebuyer. A first-time homebuyer is defined as one that has never owned a home, or one that has not owned a home within the last three years, a single parent with children under the age of 18 who has recently been divorced and displaced, a displaced victim of domestic abuse, or a person displaced as a result of a governmental action. Residents displaced from mobile home parks seeking to purchase a non mobile home unit will also be considered first-time homebuyers.

Applicants must not own any other property used for residential purposes, and the home to be purchased must be located within the City limits. Applicant must use the mortgage programs offered by the mortgage providers in the City's lenders consortium.

Applicants are responsible for the upfront fee associated with the credit report in the form of a money order.

- g. Sponsor Selection Criteria:** The City of Miramar utilizes a lender's consortium. The opportunity for lenders to participate in the program is open periodically to interested lenders. Lenders must adhere to the guidelines for participating in the program.

**Additional Information:** The applicant must contribute a minimum of 1% of the sales price (including pre-pays) towards the purchase of the home. The Purchase Assistance Program cannot be utilized when the seller of the property is providing first financing for the mortgage. Funds may be leveraged with Broward County, HOME, CDBG or

other purchase assistance related activities. In the case where bond or County assistance is being provided in conjunction with the City's SHIP funds, the City will take no less third position in the transaction.

To qualify under the construction set-aside requirement for SHIP, files shall be documented using one of the following ways:

- Evidence of repairs or affidavit and/or receipt from sellers that repairs were conducted within 12 months prior to sale of home.
- Evidence of repairs completed from inspection reports. Funds will be held in escrow or leveraged from CBDG. Once repairs are completed and inspected, contractor will submit invoice for payment and repairs will be made. Repairs will be completed by pre-screened contractors or general contractors in the contractor's pool.

**D. ACQUISITION - REHABILITATION OR NEW CONSTRUCTION DEVELOPMENT FOR HOMEOWNERSHIP**

- a. Summary of Strategy** This construction strategy is designed to promote the acquisition or construction of affordable housing for home ownership opportunities. Funds will be provided as deferred or low interest loans to support the acquisition and rehabilitation, replacement, or the new construction of single-family housing, or the single-family housing portion of a mixed use facility. The strategy is also designed to promote infill housing, green housing, and mixed income projects/neighborhoods for homeownership opportunities. For profit and non-profit developers will be requested to submit proposals to provide housing that conforms with the City's RFP, neighborhood redevelopment plans and comprehensive plan.

Funds may be used as a match for U.S. Department of Housing and Urban Development's HOME program and various other programs offered by the federal government and the State of Florida to develop affordable housing.

Eligible expenses will include construction hard costs and soft costs necessary to rehabilitate or construct the project. This includes cost of land, cost to acquire structure and land, demolition cost, professional service fees such as environmental phase 1, engineering, survey, appraisal, architectural and interest buy downs.

Also allowed are infrastructure directly related to the project, including streets, roadways, parking, sidewalks, pathways, storm drainage, water, sewer and sanitary systems, sewer connections, hydrants, meters, utilities and utility easements for telephone, cable, electric lines, and right-of-ways and other acceptable fees.

Soft costs include plat reviews, plat reviews, recording fees, permits, environmental reviews and impact studies, land use amendment reviews and other acceptable fees.

The strategy also allows for impact fees.

- b. Fiscal Years Covered:** Fiscal Years 2013/2014, 2014/2015, 2015/2016
- c. Income Categories Served:** Very Low, Low Income and Moderate
- d. Maximum award is noted on the Housing Delivery Goals Chart.**
- e. Terms, Recapture and Default:** The terms of the City's assistance to a developer for single family acquisition/rehabilitations, replacement, or new construction for homeownership developments will vary from project to project, depending on the economics of the development. Funding will be in the form of a 0% interest deferred, for a period not to exceed 30 years.

Loans provided to developers for single-family housing constructed, rehabilitated, or otherwise assisted under this strategy must be reserved for eligible persons and include deed restrictions for long term affordability for no less than 15 years or the term of the assistance, whichever period is longer. As units are sold to eligible households, the end user will be responsible for securing a mortgage from a first lender. End users may be eligible for purchase assistance through the City's purchase assistance program. Home sales prices may not exceed the maximum sales price noted in this plan.

Where single-family units being constructed to be affordable housing for household incomes at 120% area median or less, make up more than 50% of the development project, assistance will be in the form of a deferred loan. If units account for less than 50%, assistance may be in the form of a low interest loan.

If a single unit is being constructed (such as an infill house) then the assistance will be in the form a deferred loan.

Assistance will be provided only for the portion of units occupied by households at 120% or below AMI. In the RFP process, the City will review the overall project to determine if a deferred payment loan or low interest loan will be provided.

**Default Terms:** Default terms for not meeting program requirements shall be immediate repayment to the City trust account if the developer fails to meet the terms of the deferred payment loan, low interest loan, or fails to meet the program timeline for expenditure or having an eligible applicant occupying eligible housing. Default terms shall be described in mortgage and promissory note securing property.

- f. Recipient Selection Criteria:** For rehabilitated and new construction homeownership units, assistance will be provided on a first qualified, first served basis. However, program will be open to all eligible households to create inclusive communities. Applicant must use the mortgage programs offered by the mortgage providers in the City's lenders consortium.
- g. Sponsor Selection Criteria:** Request for proposals and competitive procurement process will be utilized to select a sponsor to implement these projects. Characteristics in determining the sponsor may include, but not be limited to:
1. Capacity and capability to carry-out project
  2. Scale of Project/Utilization of Density Bonuses
  3. Experience in completing similar projects
  4. Use of personnel from Wages and Workforce Development programs.
  5. Leveraging.
  6. Site control.
  7. Neighborhood compatibility/Compatibility with Area Redevelopment Plan
  8. Creation of Mixed Income Communities.
  9. Recapture provisions.
  10. Incorporation of Partnerships with Local Employers, Institutions, Hospitals and Schools.
  11. Incorporation of Transit-Oriented Design/Proximity to State Road 7 Corridor.
  12. Attractiveness of design
  13. Multistory buildings must have elevators and be ADA Compliant.
  14. Use of green building techniques.
- h. Additional Information** Acquisition-Rehabilitation and New Construction related strategies in which assistance will be provided to a private or non-profit developer will be expected to demonstrate that the project(s) are affordable to low and moderate income households, meaning that no more than 30% of the household's income should go towards housing related expenses. Developer assisted projects that demonstrate affordability to low and moderate income households, using the definition above, will be considered for SHIP funding assistance. These projects shall receive priority consideration for funding.

