



The City of Miramar

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2019-2020, 2020-2021, 2021-2022



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I. Program Details:

A. LG(s)

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

B. Purpose of the program:

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

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

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

E. Local Housing Partnership:

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

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

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

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

I. Waiting List/Priorities: The City of Miramar does not maintain a Waiting List.

The following priorities for funding described/listed here apply to all strategies unless otherwise stated: Applicants will be ranked for assistance based on a first-qualified, first-served basis with priorities for Special Needs, Essential Services Personnel and then income groups.

J. Discrimination: In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or familial status in the award application



process for eligible housing.

- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.



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

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

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

Entity	Duties	Percentage
Local Government		
Third Party Entity/Sub-recipient	Community Redevelopment Associates of Florida, Inc.	100%

The City’s Consultant is responsible for the following (as outlined in Contract)

- Preparation of Local Housing Assistance Plan Including Assisting Community & Economic Development 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 with Finance.
- Authorize Payments for SHIP Expenditure.
- Conduct Marketing and Outreach of Programs.
- Preparation of SHIP Annual Reports.

R. Project Delivery Costs: The City will not charge project delivery cost.

S. Essential Service Personnel Definition: For the purpose of SHIP funding, the City considers the following groups as Essential Services to our City: First Responders, Educators in K-12, Health Care and Social Assistance, Skilled building trades, Accommodation and Food Services, Active Military, National Guard stationed in the county.

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

1. Energy Star qualified appliances—refrigerators, stoves, water heaters
2. Ceiling fans in the living and bedrooms
3. Motion sensor light switches
4. Cool roofing—single polymer cover or elastomeric coating
5. WaterSense faucets, toilets, shower heads
6. Green label Certified Floor Coverings
7. Mold/Lead/Asbestos removal
8. Extended warranty items
9. Quality standards for materials
10. New construction projects that are accessible by public transportation



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

- U. **Describe efforts to meet the 20% Special Needs set-aside:** The City will advertise its SHIP funding availability to agencies that serve the qualified special needs population. In addition, the City regularly communicates with various organizations that serve this population. All housing programs/activities offered by the City give priority funding to “special needs” population households, regardless of funding source.
- V. **Describe efforts to reduce homelessness:** The City of Miramar participates with the Broward County Homeless Counsel and the Continuum of Care, which include the following fundamental components;
 1. Homeless prevention;
 2. Outreach and assessment to identify an individual’s or family’s needs to make connections to facilities and services;
 3. Immediate Shelter and safe, decent alternatives to the streets;
 4. Transitional housing and necessary social services. Such services include job training/placement, substance abuse treatment, short-term mental health services, independent living skills, etc. and
 5. Permanent housing or permanent supportive housing arrangements.

Section II. LHAP Strategies:

A. OWNER OCCUPIED REHABILITATION	Code 3
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a. Summary: SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows and other structural items. 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.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$90,000. Projects under \$5,000 will be granted and will not require the signing or recordation of the program’s mortgage and note.
- e. Terms
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 15 years
 4. Forgiveness: The loan is forgivable in its entirety at the end of fifteen (15) years from the recordation date of mortgage and note. **Special Needs Owner-Occupied Households: Assistance is in the form of a 10 year, 0% interest deferred loan, forgiven at 10% each year.**
 5. Repayment: None required as long as loan is in good standing.



6. The Loan will be determined to be in default if any of the following occurs during the Loan term: sale transfer, or conveyance of property, conversion to a rental property, loss of homestead exemption status, or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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 mortgage and note on the property.

- f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with priorities for Special Needs, Essential Services Personnel and then income groups as described in section I. (I) of this plan.

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. 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. This will be checked and documented annually by the City. If a property is not required to have flood insurance then the file will be documented that flood insurance is not required. In the event property is not insured and there is a documented hardship (job loss, divorce, medical issues) prohibiting the household from maintaining insurance and repairs are needed to eliminate substandard, code, health and safety issue, the Community & Economic Development Director has the authority to waive requirements, as long as project is not leveraged with Federal funds, where flood insurance is required.

Hardship is defined as:

- 1) Condition of property makes it uninsurable

Or

- 2) At time of application household had no insurance and housing insurance expenses exceed 50% of a fixed income household.

