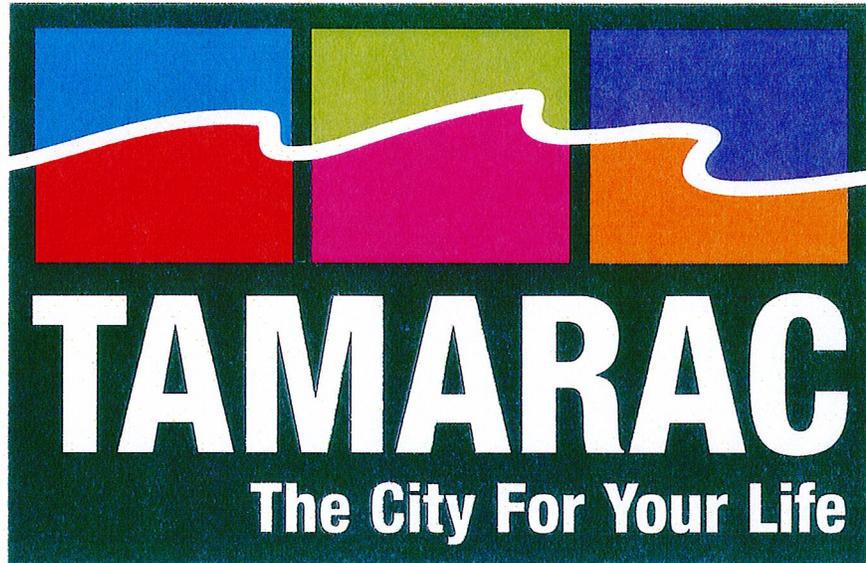


# **CITY OF TAMARAC**



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

### **FISCAL YEARS COVERED**

**FY 2013-2014, FY 2014-2015, FY 2015-2016**

Submitted March 2013  
City of Tamarac  
Community Development Department  
Housing Division  
7525 NW 88 Avenue  
Tamarac, FL 33321

## Mayor and City Commission

Mayor Beth Talabisco  
Vice-Mayor Harry Dressler  
Commissioner Pamela Bushnell  
Commission Patricia Atkins-Grad  
Commissioner Diane Glasser

City Manager Michael C. Cernech

## Our Vision

The City of Tamarac, Our Community of Choice-Leading the nation in quality of life through safe neighborhoods, a vibrant community, exceptional customer service and recognized excellence.

## Our Mission

We “Committed to Excellence...Always”  
It is our job to foster and create an environment that:  
Responds to the Customer  
Creates and Innovates  
Works as a Team  
Achieves Results  
Makes a Difference

## Our Values

As stewards of the public trust, we value:  
Vision  
Integrity  
Efficiency  
Quality Service

## Table of Contents

<u>Title</u>	<u>Page No.</u>
<b>Section I. Program Description:</b>	3
<b>Section II. Strategies:</b>	
A. Down Payment Assistance	9
B. Home Rehabilitation	11
Home Repair	12
Roof Repair	12
Storm Shutter/Impact Resistant Windows	12
Emergency Repair	12
C. Disaster Mitigation/Relief	14
<b>Section III. LHAP Incentive Strategies:</b>	
Affordable Housing Advisory Committee	15
A. Expedited Permitting	16
B. On-Going Review Process	16
C. Zero-Lot Line Development	16
<b>Section IV. Exhibits List:</b>	
A. Administrative Budget	
B. Timeline for Encumbrance and Expenditure	
C. Housing Delivery Goals Chart for Each Fiscal Year	
D. Certification Page	
E. Resolution	
F. Program Information Sheet	
G. Ordinance (if applicable)	
H. Interlocal Agreement (if applicable)	

**SECTION I. PROGRAM DESCRIPTION:**

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

**City of Tamarac, Florida**

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

Name of participating local government(s) in the Interlocal Agreement; Not applicable

**B. Purpose of the program:**

Creation of the Plan is for the purpose of meeting the housing needs of the very low, low and moderate income households, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing.