The purchase price limit that is established by the U.S. Treasury Department is not to be misconstrued as the target price for affordable housing in the City of Miramar.

**E. Name of Strategy: FORECLOSURE PREVENTION**

- a. Summary of the Strategy:** The Foreclosure Prevention Program provides qualified
- City of Miramar 2013/2014, 2014/2015, 2015/2016 Local Housing Assistance Plan

homeowners the opportunity to avoid foreclosures and retain their homes. The program is designed to assist households that need immediate financial assistance to either stop their homes from being foreclosed, sold for non-payment of taxes, or protect it if it is damaged. Funds will be provided as a deferred loan to eligible homeowners to assist them in bringing current their first and/or subordinate mortgage payments (Principal, Interest, Taxes and Insurance) Attorneys Fees, Late Fees, HOA, Assessments, and other customary fees. Evidence that mortgage or fee is no less than 30 days late is required and evidenced by current mortgage statement or applicable statement.

**b. Fiscal Years Covered:** Fiscal Years 2013/2014, 2014/2015, 2015/2016

**c. Income Categories to be Served: Very-Low, Low and Moderate Income**

**d. Maximum award - \$10,000**

**e. Terms, Recapture and Default:** Ten-year, 0% interest deferred payment loan secured by a mortgage and note. The loan is forgivable in its entirety at the end of 10 (ten) years from the date of the contract completion, provided the title remains under ownership of the applicant. Full repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during the 10 (ten) year loan term. This is a one-time assistance program and homeowners may not re-apply for this assistance, but may apply for assistance such as home repair/improvements if there is equity in property.

**f. Recipient Selection Criteria:** Eligible homeowners will be selected in the order in which they apply to the program and assisted on a first qualified, first served basis. All special needs households, as defined by Chapter 67-37.002(21) F.A.C will be given priority by income (very-low/low and moderate income) respectively. The applicant(s) must show their ability to continue to maintain their mortgage payment after assistance is given. The City will pay 100% of the delinquent mortgage amount – up to \$10,000. If this is not enough to bring the situation current, the homeowner must pay the remainder to bring the situation current. Applicants must show the non-payment of their mortgage is due to the following eligible reasons:

- 1) Loss of Pay due to involuntary job loss;
- 2) Divorce or separation which resulted in temporary loss of income;
- 3) Death of a spouse which resulted in a temporary loss of income;
- 4) Sudden unforeseen medical expenses; or
- 5) Unforeseen emergency home repairs including condo/homeowner association assessments.
- 6) Involuntarily loss of verifiable income from other sources (Temporary or permanent).



Applicant will be responsible for the fees associated with the credit report, title report and overnight courier. Applicant shall make payment for such fees in the form of a money order. This is in lieu of the 40% of delinquent amount that used to be required in the City's previous LHAP.

- g. **Sponsor Selection Criteria:** Credit and Budget Counseling services will be offered through the same entity that provides the services for first time home buyer applicants. Another sponsor may be selected to provide these counseling services if deemed necessary. Sponsor will have to demonstrate capacity and experience.
- h. **Additional Information:** The applicant must undergo budget/credit counseling from an approved credit counseling service. Priority will be given to persons who received prior down payment/purchase or rehabilitation assistance through the City's program.

#### F. RENTAL DEPOSIT/ EVICTION PROTECTION PROGRAM

- a. **Summary of Strategy:** The City of Miramar may provide financial assistance for households to obtain quality, safe, decent and affordable rental housing. The families must have the income to afford the monthly rental payment upon review of income documentation provided. Income guidelines provided by the State will be used to determine income eligibility. For rental deposit assistance, the City may pay for such items as first and last month's rent, security deposit, utility connection/start-ups, up to a maximum of \$3,000. Assistance will be applied toward non refundable costs only. For eviction protection, the City will only provide assistance to the past due rental amount, up to \$3,000.

On-going rental assistance is not permitted under the SHIP program. Assistance will be limited to a one time grant not to exceed \$3,000 per household.

- b. **Fiscal Years Covered:** 2013/2014, 2014/2015, 2015/2016
- c. **Income categories served:** Very Low Income, Low Income and Moderate Income
- d. **Maximum award is noted on the Housing Delivery Goals Chart.**
- e. **Terms Recapture and Default.** Assistance will not be secured by a mortgage or promissory note. For this program, the person is assisted, not the unit, **however funds will not be given directly to applicant.**
- f. **Recipient Selection Criteria:** Recipient Selection Criteria:

**Rental Deposit Programs:** Applications will be processed in the order in which they are received. Applicant must be very low to moderate income, (priority given to very

low income households and special needs households, as defined by Chapter 67-37.002(13), F.A.C. Priority will be given to those individuals who are homeless or at risk of homelessness because of the inability to pay the rental deposit (including first and last month rent). The lease must be for at least one year. Assistance will be provided one time only.

**Eviction Protection Program:** Applicants must meet the following criteria: Be very low to moderate income and must be in danger of being evicted from their rental dwelling unit because of late or non-payment due to:

- 1) Loss of Pay due to involuntary job loss.
- 2) Divorce or separation which resulted in temporary loss of income.
- 3) Death of a spouse which resulted in a temporary loss of income
- 4) Sudden unforeseen medical expenses or
- 5) Involuntarily loss of verifiable income from other sources (Temporary or permanent).

Applicants must show that they have the ability to pay the rent after the City's assistance is given without further assistance as determined upon review of income submitted at time of application. Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets. Assistance shall be provided on a first-qualified, first-served basis. Assistance is limited to a one-time award.

- g. Sponsor Selection Criteria:** This Program will be administered by the City of Miramar Economic Development and Revitalization Department and City's consultant, with the assistance of the City community outreach program or an Eligible Sponsor if the City decides to use a sponsor to carry-out this program.
- h. Additional Information: FHFC rent limits will apply.**

**G. ACQUISITION – REHABILITATION OR NEW CONSTRUCTION FOR MULTI-FAMILY RENTAL AND TRANSITIONAL**

- a. Summary of Strategy** This strategy is designed to promote the production of affordable multi-family housing in the City for rental or transitional housing. Funds may be provided as deferred loans or low interest loans to support the acquisition and rehabilitation, or the new construction of multifamily housing, including single room occupancy, transitional/group home housing, senior rental facilities or the housing portion of a mixed use facility. Strategy is designed to promote mixed income projects and neighborhoods .Funds may be used as a match for U.S. Department of Housing and

Urban Development's HOME program and various other programs offered by the federal government and the State of Florida to develop affordable housing.

Eligible expenses will include construction hard costs and soft costs necessary to rehabilitate or construct the project. This includes cost of land, cost to acquire structure and land, demolition cost, professional service fees such as environmental phase 1, engineering, survey; appraisal, architectural and interest buy downs.

