



**City of Pompano Beach
Office of Housing and Urban Improvement**

Memorandum No. 15-178

MEMORANDUM

DATE: June 11, 2015
TO: Dennis Beach, City Manager
THROUGH: Gordon Linn, City Attorney
FROM: Miriam Carrillo, Director *MC*
RE: **Agenda Item – First Amended LHAP**

This resolution approves the City's First Amended 2015-2018 Local Housing Assistance Plan (LHAP) as required by the State Housing initiatives Partnership Program Act (SHIP).

The present LHAP was approved on April 14, 2015 through Resolution 2015-264 and submitted to the State as required for review and approval. The First Amended LHAP reflects the changes made in response to the State's review. It is now necessary to submit the approved, amended LHAP in order for the City to receive the SHIP funding necessary to carry out the affordable housing programs outlined in it.

Please place this item on the June 23, 2015 agenda.

Thank you.

Attachments



City Attorney's Communication #2015-1114

June 11, 2015

TO: Mark Korman, Program Compliance Manager
FROM: Gordon B. Linn, City Attorney
RE: Resolution –Amended Local Housing Assistant Plan

As requested in your e-mail of June 9, 2015, I have prepared and attached the following form of resolution:

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF POMPANO BEACH, FLORIDA, APPROVING THE AMENDED LOCAL HOUSING ASSISTANCE PLAN PURSUANT TO 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 CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE AMENDED LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; PROVIDING AN EFFECTIVE DATE.

Please feel free to contact me if I may be of further assistance.



GORDON B. LINN

CITY OF POMPANO BEACH
Broward County, Florida

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF POMPANO BEACH, FLORIDA, APPROVING THE AMENDED LOCAL HOUSING ASSISTANCE PLAN PURSUANT TO 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 CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE AMENDED LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; PROVIDING AN EFFECTIVE DATE.

WHEREAS, the Department of Housing and Urban Improvement prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation and now desires to submit an amended plan; and

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

BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF POMPANO BEACH, FLORIDA:

SECTION 1. The City Commission of the City of Pompano Beach hereby approves the amended Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation for fiscal years 2015-2016, 2016-2017, 2017-2018.

SECTION 2. The City Manager is hereby designated and authorized to execute any

certifications required by the Florida Housing Finance Corporation as related to the amended Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

SECTION 3. City staff is hereby authorized and directed to submit the said approved amended plan for review and approval by the Florida Housing Finance Corp.

SECTION 4 This Resolution shall become effective upon passage.

PASSED AND ADOPTED this _____ day of _____, 2015.

LAMAR FISHER, MAYOR

ATTEST:

ASCELETA HAMMOND, CITY CLERK

GBL/ds
6/11/15
l:reso/2015-384

City of Pompano Beach

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2015-2016, 2016-2017, and 2017-2018



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2013I. General Program Description

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

City of Pompano Beach

Interlocal: Yes _____ No X

_____ If "Yes", name of participating local government(s) in the Interlocal Agreement;

_____ A copy of the Interlocal Agreement must be attached as Exhibit H.

B. Purpose of the program

Creation of the Plan is for the purpose of:

- 1. ~~To meet~~Meeting the housing needs of the very low, low and moderate income households;
- 2. ~~to expand~~Expanding production of and ~~preserve and~~ preservation of affordable housing; and
- 3. ~~to further~~Furthering the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2015-2016, 2016-2017 and 2017-2018

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,

lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

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. Discrimination

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.

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 and Post), Credit Counseling, Tenant Counseling and Transportation.

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 than, 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

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 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.

M. 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.

N. 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 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 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.

O. Administrative Budget

A line-item budget of proposed Administrative Expenditures is attached as Exhibit

A.

The City of Pompano Beach finds that the moneys 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 percent 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 resolution attached as Exhibit E.

P. _____ Program Administration

Administration of the local housing assistance plan will be wholly performed and maintained by the City of Pompano Beach.

Q. _____ Essential Service Personnel Definition

Essential Services Personnel are defined as, ~~but not limited to,~~ teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel, ~~and other job categories as the City of Pompano Beach may deem essential during the~~

~~course of the administration of the local housing assistance plan. Essential Service Personnel means, pursuant to Chapter 2006-69, Laws of Florida, persons in need of affordable housing who are employed in occupations or professions in which they are considered essential service personnel, as defined by each county and eligible municipality within its respective local housing assistance plan pursuant to Section 420.9075(3)(a), F.S.~~

R. _____ Green Building and Energy Saving products and processes:

In accordance with Section 420.9075 (3) (d), Florida Statutes, in the rehabilitation and construction of housing, the City will encourage innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities or insurance. When required, all work will meet the Florida Building Code standards. ~~The City will include~~ may require any of the, but not limited to, also encourage the following features features listed below when economically feasible in the rehabilitation or construction use of homes. This list is not all-inclusive; building materials and installation of appliances that improve energy efficiency and/or meet energy star requirements.

i. Water-Conserving Appliances and Fixtures

ii. Energy Star Appliances

iii. Efficient Lighting Interior / Exterior

iv. Upgrading of Insulation

v. Air Conditioning Units with a ~~h~~Higher Seer Rating

vi. Impact Resistant Windows

II. LHAP Strategies

A. Rehabilitation	Code 3
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a. _____ Summary of the Strategy:

_____ This Strategy will use SHIP funds to assist with repairs of owner-occupied homes. The funds will be used to correct some or all minimum housing code violations and incipient defects to their property.

a. _____

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: ~~Assistance will be provided to a property occupied by very low, low and moderate-income. Priority will be given to~~

very low and low income -households with special needs until special needs set aside has been met. Next priority will be given to very low and low income households until whose income does not exceed 140% of the very low and low income set asides have been met. Once the special needs and very low and low income set asides have been met, assistance will be provided to very low, low and moderate income households. Priority will be given to very low and low income households and households with special needs until all program set asides have been met.