- g. Sponsor Selection Criteria: N/A

- 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. For home repair activities, the program is not designed to remodel, upgrade homes with purely cosmetic repairs or replace working appliances because owner wants to upgrade.

The City's current subordination policy, found on the City's website under Housing and Community Development, shall apply for any refinance transactions.

Housing units that have a pending foreclosure (Lis Pendens) from a mortgage company or homeowners/condo association cannot 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 completed and a new mortgage acceptable to the program is provided.

City's HOME Investment Partnership program shall be administered in accordance with the City's Local Housing Assistance Plan (LHAP). The City shall comply with HOME Rules and Regulations governing the project and City's Program including, but not limited to the following:

- All rehabilitation shall be in compliance with applicable local codes and the Florida Building Code in accordance with 24 CFR part 92.251, Property Standards.
- Lead-based paint testing and abatement, as needed, in accordance with 24 CFR part 92.355. Maximum household income shall be less than 80% of COUNTY median.
- Federal procurement procedures set forth in 24 CFR Part 92.504(c)(4) are applicable to the selection of the contractor.
- Ensure compliance with the recapture and affordability restrictions set forth in the City of Miramar's HOME Interlocal Agreement with Broward County.

B. PURCHASE ASSISTANCE WITH/WITHOUT REHABILITATION	Code 1, 2
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a. Summary: SHIP funds will be awarded to assist eligible first-time homebuyers with a deferred payment loan to be applied towards the cost of purchasing existing or newly constructed (with a Certificate of Occupancy) eligible affordable housing. Eligible costs include the following: down payment, closing costs, mortgage buy down, rehabilitation, and other costs associated with purchasing a home. Eligible housing includes single-family homes, townhomes, condominiums, eligible manufactured homes constructed from June 1994 forward, PUDs, and villas.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: Very Low: \$50,000
 Low: \$40,000
 Moderate: \$30,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 15 years



4. Forgiveness: The loan is forgivable in its entirety at the end of fifteen (15) years from the recordation date of mortgage and note. **Special Needs Owner-Occupied Households: Assistance is in the form of a 10 year, 0% interest deferred loan, forgiven at 10% each year.**
5. Repayment: None required as long as loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of the property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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 the funds made available for assistance which is secured by mortgage and note on 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 until exhausted. 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: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services personnel and then income groups described in section I. (I) of this plan.

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. Applicants have the option to use the mortgage programs offered by the mortgage providers in the City's Lenders Consortium or a Lender of their own choosing that meets the terms of the programs underwriting criteria.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants must secure a first mortgage by an approved lender.



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 the financing for the mortgage. Funds may be leveraged with Broward County, HOME, CDBG or other purchase assistance related activities. In the case where bond or County assistance is being provided in conjunction with the City's SHIP funds, the City will take no less than third position in the transaction.

C. EMERGENCY REPAIR	Code 6
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<p>a. Summary: Funds will be awarded to applicants in need of rehabilitation of their home related to a dire situation that needs to be mitigated immediately. This includes: damaged roofing that is leaking, damaged windows causing exposure to the elements, or electrical or plumbing problems that could cause damage (fire) to the home or is an immediate health hazard to the occupants. Applicants who receive emergency repair assistance are eligible to receive Residential Rehabilitation assistance. When an applicant is assisted with emergency repairs the amount of funds expended for the emergency repairs will be counted towards the maximum award if the applicant receives subsequent assistance through the rehabilitation strategy. Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by the homeowner's policy.</p>
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- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$25,000. Projects under \$5,000 will be granted and will not require the signing or recordation of the program's mortgage and note.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: The loan is forgivable in its entirety at the end of the fifteen (15) years from the recordation date of mortgage and note. There will be no yearly forgiveness of the loan. **Special Needs Owner-Occupied Households: Assistance is in the form of a ten (10) year, 0% interest deferred loan, forgiven at 10% each year.**
 - 5. Repayment: None required as long as loan is in good standing.
 - 6. Default:

The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as the primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a



SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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:

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. 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 Community & Economic Development Director or his designee may waive insurance requirements, as long as project is not leveraged with Federal funds, where flood insurance is required.