Also allowed are infrastructure directly related to the project, including streets, roadways, parking, sidewalks, pathways, storm drainage, water, sewer and sanitary systems, sewer connections, hydrants, meters, utilities and utility easements for telephone, cable, electric lines, and right-of-ways and other acceptable fees.

Soft costs include, plat reviews, recording fees, permits, environmental reviews and impact studies, land use amendment reviews and other acceptable fees.

The strategy also allows for impact fees.

- b. **Fiscal Years Served:** Fiscal Years 2013/2014, 2014/2015, 2015/2016
- c. **Income Categories Served:** Very Low, Low Income and Moderate
- d. **Maximum Award** is noted on the Housing Delivery Goals Chart.
- e. **Terms, Recapture and Default:** The terms of the City's funding for multifamily rental rehabilitations or new rental construction developments will vary from project to project, depending on the economics of the development. Funding will be in the form of a 0 interest deferred payment loan for a period not to exceed 30 years. Loans provided to developers for eligible rental housing constructed, rehabilitated, or otherwise assisted under this strategy must be reserved for eligible persons for 15 years or the term of the assistance, whichever period is longer. For rental projects where units for household with incomes at 120% area median or less are greater than 50% of total units being constructed or rehabilitated, assistance will be in the form of a deferred loan. The City encourages mixed-use developments. All other projects not meeting these criteria will be subject to the low-interest loan.

The City, eligible sponsor or appointed designee, shall annually monitor and determine tenant eligibility throughout the 15 year compliance period. For those developments that the Florida Housing Finance Corporation or Federal Program such as HUD Section 202, provides the same or more restrictive monitoring and determination, the City may rely on such monitoring and determination of tenant eligibility.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this strategy must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons. Maximum monthly rent limits will be those established annually by HUD and distributed by FHFC.

The City of Miramar will establish maximum monthly allowances for utilities and services and will review and approve rents proposed by the owner for units subject to the maximum rent limitations.

The owner cannot refuse to lease SHIP-assisted units to a certificate of voucher holder under 24 CFR part 982, Section 8 Tenant-Based Assistance: Unified Rule for Tenant-Based Assistance under the Section 8 Rental Certificate Program and the Section 8 Rental Voucher Program.

Default Terms: Default terms for not meeting program requirements shall be immediate repayment to the City trust account if the developer fails to meet the terms of the deferred payment loan, low interest loan, or fails to meet the program timeline for expenditure or having an eligible applicant occupying eligible housing. Default terms shall be described in mortgage and promissory note securing property.

- f. Recipient Selection Criteria.** For rehabilitated and new construction rental units assistance will be provided on a first qualified, first served basis. Priority will be given to very low income households, and special needs households, as defined by Chapter 67-37.002(21), F.A.C.
  
- g. Sponsor Selection Criteria** Request for proposals and competitive procurement process will be utilized to select a sponsor to implement these projects. Characteristics in determining the sponsor may include, but not be limited to:
  - 1. Capacity and capability to carry-out project
  - 2. Experience in completing similar projects
  - 3. Use of personnel from Welfare Transition Program and Workforce Development Program.
  - 4. Leveraging.
  - 5. Site control.
  - 6. Neighborhood compatibility/Compatibility with Area Redevelopment Plan
  - 7. Creation of Mixed Income Communities.
  - 8. Recapture provisions.
  - 9. Incorporated of Transit-Oriented Design/Proximity to State Road 7 Corridor.
  - 10. Attractiveness of design
  - 11. Multistory buildings must have elevators and be ADA Compliant.

12. Use of green building techniques.

**h. Additional Information.**

In determining the maximum allowable rents, 30 percent of the applicable income category divided by 12 months shall be used based on the number of bedrooms. A one-person household shall be used for an efficiency unit, and for units with separate bedrooms, one and one-half persons per bedroom shall be used. Rental units constructed, rehabilitated, or otherwise assisted will be monitored at least annually for 15 years or the term of assistance, whichever is longer, for compliance with tenant income and affordability requirements. A rental limit chart will be provided to the local governments by the Department of Housing and Urban Development and distributed by the Florida Housing Finance Corporation annually.

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 not-for-profit organizations for purchase at the current market value for continued occupancy by eligible persons. This shall be done as a "Request for Proposal" administered by the City with the selection procedure as listed above under rental leveraging.

Developers receiving assistance from both SHIP and the Low-Income Rental Housing Tax Credit (LIHTC) Program shall be required to comply with the income, affordability and other LIHTC requirements. Similarly, any units receiving assistance from SHIP and other federal, State or local programs shall be required to comply with any requirements specified by the other program in addition to SHIP program requirements. In the event both programs have restrictions on the same issue, the more restrictive regulation shall take precedence. If one program is silent on an issue, the program with a regulation on the issue shall apply.

All other regulatory requirements will be enforced.

**H. Name of the Strategy: DISASTER MITIGATION/RECOVERY**

- a. Summary of the Strategy:** SHIP funds may be used to provide emergency repairs to very-low, low and moderate-income households following a disaster as declared by Executive Order by the President of the United States or Governor of the State of Florida. Funds may be used for items such as, but not limited to, temporary rental assistance (up to 6 months), emergency interim repairs for eligible households to avoid further damage, tree and debris removal required to make the individual housing unit habitable, condos and homeowner's assessments for post disaster repair, post disaster assistance for eligible non-insured repairs and soft costs required to process assistance applications. This strategy will only be implemented in the event of a natural disaster

using any funds that have not yet been encumbered.

**Deductibles:** In the event of a disaster, the City of Miramar is able to assist individual income-eligible households with insurance deductibles for eligible disaster-related damage up to \$5,000. This form of assistance will occur only after the income-eligible household applies to participate in the City's Residential Rehabilitation Program. Storm-related property damage will be assessed and an estimate will be prepared by the City's inspector. Any expense in excess of the actual deductible is the responsibility of the homeowner. All other Residential Rehabilitation Program guidelines apply.

- b. Fiscal Years Covered:** Fiscal Years 2013/2014, 2014/2015, 2015/2016
- c. Income Categories to be served:** Very-low, Low, and Moderate Income.
- d. Maximum award is noted on the Housing Delivery Goals Charts: \$50,000**
- e. Terms, Recapture and Default:** Ten-year, 0% interest deferred payment loan secured by a mortgage and note. The loan is forgivable in its entirety at the end of 10 (ten) years from the date of the contract completion, provided the title remains under ownership of the original purchaser. Balance of loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the applicant during the 10 (ten) year occupancy period.