- d. Maximum award: \$60,000.
- d. ~~Maximum award: \$30,000. A higher amount can be approved by the Director of housing and urban improvement on a case by case basis for unanticipated change orders or additional improvements that may be required not to exceed \$60,000.~~
- e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default.

The funds to each applicant will be in the form of a 15 year deferred payment loan at 0% interest as a recorded mortgage and note on the property. The sum will be completely forgiven after in 15 years, providing there is no conveyance, encumbrance, transfer, rental, or refinancing of the property, as well as, ~~the continued occupancy of and providing that~~ the property continues to be occupied as the applicant's principal residence. Expenses for project delivery cost shall be in the form of a grant.

Repayment Provision: Should the property be sold, rented or refinanced during the 15 years, the full amount of the loan becomes due and payable to the SHIP Housing Trust Fund.

If the applicant requests a refinance of their current first mortgage, a **Repayment Provision:** Should the property be sold, rented or refinanced during the 15 years, the full amount of the loan becomes due and payable to the SHIP Housing Trust Fund.

Subordination of a Housing Rehabilitation Program (Program Loan) for the purpose of refinancing an existing debt that is in a superior lien position to the Program Loan may be allowed in accordance with the OHUI Loan Subordination Policy, as amended from time to time. Subordination restrictions:

1. Subordination of the Program Loan will not be approved for a purpose other than refinance debt that was secured by the subject property prior to or of the same date of the Program Loan.

2. The under certain circumstances as stated in the City of Pompano Beach will only allow one subordination approval during the course, Office of the Program Loan.

3. The City of Pompano Beach reserves the right to deny any subordination request it deems not in it's or the homeowner's best interest. The authority to approve subordination requests or exceptions to the City's Loan Subordination Housing and Urban Improvement Policy will rest with the City Manager or his/her designee.

4. and Procedures Manual. Income eligible heirs Eligible Heirs may be able to assume the note upon qualification qualification.

Recapture Provision: In the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership) the loan will be in default and the funds will be recaptured.

f. Recipient Selection Criteria:

Applications Applicants for assistance will be received after an advertisement period in the local newspaper and flyers. The City of Pompano Beach typically accepts applications once a year. Only those who comply with the preliminary application process are eligible to submit an application. The applications are then processed on a first qualified, first served basis until all funds are expended. Priority will be given to very low and low income households with special needs until special needs set aside has been met. Next priority will be given to very low and low income households until the very low and low income set asides have been met. Once the special needs and very low and low income set asides have been met, assistance will be provided to very low, low and moderate income households. Priority will be given to very low and low income applicants and applicants with special needs until all program set asides have been met. The only applicants eligible to apply for funds under this strategy are owner occupied residences.

g. Sponsor Selection Criteria and duties, if applicable: N/A

h. Additional Information: N/A

<p><u>B. B. — Demolition/Reconstruction</u> Code 4</p>

a. ~~Summary of the Strategy: Properties that are determined substandard and beyond repair by the rehabilitation inspector will be demolished and a new home built on the site.~~

Structures will be demolished and rebuilt under the following cases:

1. Single family properties that are located in a flood zone, and have estimated the cost of rehabilitation costs exceeding 50% of the assessed value, will be demolished and rebuilt to meet FEMA regulations.

2. Single family properties that are not in a flood zone, but are beyond repair and unsafe for human habitation. The property must meet the definition of an unsafe structure, and the building department in cooperation with the OHUI shall determine the economic feasibility of the rehabilitation and soundness of the structure to determine if a replacement home is financially feasible and necessary.

~~_____~~ b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. ~~Income Categories to be served: Assistance will be provided to a property occupied by very low, low and moderate-income. Priority will be given to very low and low income households with special needs until special needs set aside has been met. Next priority will be given to very low and low income households until the very low and low income set asides have been met. Once the special needs and very low and low income set asides have been met, assistance will be provided to very low, low and moderate income households.~~

~~whose income does not exceed 140% of the median. Priority will be given to very low and low income households and households with special needs until all program set asides have been met.~~

d. Maximum award: \$140,000

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default. The funds to each applicant will be in the form of a 15 year deferred payment loan at 0% interest as a recorded mortgage and note on the property. The sum will be completely forgiven ~~after~~after 15 years, providing there is no conveyance, encumbrance, transfer, rental, or refinancing of the property, and providing that the property continues to be occupied as the applicant's principal residence as well as, the continued occupancy of the property as the applicant's principal residence. Expenses for project delivery cost shall be in the form of a grant.

~~**Repayment Provision:** Should the property be sold, rented or refinanced during the 15 years, the full amount of the loan becomes due and payable to the SHIP Housing Trust Fund.~~

~~**Repayment Provision:** Should the property be sold, rented or refinanced during the 15 years, the full amount of the loan becomes due and payable to the SHIP Housing Trust Fund.~~

~~If the applicant request to refinance their current mortgage a Subordination of a Housing Rehabilitation Program (Program Loan) for the purpose of refinancing an existing debt that is in a superior lien position to the Program Loan may be allowed in accordance with the OHUI Loan Subordination Policy, as amended from time to time. Subordination restrictions:~~

- ~~1. Subordination of the Program Loan will not be approved for a purpose other than to refinance debt that was secured by the subject property prior to or of the same date of the Program Loan.~~
- ~~2. The under certain circumstances as stated in the City of Pompano Beach will only allow one subordination approval during the course, Office of the Program Loan.~~
- ~~3. The City of Pompano Beach reserves the right to deny any subordination request it deems not in it's or the homeowner's best interest. The authority to approve subordination requests or exceptions to the City's Loan Subordination Housing and Urban Improvement Policy will rest with the City Manager or his/her designee.~~
- ~~4. and Procedures Manual. Income eligible heirs Eligible Heirs may be able to assume the note upon qualification.~~

Recapture Provision: In the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership) the loan will be in default and the funds will be recaptured.