Hardship is defined as:

- 1) Condition of property makes it uninsurable
Or
- 2) At time of application household had no insurance and housing insurance expenses exceed 50% of a fixed income household.

Program is not credit driven and credit reports will not be reviewed to determine eligibility for assistance.

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 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: N/A

h. Additional Information: An applicant requesting an emergency repair will be required to:

1. Allow the rehabilitation specialist to access the home for an inspection to determine the need for the repair.
2. Provide proof of homeowner's insurance policy and any proof whether or not the insurance will cover any or part of the repair. Uninsured eligible applicants may be assisted if a documented hardship that prevents maintaining insurance is approved by the the Community & Economic Development Director.



3. Applicant must submit an Emergency Repair Application and provide all documentation cited in the application.

D. FORECLOSURE PREVENTION	Code 7
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<p>a. Summary: The Foreclosure prevention program provides qualified homeowners the opportunity to avoid foreclosures and retain their homes. The program is designed to assist households that need immediate financial assistance to either stop their homes from being foreclosed, sold for non-payment of taxes, or protect it if it is damaged. Evidence that mortgage or fee is more than 60-90 days late is required and reflected by the most current mortgage statement or applicable statement.</p>

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000. Projects under \$5,000 will be granted and will not require the signing or recordation of the program's mortgage and note.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 years
 - 4. Forgiveness: The loan is forgivable in its entirety at the end of ten (10) years from the recordation date of mortgage and note. There will be no yearly forgiveness of the loan. **Special Needs Owner-Occupied Households: Assistance is in the form of a 5 year, 0% interest deferred loan, forgiven at 20% each year.**
 - 5. Repayment: None required as long as loan is in good standing.
 - 6. Default:

The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term the loan, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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 mortgage and note on the property.



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.

f. Recipient Selection Criteria: In addition to being selected on a first-qualified, first-served basis, all special needs households, as defined by Chapter 67-37.002(13), 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 delinquency current, the homeowner must pay the remainder to bring the delinquency 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;
5. Unforeseen emergency home repairs including condo/homeowner association assessments or
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.

g. Sponsor Selection Criteria: N/A.

h. Additional Information:

The applicant must undergo budget/credit counseling from a HUD approved credit counseling agency prior to being approved for foreclosure prevention funding. Priority will be given to persons who received prior down payment/purchase or rehabilitation assistance through the City’s program.

E. DISASTER MITIGATION	Code 5
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a. Summary: Funds will be awarded to applicants in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President or Governor. 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 house 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 disaster using any funds that have not yet been encumbered.

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

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

d. Maximum award: \$50,000. Projects under \$5,000 may be granted and will not require the signing or recordation of the program’s mortgage and note.

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded



subordinate mortgage and note.

2. Interest Rate: 0%
3. Years in loan term: 15 years
4. Forgiveness: The loan is forgivable in its entirety at the end of fifteen (15) years from the recordation date of mortgage and not. There will be no yearly forgiveness of the loan. **Special Needs Owner-Occupied Households: Assistance is in the form of a 10 year, 0% interest deferred loan, forgiven at 10% each year.**
5. Repayment: None required as long as loan is in good standing.
6. Default:

The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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 mortgage and note on the property.

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 applicants will be selected from a national or state disaster registry on a first-qualified and first-served basis, within income groups. 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.

Applicants will be assisted on a first-qualified, first-served basis with the following additional requirements:

1. Must provide proof of homeowner's insurance
2. Must file for and use proceeds from insurance as first option

- g. Sponsor/Sub-recipient Selection Criteria: N/A

- h. Additional Information: Funds will not be allocated to this strategy except in the case of federal or state disaster. SHIP funds may leverage other federal and/or state emergency programs. The expenditure of funds must be eligible activities as permitted by SHIP statute, rule and/or emergency rule as published by the Florida Housing Finance Corporation.



The Corporation may disburse funds for disaster relief as provided in Section 420.9073(2)(b), F.S. Local governments may use unencumbered SHIP funds to carry out activities of disaster relief. 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. The county or eligible municipality shall make every effort reasonable to insure that the recipients of SHIP funds are income qualified.