**Special Needs Owner-Occupied Households: Assistance is in the form of a 10 year, 0% interest deferred loan forgiven at 10% each year.**

- f. Recipient Selection Criteria:** Eligible applicants will be selected from a on a first-qualified and first-served basis, within income groups. Applications for disaster assistance will be given priority above others on a waiting list for other strategies. Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets.

Recipients of SHIP funds under a local government's disaster strategy shall be required to verify income by executing a Disaster Self Certification of Income Form (08/04), hereby adopted and incorporated by reference with an effective date of 1-30-05 or a local government's form that requires the same information. Pay check stubs and other forms of proof are required, if available. Other documentation required for SHIP income qualification may be waived if unavailable.

- g. Additional Information:** Funds will not be allocated to this strategy except in the case of a federal or state disaster. SHIP funds may leverage other federal and/or state

emergency programs. The expenditure of funds must be for eligible activities as permitted by SHIP statute, rule and/or emergency rule as published by the Florida Housing Finance Corporation.

The Corporation shall disburse funds for disaster relief proportionately as provided in Section 420.9073(2)(b), F.S. Local governments may use unencumbered SHIP funds to carry out activities of disaster relief.

### **III. LHAP INCENTIVE STRATEGIES**

*Section 420.9071(16), F.S.*

**A. Name of the Strategy: Expedited Permitting and Expedited Inspection.**

Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects. This also includes a process to expedite inspections. The City utilizes an expedited inspection process for affordable housing projects in the City. For the purpose of this incentive, “Development Approvals” is used instead of “Development Orders”.

**a. Established policy and procedures – Expedited Permitting:**

Pursuant to the City’s adoption of expedited permitting for affordable housing, contractors participating in the City’s Minor Home Repair program and other housing rehabilitation program will have permit fees waived.

All contractors for the housing rehabilitation program are provided the opportunity to submit the final contract with homeowner, including scope of work, to City’s Consultant to be stamped for expedited permit processing. The stamp identifies the job as eligible for the expedited permitting process when it is submitted to the City’s Building Division to apply for permits.

Developers who are constructing affordable housing, units priced to accommodate the affordability (30% of income) of very low, low and moderate incomes, and have some form of public financing assisting the proposed affordable housing project, are also eligible for expedited permitting.

The staff of the Planning and Zoning Division may identify eligible projects during the plan review process and make the expedited permitting available by referring the developer to the Economic Development and Revitalization Division and/or CRA.

**b. Established policy and procedures – Expedited Inspection:**

Pursuant to the City’s adoption of expedited inspections, projects determined to be eligible that have received expedited permitting will also receive expedited inspections. All shall be documented.



**B. Name of Strategy: Modification of Impact-Fee Requirements**  
**Subject to City Commission approval of proposed amendments to the City's Land Development Code, the City will modify impact fee requirements.**

**a. Established Policy and Procedures: Provide Description**

Both the Future Land Use Element (Policy 10.2) and Housing Element (Policy 1.8) of the City's Comprehensive Plan state that a waiver, reduction, and/or modification of impact fees (and others) should exist in support of affordable housing.

There are three types of fees that would affect a proposed affordable housing project: development application fees (Community Development Department); building permit fees (Building Division); and impact fees (water, sewer, fire, police, and recreation).

The authority to modify or waive any of the three types of fees varies; however, the City Commission can waive Building Permit fees through its development approval powers.

**C. Name of Strategy: Allowance of Flexibility in Densities for Affordable Housing**  
**Subject to City Commission approval of proposed amendments to the City's Land Development Code, the City may provide for the allowance of flexibility in densities for affordable housing. The City provides guidelines for flexibility in the zoning criteria to increase density for affordable housing.**

**a. Established Policy and Procedures: Provide Description**

The Housing Element (Policy 1.8) of the City's Comprehensive Plan states: "Ensure residential land is available on the Future Land Use Map at adequate densities of five (5) to fifteen (15) dwelling units per acre to support affordable housing development."

In May 2006, Broward County adopted a new policy to its Land Use Plan providing for affordable housing density bonuses that all cities in the County can use regardless of whether the provisions are incorporated into their local land use elements.

The City's Future Land Use Map includes residential densities ranging from 5 dwelling units per acre to 25 dwelling units per acre. These densities exist city-wide and account for 50% of the total acreage with a residential land use category.

In the event that there is a desire to add additional land within these densities, the City would have to adopt a land use plan amendment

Beyond the land use plan map, the City has adopted zoning regulations that help support this incentive: a Traditional Neighborhood Design (TND) district and the State Road 7/U.S. 441 overlay zoning. Both are examples of form-based zoning that are intended to

promote compact, mixed use development through the use of flexible design standards and guidelines. The Mirabella development is zoned TND and contains affordable units.

The City has adopted a Transit Oriented Corridor (TOC) land use category along and near the State Road 7/U.S. 441 corridor that will specifically provide for higher density, mixed use development.

In March 2012 the City adopted the Transit Oriented Corridor Zoning District (TOCD). This district is the regulatory component of the previously adopted TOC Land Use category and incorporates elements of the TND and State Road 7 Overlay zoning districts with respect to a mix of unit types and uses and a compact development pattern.

#### **D. Allowance of Flexible Lot Configurations**

Subject to City Commission approval, the City may provide for the allowance of flexible lot configurations for affordable housing.

##### **a. Established Policy and Procedures: Provide Description**

Historically, flexible configurations were provided through the City's Planned Unit Developments (PUDs) such as Huntington, Bluegrass Lakes, Renaissance, and Silver Lakes; however, PUD zoning no longer exists. Under current zoning, most of the residential zoning districts provide for regular configurations, except for the RS-7 district, which allows zero lot line development (found in the Monarch Lakes, Nautica, and Silver Shores developments). The City's variance process is also available, but the hardship test is currently not financially-based and is traditionally not a basis for granting a variance.

The City's Traditional Neighborhood Development District (TND) and State Road 7 Overlay District are examples of form-based zoning that are intended to promote compact, mixed use development through the use of flexible design standards and guidelines. The Mirabella development is zoned TND and contains affordable units. It's anticipated that the RS-7, TND, and SR 7 Overlay districts will remain in effect and available for use as relates to this incentive. Various PUDs and developments containing RS-7 zoning as well as individual setback variances for room additions to existing homes have been granted.

The Miramar Town Center is zoned TND and has the potential to include affordable units in its development mix. Also, the Transit Oriented Corridor Zoning District (TOCD) is the City's newest form-based zoning that, like the TND and SR-7 overlay districts, provides for development flexibility .