- gf. Sponsor Selection Criteria and duties, if applicable: N/A
- hg. Additional Information: N/A

~~a.~~ Summary of the Strategy: This assistance is for very low, low and moderate income households of the City who wish to purchase an existing or new construction home within the City limits of Pompano Beach. The funds are used for purchase assistance, which includes ~~but is not limited to~~, down payment assistance, mortgage subsidy and/or principal reduction, closing costs, repairs or reduction of the purchase price to make the home affordable.

~~a.~~

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

~~c.~~ Income Categories to be served: e. Income Categories to be served: Assistance will be provided to a property occupied by very low, low and moderate-income. Priority will be given to very low and low income households with special needs until special needs set aside has been met. Next priority will be given to very low and low income households until whose income does not exceed 140% of the very low and low income set asides have been met. Once the special needs and very low and low income set asides have been met, assistance will be provided to very low, low and moderate income households.

~~median.~~ Priority will be given to very low and low income households and households with special needs until all program set asides have been met.

d. Maximum award: \$40,000

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default. 20 Year Deferred Payment Loan at 0% interest rate secured by a recorded mortgage and note, which will be forgiven at the end of twenty-years ~~from~~from after closing. If at any time during the twenty (20) years, the property is sold, leased, rented or title to the property is transferred, the loan will become due and payable immediately. The loan will be forgiven ~~reduced 20% per year in the last 5 years in accordance with the table below.~~ At the end of the 20 year term the loan will be satisfied and the mortgage lien will be released. Expenses for project delivery cost shall be in the form of a grant.

Year	Principal
15	100%
16	80%
17	60%

18	40%
19	20%
20	0%

Repayment Provision: Should the property be sold, rented or refinanced during the 20 years, the outstanding balance ~~loan~~ becomes due and payable to the SHIP Housing Trust Fund.

~~If the applicant elects to refinance their current first mortgage a Subordination of a Housing Rehabilitation Program (Program Loan) for the purpose of refinancing an existing debt that is in a superior lien position to the Program Loan may be allowed in accordance with the OHUI Loan Subordination Policy, as amended from time to time. Subordination Restrictions:~~

- ~~1. Subordination of the Program Loan will not be approved for a purpose other than refinance debt that was secured by the subject property prior to or of the same date of the Program Loan.~~
- ~~2. The under certain cases as stated in the City of Pompano Beach will only allow one subordination approval during the course, Office of the Program Loan.~~
- ~~3. The City of Pompano Beach reserves the right to deny any subordination request it deems not in it's or the homeowner's best interest. The authority to approve subordination requests or exceptions to the City's Loan Subordination Housing and Urban Improvement Policy will rest with the City Manager or his/her designee.~~
- ~~4. and Procedure Manual. Income eligible heirs Eligible Heirs may be able to assume the note upon qualification.~~

Recapture Provision: In the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership) the loan will be in default and the funds will be recaptured.

- f. Recipient Selection Criteria: There will be an ongoing application process year round, after advertisement of the program in the local newspapers and flyers 30 days prior to accepting applications. Applicants will be selected on first qualified, first served basis until all funds are expended. The City will

close the waiting list once funds are expended. The City of Pompano Beach will give priority to very low and low income households and households with special needs until the statutory set asides under the SHIP Program have been complied with.

g. Sponsor Selection Criteria and duties, if applicable: N/A

h. Additional Information:

Applicant must attend an 8 hour Homebuyer Education class from a HUD-approved housing counseling agency and receive a certificate of Pre-purchase housing counseling upon completion of the course. This certificate is required prior to loan closing.

Applicant must use pre-approved lenders. ~~All~~The lender of any first mortgage loan provided to an income eligible household must comply with Treasury's guidance for nontraditional mortgages. (<http://www.fdic.gov/regulations/laws/rules/5000-5160.html>). ~~Compliance must be documented.~~ All loans must be at a fixed rate mortgage not to exceed a term of ~~forty-three~~ 40 years.

<p><u>D. D.</u> <i>Emergency Repair</i> <i>Code 6</i></p>

- a. Summary of the Strategy: The Emergency Housing Rehabilitation strategy will address emergency repairs to eligible homeowners to carry out limited improvements such as roofing, electrical and plumbing to immediately rectify life ~~hazard~~hazardous and potentially dangerous conditions that threaten the safety and health of the occupants of the home as determined by the housing inspector.
- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served: very low, low and moderate-income. Priority will be given to very low and low income households with special needs until special needs set aside has been met. Next priority will be given to very low and low income households until the very low and low income set asides have been met. Once the special needs and very low and low income set asides have been met, assistance will be provided to very low, low and moderate income households.

~~Assistance will be provided to a property occupied by very low, low and moderate-income households whose income does not exceed 140% of the median. Priority will be given to very low and low income households and households with special needs until all program set asides have been met.~~

- d. Maximum award: \$15,000
- e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default. Assistance will be provided in the form of a grant. Individual households will not be required to repay funds used for emergency repairs.

f. Recipient Selection Criteria: Applicants for assistance will be received after an advertisement period in the local newspaper and a public awareness campaign of flyers. The City of Pompano Beach typically accepts applications once a year. Only those who comply with the preliminary application process are eligible to submit an application. The applications are then processed on a first qualified, first served basis until all funds are expended for the year. All properties must be single family owner occupied and located in Pompano Beach.

- g. Sponsor Selection Criteria and duties, if applicable: N/A
- h. Additional Information: N/A

E. <i>New Construction-Rental</i>	<i>Code 21</i>
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- a. Summary of the Strategy: This strategy will provide acquisition and constructiondevelopment assistance to eligible sponsors (Not for Profit and for Profit) to develop affordable rental housing for very low, low and moderate-income households.
- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served: Assistance will be provided to projectsproject that serves very low, low and moderate-income households, whose income does not exceed 140% of the median. Priority will be given to very low and low income households with special needs until special needs set aside has been met. Next priority will be given to very low and low income households until the very low and low income set asides have been met. Once the special needs and very low and low income set asides have been met, assistance will be provided to very low, low and moderate income households.