F. COMMUNITY LAND TRUST	Code 1, 2
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a. Summary: SHIP funds may be used to provide down payment assistance to buyers of newly constructed or existing community land trust homes. The down payment assistance will be used to write down the purchase price of the property. Home rehabilitation is also an eligible use, as needed when purchasing existing homes.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$50,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 30 years
 - 4. Forgiveness: Forgiven at the end of the term.
 - 5. Repayment: None required as long as loan is in good standing.
 - 6. Default: In the event of default on the first mortgage or the terms of the ground lease, the Community Land Trust must notify the City of Miramar whether it intends to exercise its right of repurchase. In the event the CLT is not willing or able to exercise its right of repurchase, it shall transfer its right of repurchase to the City of Miramar, giving the City of Miramar the right, but not the obligation to foreclose.
- f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Need, Essential Service Personnel and income groups as described in section I. (I) of this plan.

First qualified, first served after completion of first time homebuyer class that contains a community land trust component. The recipient must be able to show and attest to a clear understanding of the difference between fee simple homeownership and community land trust homeownership. Also, the buyer must



contribute 2% of the purchase price of their home to the closing costs.

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/Developer Selection Criteria: N/A
- h. Additional Information: N/A

G. ACQUISITION/REHABILITATION/NEW CONSTRUCTION	Code 9, 10
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a. Summary: This construction strategy is designed to promote the acquisition or construction of affordable housing for home ownership opportunities. The strategy is also designed to promote infill housing, green housing, and mixed income projects/neighborhoods for homeownership opportunities.
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- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: Sponsor Developer: \$120,000
Recipient: \$120,000
- e. Terms:
Sponsor/Developer
 1. Repayment loan/deferred loan/grant: Funds will be awarded to the Developer as a deferred loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 2 years
- 4. Forgiveness: Once the developer has successfully completed the construction the average subsidy per unit provided to the development during construction may be passed through to the eligible homebuyer in the form of a permanent mortgage loan. In the event that through no fault of the developer, the project suffers a reduction in market value, the City reserves the right to allow for a buy-down (forgiveness) equal to the difference between the project development cost and market value.



5. Repayment: When the developer sells the property to an income eligible buyer the loan to the developer is satisfied and all proceeds from the sale of the property will be repaid to the City.
6. Default:
 1. Failure to meet the program requirements, secure all financing and permits to meet the program timeline for expenditure.
 2. Failure to sell home within the required timeframe to an eligible applicant.

Terms:
Recipient

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage
2. Interest Rate: 0%
3. Term: 30 Years
4. Forgiveness: Full repayment is due at the end of the term.
5. Repayment: In the case of sale or transfer of the property, the borrower will be required to repay the original amount given as assistance and the City will share in the equity earned by the borrower according to the following schedule:
 - a. Up to 3 years—100% of the equity generated is paid to the City.
 - b. 3-20 years—On the 3rd year, City receives 85% of the City's pro rata share of the equity generated and borrower receives 15%. Thereafter, the borrower receives additional 5% of the City's prorated share per year reducing the City's share by the same percentage.
 - c. Year 20 and above: The borrower receives 100% of the equity.

The above equity sharing proposal will terminate in foreclosure; however, the City will require lenders to provide a right of first refusal to purchase the loan at a negotiated price. In the case of foreclosure, the City will recapture any amount of net proceeds from the sale of the property available.

6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

- f. Recipient Selection Criteria: For rehabilitated and new construction homeownership units, assistance will be provided on a first-qualified, first-served basis.
- g. Sponsor/Developer 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, by 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 Compatability/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:

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.

H. SECURITY AND/OR UTILITY DEPOSITS	Code 23
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a. Summary: The City of Miramar may provide upfront financial assistance for households to obtain quality, safe, decent and affordable rental housing. The City may pay for such items as first month’s rent, security deposit, utility connection/start-ups.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$4,500
- e. Terms:
 1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: N/A



- 3. Years in loan term: N/A
- 4. Forgiveness: N/A
- 5. Repayment: N/A
- 6. Default: N/A

f. Recipient Selection Criteria: Applications will be processed in the order in which they are received. Applicant must be very low to moderate income, (priority given to 1. very-low income households and 2. special needs households. 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.

Applicants for eviction protection 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 temporary loss of income.
- 4) Sudden unforeseen medical expenses or
- 5) Involuntary loss of verifiable income from other sources (temporary or permanent).