*The City's LHAP is an extension of its Strategic Plan. The strategies recommended and approved will be in direct correlation with the purpose and intent of the City's housing element and long term housing goals. The primary purpose of the program is to provide decent, affordable housing, eliminate substandard living and preserve the City's affordable housing stock.*

**C. Fiscal years covered by the Plan:**

2013-2014  
2014-2015  
2015-2016

**D. Governance:**

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

*The City of Tamarac is in compliance with these statutes and rules.*

**E. Local Housing Partnership**

SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

*The City of Tamarac's 2013-2015 LHAP represents a cooperative effort between*

*the City of Tamarac, Broward County, lenders, developers, construction contractors and non-profit organizations to produce, acquire and rehabilitate affordable housing. The partnerships ensure the program is effective by combining resources whenever possible.*

*Strategies such as Home Rehabilitation, Down Payment Assistance, and others also represent a partnership between the City and its residents.*

**F. Leveraging:**

The Plans are 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.

*The City of Tamarac leverages funds from federal programs such as: Community Development Block Grant (CDBG), Home Investment Partnership (HOME), and other grant funding sources whenever possible as funds are available.*

**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.

*The City of Tamarac will issue two (2) public notices during the preparation of the FY 2013-2015 LHAP. One public notice will be issued for the Planning & Zoning Board's Monthly meeting which staff presents is recommended activities and the other will be during the City Commission meeting which the LHAP is to be approved. The City Commission meeting will also be advertised as a Public Hearing.*

**H. Advertising and Outreach**

The county or eligible municipality or its administrative representative shall advertise the notice of funding availability 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.

*The Notice of Funding Availability will be published as required above.*

**I. Discrimination:**

In accordance with the provisions of ss.760.20-760.37, it is unlawful to

discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

*The City is a supporter of Fair Housing and participates in local events to further the awareness. All Housing program applications contain the following statement:*

**Fair Housing Act**

*Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).*

**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

*As part of the Down Payment Assistance strategy, applicants are required to attend an 8-hour Pre-Purchase Housing Counseling course to better educate them on the nuances of homeownership, better budgeting techniques, maintaining a good credit standing, how to avoid sub-prime lending and other useful topics.*

**K. Purchase Price Limits:**

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

The methodology used is:

Independent Study (copy attached)

U.S. Treasury Department

Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts. This amount is \$329,268.60

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

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the

households as indicated in Sections 420.9071 F.S. However it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

*As part of the City's Financing Guidelines associated with the Down Payment Assistance strategy, applicants may not purchase properties in which their monthly housing expenses would exceed 32% of their monthly income. This amount consists of their first mortgage, insurance and taxes.*

**M. Welfare Transition Program:**

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

*The City of Tamarac does not utilize sponsors.*

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

In the case of rental housing, the staff or entity that has administrative authority for implementing the local housing assistance plan 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 for at least annually for 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.

*The City of Tamarac does not have any rental strategies as part of this 2013-2015 LHAP.*

**O. Administrative Budget:**

A detailed listing including line-item budget of proposed Administrative

Expenditures is attached as Exhibit A. These are presented on an annual basis for each State fiscal year submitted.

The City of Tamarac finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan based on Florida Statutes listed below.

**Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states:**

“A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

**Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:**

“The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.”

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

**P. Program Administration:**

Administration of the local housing assistance plan is the responsibility of the applicable city/county. Should a third party entity or consultant contract for all of part of the administrative or other functions of the program provide in detail the duties, qualification and selection criteria.

*Program Administration of the SHIP program is handled in-house by City staff. No third party entity will carry out any administrative duties. The City will not exceed its 10% allowable amount for program administration.*

**Q. Essential Service Personnel:**

Counties and eligible municipalities are required to include a definition of Essential Services Personnel as noted in Rule Chapter 67-37.002(8) F.A.C., Chapter 67-37.005(10), F.A.C. and Section 420.9075(3), F.S.

*Essential Service Personnel as evaluated and determined by the City of Tamarac include, but are not limited to: Fire fighters, police officers, educators, health care professionals, skilled building tradesman, and emergency management personnel, and other job*

categories required to meet the needs of the community depending on need and/or emergency.