Priority will be given to very low and low income households and households with special needs until all program set asides have been met.

- d. Maximum award: \$10,000 per unit.
- e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default. The funds will be in the form of a deferred mortgage at 0% interest rate for a ~~minimum of 20~~ years. The loan will decrease at 1/20th of its value each year so that the sum will be completely forgiven in 20 years, providing there is no conveyance, no encumbrance, no refinancing of the property, ~~or~~ and providing that less than 51% or more of the SHIP-assisted units are made available for rent by very low, low and moderate income renter individuals or households.

Default Provisions: Should the property be sold, encumbered, refinanced, or ~~less fewer than 51%~~ of the units made available for rent to the very low, low and moderate income individuals or households, the outstanding balance remaining 100% of the loan funds plus 6% default interest will become due and payable to the SHIP Housing Trust Fund. The City of Pompano Beach Office of Housing and Urban Improvement shall on an annual basis for at least ~~20~~ years monitor the multi-family development to determine tenant eligibility and project affordability for very low, low and moderate-income families.

Recapture Provision: In the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership) the loan will be in default and the funds will be recaptured.

- f. Recipient Selection Criteria: N/A

Recipients

- ~~g. Sponsor Selection Criteria and duties, if applicable: Recipients will submit application packets in response to the City's Request for Proposals (RFP) process that will be developed by the City and advertised in the local newspaper. The RFP process is a competitive process with applications evaluated and scored on criteria, which includes location of the project, construction features and amenities, previous experience, leveraging, organizational capacity, financial viability and ability to proceed. Each submitted application packet will be reviewed, evaluated and ranked by a SHIP Review Committee. All eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process as required by Rule 67-37.005(6)(b) 7, Florida Administrative Code.~~

Recipients that offer rental housing for sale before the end of the 20 year affordability period 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.

g. Sponsor Selection Criteria and duties, if applicable: N/A

N/A

h. Additional Information: N/A

F.	<i>Disaster Repair/Mitigation</i>	<i>Code 5</i>
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a. Summary of the Strategy: The Disaster Strategy provides assistance to households following a ~~natural~~-disaster as declared by Executive Order by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a ~~natural~~-disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP funds will be used to provide emergency housing repairs to income eligible households in the aftermath of a ~~natural~~-disaster. SHIP disaster funds may be used for items such as, but not limited to:

~~a.~~

1. Purchase of emergency supplies for eligible households to weatherproof damaged homes;

~~1.~~

2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;

~~2.~~

3. Construction of wells or repair of existing wells where public water is not available;

~~3.~~

4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies;

~~4.~~

5. Security deposit for eligible recipients that have been displaced from their homes due to disaster;

~~5.~~

6. Rental assistance for the duration of Florida Office of the Governor Executive Order, for eligible recipients that have been displaced from their homes due to disaster;

~~6.~~

7. Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

7.

- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served: ~~As~~ Assistance will be provided to property that is occupied by very low, low and moderate income households whose income does not exceed 140% of the median. Priority will be given to very low and low income households with special needs until special needs set aside has been met. Next priority will be given to very low and low income households until the very low and low income set asides have been met. Once the special needs and very low and low income set asides have been met, assistance will be provided to very low, low and moderate income households.

~~Priority will be given to very low and low income households and households with special needs until all program set asides have been met.~~

- d. Maximum award: \$1030,000,000
- e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default. The assistance will be limited to non-insured repairs such as insurance deductible expenses. Assistance will be provided in the form of a grant. No payments or repayment will be required and no security instrument will be recorded against the property.
- f. Recipient Selection Criteria: First qualified, first served basis pending funding availability. The property must be located in the City limits of Pompano Beach, Florida.
- g. Sponsor Selection Criteria and duties, if applicable: N/A
- h. Additional Information: N/A

G. *Rental and Security Deposit Strategy*

Code 23

- a. Summary of Strategy: Funds will be provided to persons who are homeless or in danger of becoming homeless to pay security and/or utility deposits for a new rental residence. The rental unit must meet Housing Quality Standards as defined in 24 CFR 982.401. Utilities for which deposits and arrearages may be paid include water, sewer, solid waste, electricity and gas. The regional 2-1-1 Hotline, homeless assistance providers, social service agencies, Veterans Affairs offices and medical centers, and housing providers will serve as access points for persons needing assistance.

_____ Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

b. _____

_____ Income Categories to be served: Very low

c. _____

_____ Maximum award: Assistance is limited to a one-time maximum award per household of up to \$5,000.

d. _____

e. _____ Terms of the award: The assistance will be provided in the form of a grant with no recapture provisions.

f. _____ Recipient Selection Criteria:

_____ Recipient Selection Criteria:

1. _____ The applicant must 1) meet the definition of “homeless” in F.S. 420.621(5), or 2) be at risk of homelessness, meaning that they have been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance.

2. _____ For the first seven (7) days that funding is made available under this strategy, preference will be given to Veteran households. A Veteran household is defined as a household with an adult member who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable. Veteran status must be documented by a DD-214 form. If there is a waiting list for this strategy at any time after the first seven (7) days of funding availability, Veteran households on the waiting list will be given preference.

3. _____ The rent of the unit that the applicant currently inhabits or intends to lease must be affordable to very low-income households, as delineated by income category on the annually updated SHIP Rent Limit Chart.

g. _____ Sponsor Selection Criteria

One (1) eligible sponsor will be selected to implement the rent and utility deposit strategy. Criteria for eligible sponsors include:

1. _____ Must be a 501(c)(3) not-for profit corporation.