**E. Name of Strategy: Modifications of Street Requirements for Affordable Housing**  
For affordable housing projects, the City of Miramar may entertain on a case by-case basis modifications or variance requests to the existing code for street requirements.

- a. There is no existing policy on this incentive. The City's TND zoning district contains street design standards that are different from the City's normal standards because of the intent to create compact development. This could have an effect on housing affordability (e.g., Mirabella development). For affordable housing projects, on a case-by-case basis, modifications or variance requests to the existing code for street requirements will be reviewed.

Like the TND zoning district, the Transit Oriented Corridor Zoning District (TOCD) contains street design standards that differ from the City's normal requirements for the same reason. Note also that reduced width streets using swales for drainage requires diligent maintenance.

**F. 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. Each January, programs will be reviewed to determine effectiveness of strategies and to determine whether or not funds need to be reallocated into other eligible strategies to ensure timely expenditure of funds.

**a. Established Policy and Procedures: Provide Description**

It is recommended that as part of the public participation process, the City Commission should consider the impacts of policies, procedures, ordinances, regulations or plan revision that significantly increase the cost of housing.

In addition to the above, it is recommended that the following steps be incorporated into the current agenda review process.

A presentation will be made to Department Directors and DRC members to discuss the types of items that could affect the affordability of housing so they may identify them early in the agenda review process.

According to the current guidelines on the agenda item process, the agenda item's author is responsible for ensuring that all necessary staff members, committees, boards, etc. have been involved prior to making a recommendation for or against the item. It is at this step that the agenda author should determine if the item may have an impact on housing costs, and recommend appropriate action.

The Agenda Review meeting should serve as the last opportunity in the review process

to identify items that may affect the affordability of housing prior to their consideration by the City Commission.

Once an item has been identified as having a potential impact, an analysis must be done to determine the impact, if any, and how it can be mitigated. This analysis should be done by the department that generated the agenda item with subsequent review by Economic Development and Revitalization Director and consultant if an impact is expected.

The determination should be indicated on the agenda cover form (salmon sheet) and/or in staff memorandum that the proposed item may add to the cost of housing, provide an estimate additional cost per housing unit, and possible ways to mitigate the impact of the legislation. This will serve to formally document the review process.

**G. Name of Strategy: Preparation of a Printed Inventory of Locally Owned Public Lands Suitable for Affordable Housing.**

The City has implemented this strategy as its State requirement to maintain a printed inventory of locally owned public lands suitable for affordable housing.

**a. Established Policy and Procedure: Provide Description**

All City owned properties have been mapped. This inventory map will be maintained and updated as required.

City-owned properties consist of parks, open space, roads, utility areas and facilities, and municipal facilities. With the exception of 2 undeveloped future parks sites totaling 34 acres, these properties are not available and/or are unsuitable for affordable housing. Very limited potential for this incentive.

**H. Name of Strategy: Support Of Development Near Transportation Hubs And Major Employment Centers And Mixed-Use Development**

The City supports development near transportation hubs and major employment centers and mixed use development and implements this strategy in accordance with existing policies.

**a. Established Policy and Procedure: Provide Description**

The Future Land Use (Objective 4) and Transportation Elements (Policy 1.8) of the City's Comprehensive Plan establish that the City coordinates land uses with the transportation system.

The City's Traditional Neighborhood Development District (TND) and State Road 7

Overlay District are examples of form-based zoning that are intended to promote compact, mixed use development through the use of flexible design standards and guidelines.

The Mirabella development is zoned TND and contains affordable units. The City's Town Center development is also a TND and will contain 50 affordable units pending Community Workforce Housing Initiative Program (CWHIP) funding from the state.

The City has adopted a Transit Oriented Corridor (TOC) land use category along and near the State Road 7/U.S. 441 corridor that will specifically provides for higher density, mixed use development along the County's busiest bus route.

The Transit Oriented Corridor Zoning District (TOCD) has been adopted to implement the TOC land use, reinforcing the City's efforts to achieve this objective.

#### **IV. EXHIBITS:**

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.**
- B. Timeline for Encumbrance and Expenditure:** *Chapter 67-37.005(6)(d) and (f) F.A.C.*  
A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B**. Program funds will be encumbered by June 30, one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:** *Chapter 67-37.005, F.A.C.*  
Completed HDGC for each fiscal year is attached as **Exhibit C**.
- D. Certification Page:** *Chapter 67-37.005(7), F.A.C.*  
Signed Certification is attached as **Exhibit D**.
- E. Adopting Resolution:** *Section 420.9072(2)(b)2, F.S.*  
Original signed, dated, witnessed or attested adopting resolution is attached as **Exhibit E**.
- F. Program Information Sheet:**  
Completed program information sheet is attached as **Exhibit F**.

- G. Ordinance:** *Section 420.9072(3)(a), F.S.*  
If changed from the original ordinance, a copy is attached as **Exhibit G.**
- H. Interlocal Agreement:** *Section 420.9072, F.S.*  
A copy of the Interlocal Agreement if applicable is attached as **Exhibit H.**

Exhibit A Admin Budget		<b>LHAP 2013</b>
Fiscal Year 2013/2014		<b>Exhibit A</b>
		<b>67-37.005(1), F.A.C.</b>
		<b>Effective Date: 11/09</b>
Salaries and Benefits	\$	86,096.00
Office Supplies and Equipment	\$	2,000.00
Travel Perdiem Workshops, etc	\$	3,000.00
Advertising	\$	1,000.00
	<u>\$</u>	<u>92,096.00</u>

Fiscal Year 2014/2015		
Salaries and Benefits	\$	86,096.00
Office Supplies and Equipment	\$	2,000.00
Travel Perdiem Workshops, etc	\$	3,000.00
Advertising	\$	1,000.00
	<u>\$</u>	<u>92,096.00</u>

Fiscal Year 2015/2016		
Salaries and Benefits	\$	86,096.00
Office Supplies and Equipment	\$	2,000.00
Travel Perdiem Workshops, etc	\$	3,000.00
Advertising	\$	1,000.00
	<u>\$</u>	<u>92,096.00</u>

Based on a distribution of \$920,966

TIMETABLE FOR STATE FISCAL YEAR 2013/14

Exhibit B

Name of Local Government: City of Miramar

Program	Year 2013/2014												2014/2015												2015/2016												2016												
	Month	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12						
Advertise Availability of Funds		x																																															
Application Period(On-Going)			x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	X	X	X	X	X	X																								
Start Program Year		x																																															
Annual Report																x												x														x							
Mid-Year Review/Adjustments							x																																										
End-Year Review/Adjustments												x																																					
Encumbrance Deadline																																																	
Expenditure Deadline																																																	
Final Program Review																																																	