**R. Section 420.9075(3)(d), F.S.:**

Requires counties and eligible municipalities to describe initiatives in their local housing assistance plans that encourage or require innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities or insurance. Provide a brief description as required:

*The City of Tamarac promotes green building principles in its Home Rehabilitation strategy by installing energy efficient (energy star rated) appliances. Additionally, through its Storm Shutter strategy, the City protects its residents from the potential dangers of severe weather. These strategies also lend themselves to reducing costs and improving the properties insurance ratings.*

**SECTION II. LHAP HOUSING STRATEGIES:**

**NOTES:**

- Include a separate strategy for Disaster Mitigation
- In the event preference is given to Essential Service Personnel, plan text must so state pursuant to Chapter 67-37.005, F.A.C.
- Strategy titles shall be consistent throughout local government plans. These titles must be used consistently throughout plan text and the Housing Delivery Goals Charts. Acceptable strategy titles include but are not limited to: Housing Rehabilitation, Impact Fee Assistance, Purchase Assistance Existing with or without Rehabilitation, Purchase Assistance New Construction, Sweat Equity, Replacement Housing, and Disaster Relief.
- Plan text must include initiatives in the local housing assistance plan identifying current and emerging green building and design techniques and explain how these techniques are to be integrated into its housing strategies both for sustainability and promote greater affordability as required in Section 420.9075(3)(d), F.S.
- Plan text shall develop and include in the Local Housing Assistance Plan assistance to those having special housing needs as noted in Section 420.9075(1)(a), F.S.

Provide Description:

**A. Name of the Strategy: Down Payment Assistance (with or without Home Rehabilitation)**

**a. Summary of the Strategy:**

The Purchase Assistance Program assists eligible first-time homebuyers with a deferred loan to be applied towards down payment or closing costs, for the purchase of eligible housing, including, a single-family home,

townhouse, condominium, or villa.

b. Fiscal Years Covered:

2013-2014

2014-2015

2015-2016

c. Income Categories to be served:

This strategy serves the following household income categories: extremely low-income (ELI), very low-income (VLI), low-income (LI), and moderate-income (MOD).

d. Maximum award is noted on the Housing Delivery Goals Charts:

Maximum award for ELI, VLI, and LI income households is \$40,000.00

Maximum award for MOD income households is \$30,000.00

e. Terms of the award; Recapture and Default. Include pay back terms 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).

Deferred loan secured by a lien against the property for a period of ten (10) years with zero (0) percent interest with a principal reduction of twenty (20) percent beginning in year six. At the end of the tenth year, the loan is forgiven. The pro-rated repayment is due upon the sale or transfer of the property or if cash equity is taken out within the ten (10) year loan term

The City's loan documents provide that the obligation for repayment shall continue for the entire recapture terms even in the event of the death of the homeowner. The obligation to repay funds during the recapture period in the event of the sale of the property, or due to failure to comply with the obligations as stated in the loan document shall transfer to any heir or beneficiary of the deceased property owner.

The sale, transfer of ownership of the Property, refinancing of the Property with a cash payment to the Owner-Occupant, or the Owner-Occupant's vacation of the property as a primary residence during the ten (10) year term of the Agreement shall constitute a default. The prorated amount of the principal balance of the Deferred Payment Loan that is remaining to be paid at the time of the default shall be payable, in full, to the City of Tamarac SHIP program.

- f. Recipient Selection Criteria:
- i. Eligible applicants will be served on a first-come, first-ready basis within households income groups with priority given to those with special needs; as defined in 67-37.002(13), F.A.C.
  - ii. Program participant must complete a home ownership counseling program prior to loan closing.
  - iii. Participants must not own any other property used for residential purposes.
  - iv. Participant must be a first-time homebuyer. A first-time homebuyer is defined as not having owned a home with the past three years, a single parent with children under the age of eighteen (18) who has recently been divorced and displaced, a displaced victim of domestic abuse, or a person displaced as a result of government action.
  - v. The purchase price of the home may not exceed the maximum sales price allowed in the SHIP program as updated each year.
  - vi. The participant must contribute a minimum of one (1) percent of the purchase price (including prepaids) towards the purchase of the home.
  - vii. Purchase Assistance funds cannot be utilized when the seller of the property provides financing for the mortgage.