2. _____ Must have experience providing information, referral, or case management services to homeless and precariously housed individuals.

3. Must have experience conducting or overseeing inspections of rental units for compliance with Housing Quality Standards in 24 CFR 982.401.

h. _____ h. _____ Additional Information: N/A

III. LHAP Incentive Strategies

On October 1, 2013 the Affordable Housing Advisory Committee held a public hearing to receive comments and finalize the affordable housing incentives to be recommended to the City Commission. On February 25, 2014, through resolution 2014-143, the City Commission adopted the recommendations of the advisory committee as listed below.

A. Name of the Strategy: Expedited Permitting

Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

Established policy and procedures: This incentive is presently implemented through an adopted One-Stop new construction permitting process for affordable housing projects within the city limits for the City of Pompano Beach. The Office of Housing and Urban Improvement is the lead Agency in this process. The One-Stop process has a pre-approved checklist of requirements that contractors must follow to implement the process. On the third Friday of each month, contractors submit all permits checklists, applications, and plans to the Office of Housing and Urban Improvement (OHUI) for distribution to Zoning, Building and Engineering Departments. The Development team members have four and a one-half (4½) days to review and process the plans for the scheduled monthly meeting, which usually takes place a week later. If no negative comments are raised, a construction permit will be issued (processing time 5 working days). If negative comments are raised, the contractor has ten (10) days to make corrections and resubmit the plans through the Office of Housing and Urban Improvement for review. The City will then have five (5) days to review the corrected permit plans and issue a construction permit permitted. If the contractor does not meet the ten (10) day timeframe for re-submittals, and if the resubmitted plans are not 100% corrected, the contractor will then be required to submit his plans through the Building Department's normal permitting process for a building permit.

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.

Established policy and procedures: The Office of Housing and Urban Improvement has been assigned to the City's review development process team. Wherein, all proposed changes in the City's policies, procedures, ordinances, regulations, plans, or infrastructure improvements in the city limits that have significant impacts on the cost of housing must be reviewed and commented on by the Office of Housing and Urban Improvement. These comments are then submitted to the various governing boards and City Commission to be addressed at consideration of procedural changes. This process is accomplished through a checklist procedure implemented by the Development Services Director when major land use decisions, variances, planning policies and documents are up for consideration. This checklist identifies all departments requiring comments to be submitted.

~~C. Name of the Strategy: The affordable housing definition on the appointment Resolution.~~

C. The affordable housing definition on the appointment Resolution.

Established policy and procedures: This incentive has been incorporated into the City's application process for qualifying eligible affordable housing cost for the very low, low and moderate-income families.

~~D. Name of the Strategy: The modification of impact fee requirements.~~

Modifications include reduction or waiver of fees and alternative methods of fee payment, providing no city general funds are expended.

~~D. including reduction or waiver of fees and alternative methods of fee payment, providing no city general funds are expended.~~

Established policy and procedures: The incentive is implemented by the Office of Housing and Urban Improvement using grant funds to pay these fees for contractors as an incentive to reduce the cost of housing to low and moderate income homebuyers by the same amount of grant funds to the contractor. This incentive is implemented by the Office of Housing and Urban Improvement on a case by case basis an individual applicant submitted process to in response to individual applications submitted by contractors ~~Office of Housing and Urban Improvement on a case by case basis,~~ and the availability of funds. ~~The criterion for determination is based on the composition of the tenants, such as low to moderate income households or senior facilities, and the amount of funding asked for and available amount of funds.~~

~~E. Name of the Strategy: Reservation of infrastructure capacity for housing for very low and low-income persons.~~

Established policy and procedures: This incentive is presently established with the cooperation of the Department of Development Services to insure the infrastructure capacity of

water and sewer for housing for low and very low income households.

F. Name of the Strategy: The preparation of a printed inventory of locally owned public land suitable for affordable housing.

Established policy and procedures: This incentive has been implemented and updates are made annually. The Office of Housing and Urban Improvement, in collaboration with the City's Department of Development Services, have has created an inventory list of lands owned by the City of Pompano Beach and the City of Pompano Beach Community Redevelopment Agency.

G. Name of the Strategy: The provision of a financing vehicle to aid very low, low and moderate-income families in securing a home.

Established policy and procedures: This incentive is implemented annually through advertisement of the City's various affordable Housing Programs to very low, low and moderate-income persons, as well as, through application processing for applicant eligibility.

H. The allowance of flexibility in densities for Affordable Housing.

~~H. **Name of the Strategy: The allowance of flexibility in densities for Affordable Housing.**~~

Established policy and procedures: This incentive is being reviewed by the Department of Development Services and will be taken into consideration when the new Zoning Ordinance is drawn.

I. Reduce parking and setback requirements for Affordable Housing.

~~I. **Name of the Strategy: Reduce parking and setback requirements for Affordable Housing.**~~

Established policy and procedures: This incentive is established with an individual applicant-based application on a case by case basis.

J. Name of the Strategy: Proximity of development near transportation hubs/major employers.

Established policy and procedures: This incentive is being reviewed by the Office of Housing and Urban Improvement with the cooperation of the Department of Development Services to establish incentives for developers.

K. Notification and input for all affordable housing projects.

~~K. Name of the Strategy: Notification and input of all affordable housing projects~~

Established policy and procedures: The Office of Housing and Urban Improvement should be given notification and input in determining eligibility of all affordable housing projects. This incentive is in combination with Strategy B.