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 one-time award.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: SHIP Rent limits will apply.

The families must have the income to afford the monthly rental payments. Income guidelines provided by the State will be used to determine income eligibility.

A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions. Assistance will be limited to a one time grant not to exceed \$4,500 per household.

I. MULTIFAMILY RENTAL HOUSING	Code 14, 21
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a. Summary: This strategy is designed to promote the production of affordable multi-family housing in the City. 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, and senior rental facilities of the housing single portion of a mixed use facility. Strategy is designed to promote mixed income projects and neighborhoods.

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

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



d. Maximum award: \$750,000 per project

e. Terms:

1. Repayment loan/deferred loan/grant: Funding will either be in the form of a deferred payment loan or low interest loan, or some combination thereof, for a period not to exceed thirty (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 fifteen (15) years or the term of the assistance, whichever period is longer.
2. Interest Rate: 0-5%. To determine the interest rate to be charged the City will consider the income of intended residents, type of loan, loan to value ratios and, whether the project is carried out by a for profit or non-profit developer. The following table presents the type of loan and interest rate that would be charged.

Type of Borrower	Loan Type	Population Served	Loan to Value	Interest Rate
Non-profit	Construction	>80% AMI	Up to 80%	1%
Non-profit	Construction	80-140% AMI	Up to 90%	0%
Non-profit	Permanent	>80% AMI	Up to 90%	0%
Non-profit	Permanent	80-140% AMI	Up to 90%	1%
Profit	Construction	>80% AMI	Up to 80%	Capped at 5%
Profit	Permanent	80-140% AMI	Up to 85%	3%

2.

3. Years in loan term: For a period not to exceed 30 years

Loans provided to developers for multi-family housing constructed under this strategy must be reserved for units that will benefit eligible persons and include deed restrictions for long term affordability for no less than 15 years.

4. Forgiveness: This loan will not be prorated and will be forgiven at the end of the 30 year term.

5. Repayment: None required as long as loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer or conveyance of the property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur without the prior written consent from the City, the outstanding balance will be due and payable. Default terms, as described in this section, will also be included in the 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 1. very low income households, 2. special needs 3. essential service personnel, 4. elderly. However, program will be open to all SHIP eligible applicants to create inclusive rental communities.

g. Sponsor Selection Criteria: The 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 administer project
2. Experience in completing similar projects
3. Use of personnel from Welfare Transition Program and Workforce Development programs
4. Leveraging
5. Site control
6. Neighborhood compatibility/Compatibility with Area Redevelopment Plan
7. Creation of Mixed Income Communities
8. Access to transportation network, and infrastructure and utilities to service the sites pursuant to the City's Development Review process
9. Multistory buildings must have elevators and be ADA Compliant
10. Use of green building techniques

h. Additional Information:

Developers receiving assistance from both SHIP and 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.

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.

For rental projects where units for households with incomes at 140% 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 this criterion may be subject to the low-interest loan.

The City, Eligible Sponsor or appointed designee, shall annually monitor and determine tenant eligibility throughout the 15 compliance period. For those developments that the Florida Housing Finance Corporation or Federal Program such as Section 202 provides the same or stricter 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.

III. LHAP Incentive Strategies

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

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

Section 420.9071(16),F.S.

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”.

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

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 programs 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 of very low (<50% AMI), low (51%-80% AMI) and moderate (81%-120% AMI) incomes, and have some form of public financing assisting the proposed affordable housing project, are also eligible for expedited permitting.

The staff of the Community and Economic Development Department may identify eligible projects during the plan review process and make the expedited permitting available.

2. **Established policy and procedures—Expedited Inspection:**

Pursuant to the City’s adoption of the expedited inspections, projects determined to be eligible



that have received expedited permitting will also receive expedited inspections. All shall be documented

B. Name of the Strategy: **Ongoing Review Process**

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

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

Each January, programs will be reviewed to determine effectiveness of strategies to ensure timely expenditure of funds.

1. Established Policy and Procedures: Provide Description

It is recommended that as part of the public participation process, the City Commission must 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 the Community & Economic Development Department Director and consultant if an impact is expected.

The determination should be indicated on the agenda cover form 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.