**Directions:** Type in the applicable years across the top line.  
List Program Activities down left hand side. Type in an "X"  
on applicable activity line under month and year the activity will be initiated or completed.  
At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)



TIMETABLE FOR STATE FISCAL YEAR 2014/15

Name of Local Government: City of Miramar

Program Activities	Year Month	2014/2015												2015/2016												2016/2017												2017																																	
		7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12																												
Advertise Availability of Funds		x																																																																					
Application Period(On-Going)			x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	X	X	X	X	X	X																																															
Start Program Year		x																																																																					
Annual Report																																																																							
Mid-Year Review/Adjustments																																																																							
End-Year Review/Adjustments																																																																							
Encumbrance Deadline																																																																							
Expenditure Deadline																																																																							
Final Program Review																																																																							

Directions: Type in the applicable years across the top line.  
List Program Activities down left hand side. Type in an "X"  
on applicable activity line under month and year the activity will be initiated or completed.  
At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)

TIMETABLE FOR STATE FISCAL YEAR: 2015/16

Name of Local Government: City of Miramar

Program Activities	Year 2015/2016						2016/2017						2017/2018						2018											
	Month	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11
Advertise Availability of Funds		x																												
Application Period(On-Going)			x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	X	X	X	X	X	X					
Start Program Year		x																												
Annual Report																		x											x	
Mid-Year Review/Adjustments							x																							
End-Year Review/Adjustments												x												x						
Encumbrance Deadline																							x							
Expenditure Deadline																													x	
Final Program Review																													x	

**Directions:** Type in the applicable years across the top line.  
 List Program Activities down left hand side. Type in an "X"  
 on applicable activity line under month and year the activity will be initiated or completed.  
 At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)

# FLORIDA HOUSING FINANCE CORPORATION

Please check applicable box, & if Amendment, enter number

## HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2013/2014

New Plan:		<b>X</b>
Amendment:		
Fiscal Yr. Closeout:		2016

Name of Local Government: **Miramar**

Available Funds: **\$920,966.00**

HOME OWNERSHIP STRATEGIES	VLI	Max. SHIP Award	LI	Max. SHIP Award	MI	Max. SHIP Award	A	B	C	D	E	F
							New Construction	Rehab/Repair	Without Construction	Total	Total	Total
							SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
Housing Residential Rehabilitation	7	\$50,000	6	\$50,000	0	\$50,000		\$690,725.00	\$0.00	\$690,725.00	75.00%	13
Purchase Assistance	2	\$50,000	1	\$40,000	0	\$30,000		\$108,145.00		\$108,145.00	11.74%	3
Foreclosure Prevention	0	\$10,000	0	\$10,000	0	\$10,000			\$0.00	\$0.00	0.00%	0
Acquisition-Rehabilitation or new Construction	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0
Disaster Mitigation / Recovery	0	\$50,000	0	\$50,000	0	\$50,000				\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
<b>Subtotal 1 (Home Ownership)</b>	<b>9</b>		<b>7</b>		<b>0</b>		<b>\$0.00</b>	<b>\$798,870.00</b>	<b>\$0.00</b>	<b>\$798,870.00</b>	<b>86.74%</b>	<b>16</b>

RENTAL STRATEGIES	VLI	Max. SHIP Award	LI	Max. SHIP Award	MI	Max. SHIP Award	A	B	C	D	E	F
							New Construction	Rehab/Repair	Without Construction	Total	Total	Total
							SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
Acquisition-Rehabilitation or New Construction										\$0.00	0.00%	0
For Multifamily Rental and Transitional	0	\$50,000	0	\$50,000	0	50000	\$0.00	\$0.00		\$0.00	0.00%	0
Rental Deposit / Eviction Protection	3	\$3,000	3	\$3,000	4	3000		\$30,000.00	\$0.00	\$30,000.00	3.26%	10
										\$0.00	0.00%	0
										\$0.00	0.00%	0
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>3</b>		<b>3</b>		<b>4</b>		<b>\$0.00</b>	<b>\$30,000.00</b>	<b>\$0.00</b>	<b>\$30,000.00</b>	<b>3.26%</b>	<b>10</b>

Administration Fees										\$92,096.00	10.00%	
Admin. From Program Income											0.00%	
Home Ownership Counseling										\$0.00	0.00%	

<b>GRAND TOTAL</b>												
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	12		10		4		\$0.00	\$828,870.00	\$0.00	\$920,966.00	100.00%	26

**Percentage Construction/Rehab** Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. **90%**

<b>Maximum Allowable Purchase Price:</b>												
							<b>New</b>	\$386,203	<b>Existing</b>	\$386,203		

Allocation Breakdown	Amount	%					
Very-Low Income	\$920,906.00	100.0%	Projected Program Income:	\$0.00	Max Amount Program Income For Admin:	\$0.00	
Low Income	\$0.00	0.0%	Projected Recaptured Funds:	\$0.00			
Moderate Income	\$0.00	0.0%	Distribution:	\$920,906.00			
<b>TOTAL</b>	<b>\$920,906.00</b>	<b>100.0%</b>	<b>Total Available Funds:</b>	<b>\$920,906.00</b>			