L. Incentives for affordable homes that include energy efficiency.

~~L. Name of the Strategy: Incentives for affordable homes that include energy efficiency.~~

Established policy and procedures: The City will give preferential incentives for affordable homes that include energy efficiency features, i.e. windows, fans, tank-less water heaters, and ~~energy~~ Energy star ~~Star~~ rated appliances. The Office of Housing and Urban Improvement will establish a handbook that will outline the policy and procedures to be used in giving preferential incentives for affordable homes that include energy efficiency features.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan ~~Page 17~~

- B. Timeline for Estimated Encumbrance and Expenditure ~~Page 18~~

- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal
Year Covered in the plan ~~Page 19-21~~

- D. Signed Certification. ~~Page 22-23~~

- E. Signed, dated, witnessed or attested adopting resolution ~~Page 24-25~~

- F. Program Information Sheet ~~Page 26~~

LHAP 2015

Exhibit A

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

Effective Date: 10/2014

City Of Pompano Beach

Fiscal Year: 2015-2016		
Estimated Allcoation for Calculating:	\$	470,623.00
Salaries and Benefits	\$	44,812.00
Office Supplies and Equipment	\$	1,000.00
Travel Perdiem Workshops, etc	\$	500.00
Advertising	\$	750.00
Other	\$	
Total	\$	47,062.00
		0.099999
Fiscal Year: 2016-2017		
Estimated Allcoation for Calculating:	\$	470,623.00
Salaries and Benefits	\$	44,812.00
Office Supplies and Equipment	\$	1,000.00
Travel Perdiem Workshops, etc	\$	500.00
Advertising	\$	750.00
Other	\$	
Total	\$	47,062.00
		0.099999
Fiscal Year 2017-2018		
Estimated Allcoation for Calculating:	\$	470,623.00
Salaries and Benefits	\$	44,812.00
Office Supplies and Equipment	\$	1,000.00
Travel Perdiem Workshops, etc	\$	500.00
Advertising	\$	750.00
Other	\$	
Total	\$	47,062.00
		0.099999

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2015-2016**

LHAP Exhibit C 2015

Please check applicable box

New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

Name of Local Government: City of Pompano Beach

Allocation: \$470,623.00

Strategy #	From Plan Text	Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)						A	B	C	D	E	F
			VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
C	1	Purchase Assistance with Rehab		\$40,000		\$40,000	1	\$40,000		\$40,000.00		\$40,000.00	8.50%	1
A	3	Rehabilitation	2	\$60,000	2	\$60,000		\$60,000	\$240,000.00		\$240,000.00	51.00%	4	
B	4	Demolition/Reconstruction		\$140,000		\$140,000		\$140,000			\$0.00	0.00%	0	
F	5	Disaster Repair/Mitigation		\$10,000		\$10,000		\$10,000			\$0.00	0.00%	0	
D	6	Emergency Repair	8	\$15,000	2	\$15,000		\$15,000	\$143,561.00		\$143,561.00	30.50%	10	
											\$0.00	0.00%	0	
											\$0.00	0.00%	0	
											\$0.00	0.00%	0	
											\$0.00	0.00%	0	
		Subtotal 1 (Home Ownership)	10		4		1		\$0.00	\$423,561.00	\$0.00	\$423,561.00	90.00%	15

Strategy #	From Plan Text	Code	RENTAL STRATEGIES						A	B	C	D	E	F
			VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
E	21	New Construction-Rental		\$10,000		\$10,000		\$10,000.00				\$0.00	0.00%	0
												\$0.00	0.00%	0
												\$0.00	0.00%	0
												\$0.00	0.00%	0
												\$0.00	0.00%	0
												\$0.00	0.00%	0
		Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
		Administration Fees										\$47,062.00	10.00%	
		Admin. From Program Income											0.00%	
		Home Ownership Counseling											0.00%	
		GRAND TOTAL												
		Add Subtotals 1 & 2, plus all Admin	10		4		1		\$0.00	\$423,561.00	\$0.00	\$470,623.00	100.00%	15

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	\$391,154	Existing	\$391,154
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Allocation Breakdown	Amount	%	Projected Program Income	Max Amount Program Income For Admin	\$0.00
Very-Low Income	\$141,187.00	30.0%	Projected Recaptured Funds:		
Low Income	\$141,187.00	30.0%	Distribution:	\$470,623.00	
Moderate Income	\$141,187.00	30.0%	Total Available Funds:	\$470,623.00	
TOTAL	\$423,561.00	90.0%			

**HOUSING DELIVERY GOALS CHART
2015-2016**

New Plan: X

Amendment:	
Fiscal Yr. Closeout:	

Name of Local Government: City of Pompano Beach

Allocation: \$470,623.00

Strategy #	From Plan Text	Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)						A	B	C	D	E	F
			VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
C	1	Purchase Assistance with Rehab		\$40,000		\$40,000	1	\$40,000		\$40,000.00		\$40,000.00	8.50%	1
A	3	Rehabilitation	2	\$60,000	2	\$60,000		\$60,000	\$240,000.00		\$240,000.00	51.00%	4	
B	4	Demolition/Reconstruction		\$140,000		\$140,000		\$140,000			\$0.00	0.00%	0	
F	5	Disaster Repair/Mitigation		\$10,000		\$10,000		\$10,000			\$0.00	0.00%	0	
D	6	Emergency Repair	8	\$15,000	2	\$15,000		\$15,000	\$143,561.00		\$143,561.00	30.50%	10	
											\$0.00	0.00%	0	
											\$0.00	0.00%	0	
											\$0.00	0.00%	0	
		Subtotal 1 (Home Ownership)	10		4		1		\$0.00	\$423,561.00	\$0.00	\$423,561.00	90.00%	15

Strategy #	From Plan Text	Code	RENTAL STRATEGIES						A	B	C	D	E	F
			VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
E	21	New Construction-Rental		\$10,000		\$10,000		\$10,000.00				\$0.00	0.00%	0
G	23	Rental and Security Deposit		\$5,000		\$5,000		\$5,000.00				\$0.00	0.00%	0
												\$0.00	0.00%	0
												\$0.00	0.00%	0
												\$0.00	0.00%	0
												\$0.00	0.00%	0
		Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
		Administration Fees										\$47,062.00	10.00%	
		Admin. From Program Income											0.00%	
		Home Ownership Counseling											0.00%	
		GRAND TOTAL												
		Add Subtotals 1 & 2, plus all Admin	10		4		1		\$0.00	\$423,561.00	\$0.00	\$470,623.00	100.00%	15