C. Other Incentive Strategies Adopted:

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.



1. 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 & Economic Development Department); building permits 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.

2. 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.

Established Policy and Procedures: Provide Description

The Housing Element (Policy 6.3.c) of the City’s Comprehensive Plan states: “Ensure residential land is available on the Future Land Use Map at adequate densities for 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 for acre. These densities exist city-wide and account for 60% of the total acreage with 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 and the Transit Oriented Corridor District. All of these 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 had some affordable units that expired after 5 years of initial ownership.

3. Name of Strategy: Allowance of Flexible Lot Configurations

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



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 from 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 had some affordable units that expired after 5 years of initial ownership. 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.

4. 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.

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.

5. Name of Strategy: Preparation of 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.

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.

6. 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.

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 had some affordable units that expired after 5 years of initial ownership. The City's Town Center development is also a TND and is a transportation hub for the City's bus routes.

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 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.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement.
- H. Other Documents Incorporated by Reference.

City of Miramar

Fiscal Year: 2019-2020	
Estimated SHIP Funds for Fiscal Year:	\$ 1,595,030.00
Salaries and Benefits	\$ 146,103.00
Office Supplies and Equipment	\$ 7,500.00
Travel Per diem Workshops, etc.	\$ 4,400.00
Advertising	\$ 1,500.00
Other*	\$
Total	\$ 159,503.00
Admin %	10.00%
	OK

Fiscal Year 2020-2021	
Estimated SHIP Funds for Fiscal Year:	\$ 1,595,030.00
Salaries and Benefits	\$ 146,103.00
Office Supplies and Equipment	\$ 7,500.00
Travel Per diem Workshops, etc.	\$ 4,400.00
Advertising	\$ 1,500.00
Other*	\$
Total	\$ 159,503.00
Admin %	10.00%
	OK

Fiscal Year 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 1,595,030.00
Salaries and Benefits	\$ 146,103.00
Office Supplies and Equipment	\$ 7,500.00
Travel Per diem Workshops, etc.	\$ 4,400.00
Advertising	\$ 1,500.00
Other*	\$
Total	\$ 159,503.00
Admin %	10.00%
	OK

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

Details:

Exhibit B
Timeline for SHIP Expenditures

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

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

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

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

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

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

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

Other Key Deadlines:

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

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2019-2020**

Name of Local Government: City of Miramar

Estimated Funds (Anticipated allocation only):		\$ 1,595,030											
Code	Strategies Homeownership	Qualifies for 75% set-	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units	
3	OWNER OCCUPIED REHABILITATION	Yes	5	\$90,000	4	\$90,000	4	\$90,000	\$1,170,000.00	\$0.00	\$1,170,000.00	13	
1,2	PURCHASE ASSISTANCE WITH /WITHOUT	No	1	\$50,000	1	\$40,000	2	\$30,000	\$0.00	\$150,000.00	\$150,000.00	4	
6	EMERGENCY REPAIR	Yes	1	\$25,000	1	\$25,000	1	\$25,000	\$75,000.00	\$0.00	\$75,000.00	3	
5	DISASTER MITIGATION	Yes		\$50,000		\$50,000		\$50,000	\$0.00	\$0.00	\$0.00	0	
1,2	CLT	Yes		\$50,000		\$50,000		\$50,000	\$0.00	\$0.00	\$0.00	0	
9, 10	ACQUISITION/REHAB/New Construction	Yes		\$120,000		\$120,000		\$120,000	\$0.00	\$0.00	\$0.00	0	
									\$0.00	\$0.00	\$0.00	0	
									\$0.00	\$0.00	\$0.00	0	
									\$0.00	\$0.00	\$0.00	0	
									\$0.00	\$0.00	\$0.00	0	
	Total Homeownership		7		6		7		\$1,245,000.00	\$150,000.00	\$1,395,000.00	20	
Purchase Price Limits:			New	\$ 317,647	Existing	\$ 317,647							