**Exhibit C**

16-Jul-13

# FLORIDA HOUSING FINANCE CORPORATION

Please check applicable box, & if Amendment, enter number

## HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2014/2015

New Plan:		<b>X</b>
Amendment:		
Fiscal Yr. Closeout:		2017

Name of Local Government: Miramar

Available Funds: **\$920,966.00**

HOME OWNERSHIP STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F
	Units	Award	Units	Award	Units	Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Housing Residential Rehabilitation	7	\$50,000	6	\$50,000	0	\$50,000		\$690,725.00	\$0.00	\$690,725.00	75.00%	13
Purchase Assistance	2	\$50,000	1	\$40,000	0	\$30,000		\$108,145.00		\$108,145.00	11.74%	3
Foreclosure Prevention	0	\$10,000	0	\$10,000	0	\$10,000			\$0.00	\$0.00	0.00%	0
Acquisition-Rehabilitation or new Construction	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0
Disaster Mitigation / Recovery	0	\$50,000	0	\$50,000	0	\$50,000				\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
<b>Subtotal 1 (Home Ownership)</b>	<b>9</b>		<b>7</b>		<b>0</b>		<b>\$0.00</b>	<b>\$798,870.00</b>	<b>\$0.00</b>	<b>\$798,870.00</b>	<b>86.74%</b>	<b>16</b>
RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F
Acquisition-Rehabilitation or New Construction										\$0.00	0.00%	0
For Multifamily Rental and Transitional	0	\$50,000	0	\$50,000	0	50000	\$0.00	\$0.00		\$0.00	0.00%	0
Rental Deposit / Eviction Protection	3	\$3,000	3	\$3,000	4	3000		\$30,000.00	\$0.00	\$30,000.00	3.26%	10
										\$0.00	0.00%	0
										\$0.00	0.00%	0
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>3</b>		<b>3</b>		<b>4</b>		<b>\$0.00</b>	<b>\$30,000.00</b>	<b>\$0.00</b>	<b>\$30,000.00</b>	<b>3.26%</b>	<b>10</b>
Administration Fees										\$92,096.00	10.00%	
Admin. From Program Income											0.00%	
Home Ownership Counseling										\$0.00	0.00%	
<b>GRAND TOTAL</b>	<b>12</b>		<b>10</b>		<b>4</b>		<b>\$0.00</b>	<b>\$828,870.00</b>	<b>\$0.00</b>	<b>\$920,966.00</b>	<b>100.00%</b>	<b>26</b>
Percentage Construction/Rehab										Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.		<b>90%</b>
Maximum Allowable Purchase Price:							<b>New</b>	\$386,203	<b>Existing</b>	\$386,203		
Allocation Breakdown		Amount	%		Projected Program Income:		\$0.00	Max Amount Program Income For Admin:		\$0.00		
Very-Low Income		\$920,906.00	100.0%		Projected Recaptured Funds:		\$0.00					
Low Income		\$0.00	0.0%		Distribution:		\$920,906.00					
Moderate Income		\$0.00	0.0%		Total Available Funds:		\$920,906.00					
<b>TOTAL</b>		\$920,906.00	100.0%		<b>Exhibit C</b>							

# FLORIDA HOUSING FINANCE CORPORATION

Please check applicable box, & if Amendment, enter number

## HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2015/2016

New Plan:		<b>X</b>
Amendment:		
Fiscal Yr. Closeout:		2018

Name of Local Government: Miramar

Available Funds: **\$920,966.00**

HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction	Rehab/Repair	Without Construction	Total	Total	Total
							SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
Housing Residential Rehabilitation	7	\$50,000	6	\$50,000	0	\$50,000		\$690,725.00	\$0.00	\$690,725.00	75.00%	13
Purchase Assistance	2	\$50,000	1	\$40,000	0	\$30,000		\$108,145.00		\$108,145.00	11.74%	3
Foreclosure Prevention	0	\$10,000	0	\$10,000	0	\$10,000			\$0.00	\$0.00	0.00%	0
Acquisition-Rehabilitation or new Construction	0	\$120,000	0	\$120,000	0	\$120,000				\$0.00	0.00%	0
Disaster Mitigation / Recovery	0	\$50,000	0	\$50,000	0	\$50,000				\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
<b>Subtotal 1 (Home Ownership)</b>	<b>9</b>		<b>7</b>		<b>0</b>		<b>\$0.00</b>	<b>\$798,870.00</b>	<b>\$0.00</b>	<b>\$798,870.00</b>	<b>86.74%</b>	<b>16</b>

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction	Rehab/Repair	Without Construction	Total	Total	Total
							SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
Acquisition-Rehabilitation or New Construction										\$0.00	0.00%	0
For Multifamily Rental and Transitional	0	\$50,000	0	\$50,000	0	50000	\$0.00	\$0.00		\$0.00	0.00%	0
Rental Deposit / Eviction Protection	3	\$3,000	3	\$3,000	4	3000		\$30,000.00	\$0.00	\$30,000.00	3.26%	10
										\$0.00	0.00%	0
										\$0.00	0.00%	0
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>3</b>		<b>3</b>		<b>4</b>		<b>\$0.00</b>	<b>\$30,000.00</b>	<b>\$0.00</b>	<b>\$30,000.00</b>	<b>3.26%</b>	<b>10</b>

Administration Fees										\$92,096.00	10.00%	
Admin. From Program Income											0.00%	
Home Ownership Counseling										\$0.00	0.00%	

<b>GRAND TOTAL</b>												
<small>Add Subtotals 1 &amp; 2, plus all Admin. &amp; HO Counseling</small>	12		10		4		\$0.00	\$828,870.00	\$0.00	\$920,966.00	100.00%	26

**Percentage Construction/Rehab**

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

90%

**Maximum Allowable**

**Purchase Price:**

**New**

\$386,203

**Existing**

\$386,203

Allocation Breakdown	Amount	%
Very-Low Income	\$920,906.00	100.0%
Low Income	\$0.00	0.0%
Moderate Income	\$0.00	0.0%
<b>TOTAL</b>	<b>\$920,906.00</b>	<b>100.0%</b>

Projected Program Income:	\$0.00	Max Amount Program Income For Admin:	\$0.00
Projected Recaptured Funds:	\$0.00		
Distribution:	\$920,906.00		
<b>Total Available Funds:</b>	<b>\$920,906.00</b>		

**Exhibit C**

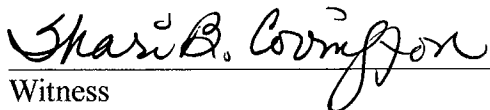
16-Jul-13

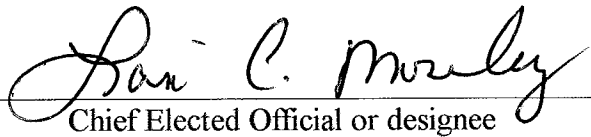
**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

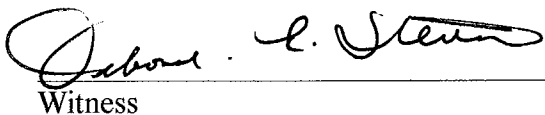
Name of Local Government: **City of Miramar**

- (1) The local government will advertise the availability of SHIP funds, if available, pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for assistance.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if, at any time, the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.
- (9) Amendments and Technical Revisions to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities as program income.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation by June 30 of each calendar year.

- 13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation by June 30.
- 14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- 15) 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.
- 16) 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 service eligible persons.
- 17) Rental units constructed or rehabilitated with SHIP funds shall be monitored annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- 18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- 19) The provisions of Chapter 83-220, Laws of Florida *has not* been implemented.  
(except for Miami Dade County)

  
Witness

  
Chief Elected Official or designee

  
Witness

Lori C. Moseley, Mayor

Type Name and Title *19.*

*4/24/13*

Date

OR

Attest:  
(Seal)

Temp. Reso. No. 5322  
2/26/13  
3/25/13

CITY OF MIRAMAR  
MIRAMAR, FLORIDA

RESOLUTION NO. 13-76

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF MIRAMAR, FLORIDA, ADOPTING THE LOCAL HOUSING ASSISTANCE PLAN ("LHAP") FOR THE CITY OF MIRAMAR'S STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM FOR FISCAL YEARS 2013-2014, 2014-2015, AND 2015-2016; AUTHORIZING SUBMISSION OF THE LHAP TO THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING FOR AN EFFECTIVE DATE.