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	\$391,154	Existing	\$391,154
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Allocation Breakdown	Amount	%	Projected Program Income	Max Amount Program Income For Admin	\$0.00
Very-Low Income	\$141,187.00	30.0%	Projected Recaptured Funds:		
Low Income	\$141,187.00	30.0%	Distribution:	\$470,623.00	
Moderate Income	\$141,187.00	30.0%	Total Available Funds:	\$470,623.00	
TOTAL	\$423,561.00	90.0%			

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2016-2017**

Please check applicable box
 New Plan: x
 Amendment:
 Fiscal Yr. Closeout:

Name of Local Government: City of Pompano Beach Estimated Funds: \$470,623.00

Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
								New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	WITHOUT Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
1	Purchase Assistance with Rehab		\$40,000		\$40,000	1	\$40,000		\$40,000.00		\$40,000.00	8.50%	1
3	Rehabilitation	2	\$60,000	2	\$60,000		\$60,000		\$240,000.00		\$240,000.00	51.00%	4
4	Demolition/Reconstruction		\$140,000		\$140,000		\$140,000				\$0.00	0.00%	0
5	Disaster Repair/Mitigation		\$10,000		\$10,000		\$10,000				\$0.00	0.00%	0
6	Emergency Repair	8	\$15,000	2	\$15,000		\$15,000		\$143,561.00		\$143,561.00	30.50%	10
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	10		4		1		\$0.00	\$423,561.00	\$0.00	\$423,561.00	90.00%	15
	RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	WITHOUT Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
21	New Construction-Rental		\$10,000		\$10,000		\$10,000.00				\$0.00	0.00%	0
23	Rental and Security Deposit		\$5,000		\$5,000		\$5,000.00				\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownersh)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
	Administration Fees										\$47,062.00	10.00%	
	Admin. From Program Income											0.00%	
	Home Ownership Counseling											0.00%	
	GRAND TOTAL												
	Add Subtotals 1 & 2, plus all Ad	10		4		1		\$0.00	\$423,561.00	\$0.00	\$470,623.00	100.00%	15
	Percentage Construction/Re	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										90%	
	Maximum Allowable												
	Purchase Price:							New	\$391,154	Existing	\$391,154		
	Allocation Breakdown	Amount	%					Projected Program Income:		Max Amount Program Income For Admin		\$0.00	
	Very-Low Income	\$141,187.00	30.0%					Projected Recaptured Funds:					
	Low Income	\$141,187.00	30.0%					Distribution:		\$470,623.00			
	Moderate Income	\$141,187.00	30.0%					Total Available Funds:		\$470,623.00			
	TOTAL	\$423,561.00	90.0%										

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2017-2018**

LHAP Exhibit C 2015

Please check applicable box

New Plan:	x
Amendment:	
Fiscal Yr. Closeout:	

Name of Local Government: City of Pompano Beach Estimated Funds: \$470,623.00

Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text)	VJ Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
								New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
1	Purchase Assistance with Rehab		\$40,000		\$40,000	1	\$40,000		\$40,000.00		\$40,000.00	8.50%	1
3	Rehabilitation	2	\$60,000	2	\$60,000		\$60,000		\$240,000.00		\$240,000.00	51.00%	4
4	Demolition/Reconstruction		\$140,000		\$140,000		\$140,000				\$0.00	0.00%	0
5	Disaster Repair/Mitigation		\$10,000		\$10,000		\$10,000				\$0.00	0.00%	0
6	Emergency Repair	8	\$15,000	2	\$15,000		\$15,000		\$143,561.00		\$143,561.00	30.50%	10
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	10		4		1		\$0.00	\$423,561.00	\$0.00	\$423,561.00	90.00%	15

	RENTAL STRATEGIES	VJ Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
								New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
21	New Construction-Rental		\$10,000		\$10,000		\$10,000.00				\$0.00	0.00%	0
23	Rental and Security Deposit		\$5,000		\$5,000		\$5,000.00				\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
	Administration Fees										\$47,062.00	10.00%	
	Admin. From Program Income											0.00%	
	Home Ownership Counseling											0.00%	
	GRAND TOTAL												
	Add Subtotals 1 & 2, plus all Admin.	10		4		1		\$0.00	\$423,561.00	\$0.00	\$470,623.00	100.00%	15

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

Maximum Allowable Purchase Price: New \$391,154 Existing \$391,154

Allocation Breakdown	Amount	%	Projected Program Income:	Max Amount Program Income For Admin
Very-Low Income	\$141,187.00	30.0%	Projected Recaptured Funds:	\$0.00
Low Income	\$141,187.00	30.0%	Distribution:	\$470,623.00
Moderate Income	\$141,187.00	30.0%	Total Available Funds:	\$470,623.00
TOTAL	\$423,561.00	90.0%		

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2016-2017

Please check applicable box
New Plan:
Amendment:
Fiscal Yr. Closeout:

Name of Local Government: City of Pompano Beach Estimated Funds: \$470,623.00

Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
								New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
1	Purchase Assistance with Rehab		\$40,000		\$40,000	1	\$40,000		\$40,000.00		\$40,000.00	8.50%	1
3	Rehabilitation	2	\$60,000	2	\$60,000		\$60,000		\$240,000.00		\$240,000.00	51.00%	4
4	Demolition/Reconstruction		\$140,000		\$140,000		\$140,000				\$0.00	0.00%	0
5	Disaster Repair/Mitigation		\$10,000		\$10,000		\$10,000				\$0.00	0.00%	0
6	Emergency Repair	8	\$15,000	2	\$15,000		\$15,000		\$143,561.00		\$143,561.00	30.50%	10
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	10		4		1		\$0.00	\$423,561.00	\$0.00	\$423,561.00	90.00%	15
	RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
21	New Construction-Rental		\$10,000		\$10,000		\$10,000.00				\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownersh	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
	Administration Fees										\$47,062.00	10.00%	
	Admin. From Program Income											0.00%	
	Home Ownership Counseling											0.00%	
	GRAND TOTAL												
	Add Subtotals 1 & 2, plus all Ad	10		4		1		\$0.00	\$423,561.00	\$0.00	\$470,623.00	100.00%	15
	Percentage Construction/Re	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										90%	
	Maximum Allowable												
	Purchase Price:							New	\$391,154	Existing	\$391,154		
	Allocation Breakdown	Amount	%					Projected Program Income:		Max Amount Program Income For Admin	\$0.00		
	Very-Low Income	\$141,187.00	30.0%					Projected Recaptured Funds:					
	Low Income	\$141,187.00	30.0%					Distribution:	\$470,623.00				
	Moderate Income	\$141,187.00	30.0%					Total Available Funds:	\$470,623.00				
	TOTAL	\$423,561.00	90.0%										

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2017-2018**

LHAP Exhibit C 2015

Please check applicable box
 New Plan: x
 Amendment:
 Fiscal Yr. Closeout:

Name of Local Government: City of Ppompano Beach Estimated Funds: \$470,623.00

HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Purchase Assistance with Rehab		\$40,000		\$40,000	1	\$40,000		\$40,000.00		\$40,000.00	8.50%	1
Rehabilitation	2	\$60,000	2	\$60,000		\$60,000		\$240,000.00		\$240,000.00	51.00%	4
Demolition/Reconstruction		\$140,000		\$140,000		\$140,000				\$0.00	0.00%	0
Disater Repair/Mitigation		\$10,000		\$10,000		\$10,000				\$0.00	0.00%	0
Emergency Repair	8	\$15,000	2	\$15,000		\$15,000		\$143,561.00		\$143,561.00	30.50%	10
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	10		4		1		\$0.00	\$423,561.00	\$0.00	\$423,561.00	90.00%	15

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 SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
New Construction-Rental		\$10,000		\$10,000		\$10,000.00				\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
Administration Fees										\$47,062.00	10.00%	
Admin. From Program Income											0.00%	
Home Ownership Counseling											0.00%	

GRAND TOTAL
 Add Subtotals 1 & 2, plus all Adm 10 4 1 \$0.00 \$423,561.00 \$0.00 \$470,623.00 100.00% 15

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

Maximum Allowable												
Purchase Price:							New	\$391,154	Existing	\$391,154		

Allocation Breakdown	Amount	%	Projected Program Income:	Max Amount Program Income For Adm	\$0.00
Very-Low Income	\$141,187.00	30.0%	Projected Recaptured Funds:		
Low Income	\$141,187.00	30.0%	Distribution:	\$470,623.00	
Moderate Income	\$141,187.00	30.0%	Total Available Funds:	\$470,623.00	
TOTAL	\$423,561.00	90.0%			

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government: City of Pompano Beach, Florida

- (1) The local government will advertise the availability of SHIP funds 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 awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if 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 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 such as interest earned on loans.

- (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 government's audited financial statements, and copies of the audits will be forwarded to the Corporation as soon as available.
- (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 as soon as possible.
- (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 at least 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 or **X** has not been implemented.
(note: Miami Dade County will check "has")

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest:
(Seal)

RESOLUTION #: _____

CITY OF POMPANO BEACH, FLORIDA

A RESOLUTION OF THE MAYOR AND CITY COUNCIL OF THE CITY OF POMPANO BEACH 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 MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

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

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

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

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

WHEREAS, as required by *section 420.9075, F.S.* It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% 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.

WHEREAS, the Department of Housing and Urban Improvement 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 Pompano Beach to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

NOW THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF POMPANO BEACH, FLORIDA that:

Section 1: The City Commission of the City of Pompano Beach 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

2015-2016, 2016-2017, 2017-2018.

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

Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS _____ DAY OF _____, _____.

Mayor

(SEAL)

ATTEST:

City or County Clerk

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM

PROGRAM INFORMATION SHEET

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

Local Government	City of Pompano Beach, Florida
Chief Elected Official	Lamar Fisher, Mayor
Address	100 West Atlantic Boulevard, Pompano Beach, Florida 33060
SHIP Administrator	Miriam Carrillo, Director
Address	100 West Atlantic Boulevard, Suite 220, Pompano Beach, Florida 33060
Telephone	954-786-4651
EMAIL	miriam.carrillo@copbfl.com
Alternate SHIP Contact	Mark Korman, Compliance Officer
Telephone	954-786-7839
EMAIL	Mark.Korman@copbfl.com
Local Government Employer Federal ID #	59-6000411
Other Information	

"CITY":

Witnesses:

CITY OF POMPANO BEACH

By: _____
LAMAR FISHER, MAYOR

By: _____
Dennis Beach
CITY MANAGER

Attest:

ASCELETA HAMMOND
CITY CLERK

(SEAL)

Approved As to Form:

GORDON B. LINN
CITY ATTORNEY

STATE OF FLORIDA

COUNTY OF BROWARD

The foregoing instrument was acknowledged before me this _____ day of _____, 2015 by LAMAR FISHER, as Mayor, DENNIS BEACH, as City Manager and ASCELETA HAMMOND, as City Clerk of the City of Pompano Beach, a municipal Florida corporation, on behalf of the municipal corporation, who are personally known to me.

NOTARY'S SEAL:

NOTARY PUBLIC, STATE OF FLORIDA

(Name of Acknowledger Typed, Printed or Stamped)

Commission Number