OK OK

Code	Rental	Qualifies for 75% set- aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
23	SECURITY AND/OR UTILITY DEPOSITS	No	2	\$4,500	1	\$4,500	0	\$4,500	\$0.00	\$13,500.00	\$13,500.00	3
14, 21	Multifamily Rental Housing	Yes		\$750,000		\$750,000		750000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		2		1		0		\$0.00	\$13,500.00	\$13,500.00	3
Administration Fees			\$ 159,503		10%		OK					
Home Ownership Counseling			\$ 25,000									
Total All Funds			\$ 1,593,003		OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		78.1%	OK
Homeownership % (65% requirement)		87.5%	OK
Rental Restriction (25%)		0.8%	OK
Very-Low Income (30% requirement)	\$ 534,000	33.5%	OK
Low Income (30% requirement)	\$ 425,000	26.6%	OK
Moderate Income	\$ 445,000	27.9%	

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2020-2021

Name of Local Government: City of Pembroke Pines

Estimated Funds (Anticipated allocation only):		\$ 1,924,198										
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	OWNER OCCUPIED REHABILITATION	Yes	6	\$90,000	5	\$90,000	4	\$90,000	\$1,350,000.00	\$0.00	\$1,350,000.00	15
1,2	PURCHASE ASSISTANCE WITH /WITHOUT REHAB	No	1	\$50,000	2	\$40,000	1	\$30,000	\$0.00	\$160,000.00	\$160,000.00	4
6	EMERGENCY REPAIR	Yes	2	\$25,000	2	\$25,000	1	\$25,000	\$125,000.00	\$0.00	\$125,000.00	5
7	FORECLOSURE PREVENTION	No	1	\$10,000	1	\$10,000	1	\$10,000	\$0.00	\$30,000.00	\$30,000.00	3
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		10		10		7		\$1,475,000.00	\$190,000.00	\$1,665,000.00	27
Purchase Price Limits:			New	\$ 317,647	Existin g	\$ 317,647						

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
23	SECURITY AND/OR UTILITY DEPOSITS	No	2	\$4,500	2	\$4,500	1	\$4,500	\$0.00	\$22,500.00	\$22,500.00	5
14, 21	MULTI-FAMILY HOUSING	Yes	0	\$250,000	0	\$250,000	0	\$250,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		2		2		1		\$0.00	\$22,500.00	\$22,500.00	5

Administration Fees		\$ 192,420	10%	OK								
Home Ownership/Foreclosure Counseling		\$ 26,000										
Total All Funds		\$ 1,905,920	OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		76.7%	OK
Homeownership % (65% requirement)		86.5%	OK
Rental Restriction (25%)		1.2%	OK
Very-Low Income (30% requirement)	\$659,000	34.2%	OK
Low Income (30% requirement)	\$590,000	30.7%	OK
Moderate Income	\$429,500	22.3%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2021-2022												
Name of Local Government:			City of Pembroke Pines									
Estimated Funds (Anticipated allocation only):			\$ 1,924,198									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	OWNER OCCUPIED REHABILITATION	Yes	6	\$90,000	5	\$90,000	4	\$90,000	\$1,350,000.00	\$0.00	\$1,350,000.00	15
1,2	PURCHASE ASSISTANCE WITH /WITHOUT REHAB	No	1	\$50,000	2	\$40,000	1	\$30,000	\$0.00	\$160,000.00	\$160,000.00	4
6	EMERGENCY REPAIR	Yes	2	\$25,000	2	\$25,000	1	\$25,000	\$125,000.00	\$0.00	\$125,000.00	5
7	FORECLOSURE PREVENTION	No	1	\$10,000	1	\$10,000	1	\$10,000	\$0.00	\$30,000.00	\$30,000.00	3
9	ACQUISITION/REHABILITATION	No	0	\$225,000	0	\$225,000	0	\$225,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		10		10		7		\$1,475,000.00	\$190,000.00	\$1,665,000.00	27
	Purchase Price Limits:		New	\$ 317,647	Existing	\$ 317,647						

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
23	SECURITY AND/OR UTILITY DEPOSITS	No	2	\$4,500	2	\$4,500	1	\$4,500	\$0.00	\$22,500.00	\$22,500.00	5
14, 21	MULTI-FAMILY HOUSING	Yes	0	\$250,000	0	\$250,000	0	\$250,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		2		2		1		\$0.00	\$22,500.00	\$22,500.00	5
	Administration Fees			\$ 192,420		10%		OK				
	Home Ownership/Foreclosure Counseling			\$ 26,000								
	Total All Funds			\$ 1,905,920		OK						