**WHEREAS**, the State Housing Initiatives Partnership ("SHIP") Act, Sections 420.907-420.9079, Florida Statutes, and Rule 67-37 of the Florida Administrative Code, entitled "State Housing Initiatives Partnership Program", require local governments to develop a one to three year Local Housing Assistance Plan outlining the anticipated utilization of funds; and

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

**WHEREAS**, local governments are required by the State of Florida to submit an action plan, entitled "Local Housing Assistance Plan", covering fiscal years 2013-2014, 2014-2015 and 2015-2016; and

**WHEREAS**, the Economic Development And Revitalization Director recommends adopting the Local Housing Assistance Plan for fiscal years 2013-2014, 2014-2015 and 2015-2016, attached as Exhibit "A" (the "LHAP"), and authorizing the appropriate City officials to submit the LHAP to the Florida Housing Finance

Reso. No. 13-76

**CERTIFICATION**

I CERTIFY THIS TO BE A TRUE & CORRECT COPY OF THE ORIGINAL DOCUMENT ON FILE AT CITY HALL.

WITNESS MY HAND AND OFFICIAL SEAL OF THE CITY OF MIRAMAR THIS 24 DAY OF April, 2013

*Grette M. McLeary*  
CITY CLERK



Temp. Reso. No. 5322  
2/26/13  
3/25/13

Corporation; and

**WHEREAS**, the City Commission deems it in the best interest of the citizens and residents of the City of Miramar to adopt the LHAP for fiscal years 2013-2014, 2014-2015 and 2015-2016, attached as Exhibit "A", and to authorize the appropriate City officials to submit the LHAP to the Florida Housing Finance Corporation.

**NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF MIRAMAR, FLORIDA AS FOLLOWS:**

**Section 1:** That the foregoing "**WHEREAS**" clauses are ratified and confirmed as being true and correct and are made a specific part of this Resolution.

**Section 2:** That the LHAP for fiscal years 2013-2014, 2014-2015 and 2015-2016, attached as Exhibit "A", is adopted.

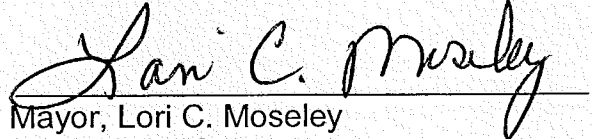
**Section 3:** That the appropriate City officials are authorized to submit the LHAP to the Florida Housing Finance Corporation.

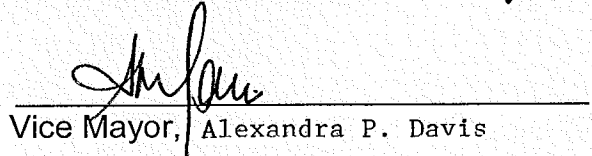
**Section 4:** That the appropriate City officials are authorized to do all things necessary and expedient to carry out the aims of this Resolution.

Temp. Reso. No.5322  
2/26/13  
3/25/13

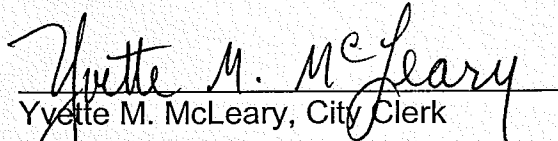
**Section 5:** That this Resolution shall take effect immediately upon adoption.

**PASSED AND ADOPTED** this 3 day of April, 2013.

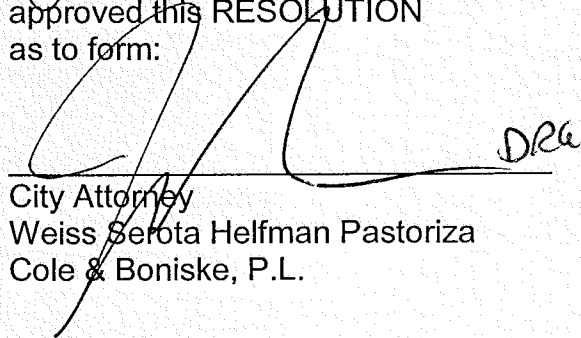
  
\_\_\_\_\_  
Mayor, Lori C. Moseley

  
\_\_\_\_\_  
Vice Mayor, Alexandra P. Davis

ATTEST:

  
\_\_\_\_\_  
Yvette M. McLeary, City Clerk

I HEREBY CERTIFY that I have  
approved this RESOLUTION  
as to form:

 DRG  
\_\_\_\_\_  
City Attorney  
Weiss Serota Helfman Pastoriza  
Cole & Boniske, P.L.

<u>Requested by Administration</u>	<u>Voted</u>
Commissioner Winston F. Barnes	<u>No</u>
Commissioner Yvette Colbourne	<u>Yes</u>
Commissioner Alexandra P. Davis	<u>Yes</u>
Commissioner Wayne M. Messam	<u>Yes</u>
Mayor Lori C. Moseley	<u>No</u>

**STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM  
PROGRAM INFORMATION SHEET**

---

The following information must be furnished to the Corporation before any funds can be disbursed.

<b>Local Government</b>	City of Miramar
<b>Chief Elected Official</b>	Mayor Lori C. Moseley
<b>Address</b>	2300 Civic Center Place, Miramar Florida 33025
<b>SHIP Administrator</b>	Community Redevelopment Associates of Florida, Inc.
<b>Address</b>	8569 Pines Blvd, Suite 201
<b>Telephone</b>	954-431-7866, Ext 115
<b>EMAIL</b>	<a href="mailto:Azebeokhai@crafla.org">Azebeokhai@crafla.org</a>
<b>Alternate SHIP Contact</b>	Deborah Stevens Client Services Coordinator City of Miramar 2200 Civic Center Place Miramar, FL 33025
<b>Telephone</b>	954.602.3265 phone 954.602.4713 fax
<b>EMAIL</b>	destevens@ci.miramar.fl.us
<b>Interlocal Agreement (list other local governments in interlocal)</b>	No
<b>Local Government Employer Federal ID #</b>	59-6019762
<b>Disbursement (list bank account information if changed from previous)</b>	No Change
<b>Other Information</b>	N/A

Please attach this form as Exhibit F and submit along with your completed LHAP.