Set-Asides			
Percentage Construction/Rehab (75% requirement)		76.7%	OK
Homeownership % (65% requirement)		86.5%	OK
Rental Restriction (25%)		1.2%	OK
Very-Low Income (30% requirement)	\$ 659,000	34.2%	OK
Low Income (30% requirement)	\$ 590,000	30.7%	OK
Moderate Income	\$ 429,500	22.3%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: City of Miramar

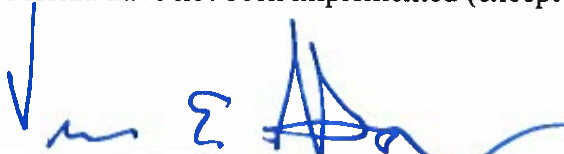
Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.

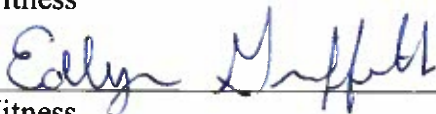
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the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



Witness

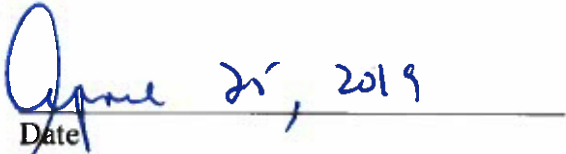


Signature



Witness

Vernon E. Hargray, City Manager
Type Name and Title



Date

OR


Attest:

(Seal)

Temp. Reso. No. 6930
4/8/19

**CITY OF MIRAMAR
MIRAMAR, FLORIDA**

RESOLUTION NO. 19-109

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF MIRAMAR, FLORIDA, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CITY MANAGER TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING FOR AN EFFECTIVE DATE.

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

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

Reso. No. 19-109

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 18 DAY OF April, 2019


CITY CLERK

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

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

WHEREAS, as required by *section 420.9075, F.S.* it is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan; the cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs; and

WHEREAS, the Community and Economic Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Commission finds that it is in the best interest of the public for the City of Miramar to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

Temp. Reso. No. 6930
4/9/19

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

Section 1: The Commission of the City of Miramar hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2019-2020, 2020-2021 and 2021-2022.

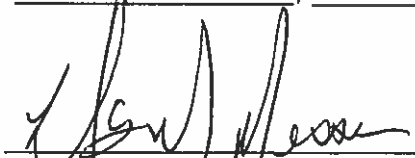
Section 2: The City Manager is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

Section 3: That the appropriate City officials are authorized to do all things necessary and expedient to carry out the aims of this Resolution.

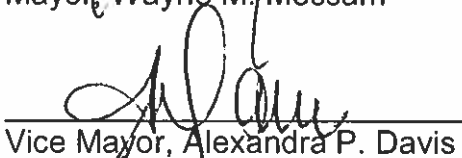
Temp. Reso. No. 6930
4/9/19

Section 4: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED this 17 day of April, 2019.



Mayor, Wayne M. Messam




Vice Mayor, Alexandra P. Davis

ATTEST:



City Clerk, Denise A. Gibbs

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



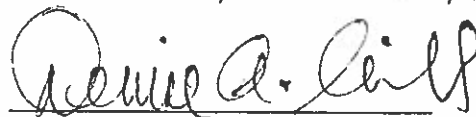
City Attorney
Weiss Serota Helfman
Cole & Bierman, P. L.

<u>Requested by Administration</u>	<u>Voted</u>
Commissioner Winston F. Barnes	Yes
Commissioner Maxwell B. Chambers	Yes
Commissioner Yvette Colbourne	Yes
Vice Mayor Alexandra P. Davis	Yes
Mayor Wayne M. Messam	Yes

Certificate of Filing for a Resolution

CERTIFICATE OF FILING

I, Denise A. Gibbs, as City Clerk of the City of Miramar, a Florida Municipal Corporation, hereby certify that this fully executed Resolution No. 19-109 was filed in the records of the City Clerk this 17th day of April, 2019.

A handwritten signature in black ink, appearing to read "Denise A. Gibbs", is written over a horizontal line.

Print Name: Denise A. Gibbs

Print Title: City Clerk