- g. Sponsor Selection Criteria and duties, if applicable:  
 Include qualification system and selection criteria for applications for Awards to eligible sponsors.

No sponsor will be utilized for this strategy. All work will be provided by in-house staff of the City of Tamarac.

- h. Additional Information:
- i. The lender may not charge more than 2 points for loan origination fees.
  - ii. Interest rates must be fixed for the term of the loan.

**LEVERAGING: The City does not leverage other grant funds for this LHAP strategy.**

**B. Name of the Strategy: Home Rehabilitation**

- a. Summary of the Strategy:  
 Housing Rehabilitation is designed to provide loans for the purpose of improving or maintaining owner-occupied housing through home repair, renovation, or weatherization. Eligible home rehabilitation activities may

include:

a(1). Home Repair: Assistance available to ELI, VLI, LI and MOD income households to correct health or safety issues, bring the property up to local or state building code. Maximum award is \$30,000.

a(2). Roof Replacement/Repair: Assistance available to ELI, VLI, LI and MOD income households only for repair or replacement of roof. Maximum award is \$15,000.

a(3). Storm Shutter/Impact Window: Assistance to ELI, VLI, LI and MOD income households for the installation of storm shutters or impact resistant windows. Determination of storm shutter vs. impact resistant windows will be made by staff based on factors such as disability or health related factors and elderly. Maximum award is \$7,500.

a(4). Emergency Repairs: Assistance available to ELI, VLI, LI and MOD income households in the event the City is low on funds under home rehabilitation, and it has been determined that an emergency exists, staff may provide funds to address the emergency issue only. Applicant may return at a later date when funds become available to apply for home rehabilitation funds if it is determined additional health, safety, building or code violations exist at the property. Maximum award is \$10,000.

b. Fiscal Years Covered:

2013-2014

2014-2015

2015-2016

c. Households by income limits to be served:

This strategy serves the following household income categories: extremely low-income (ELI), very low-income (VLI), low-income (LI), and moderate-income (MOD).

d. Maximum award by activity is noted on the Housing Delivery Goals Chart as Home Rehabilitation which may not exceed \$30,000.

e. Terms of Payment, Recapture and Default.

All activities under the Home Rehabilitation strategy have the following terms:

Deferred loan secured by a lien against the property for a period of ten (10) years with zero (0) percent interest with a principal reduction of twenty (20) percent beginning in year six. At the end of the tenth year, the loan is forgiven. The pro-rated repayment is due upon the sale or transfer of the property or if cash equity is

taken out within the ten (10) year loan term.

The City's loan documents provide that the obligation for repayment shall continue for the entire recapture terms even in the event of the death of the homeowner. The obligation to repay funds during the recapture period in the event of the sale of the property, or due to failure to comply with the obligations as stated in the loan document shall transfer to any heir or beneficiary of the deceased property owner.

The sale, transfer of ownership of the Property, refinancing of the Property with a cash payment to the Owner-Occupant, or the Owner-Occupant's vacation of the property as a primary residence during the ten (10) year term of the Agreement shall constitute a default. The prorated amount of the principal balance of the Deferred Payment Loan that is remaining to be paid at the time of the default shall be payable, in full, to the City of Tamarac SHIP program.

- f. Recipient Selection Criteria:
  - i. Eligible homeowners will be selected on a first-come, first-ready basis, within income groups from all eligible applicants. Special needs eligible applicants; as defined in 67-37.002(13), F.A.C., will be given first priority by household income in the following order: extremely low-income, very low-income, low-income, and moderate-income households.
  - ii. Property must be owner-occupied.
  - iii. Verification of ownership, income, and other income qualifying verifications will be conducted to determine eligibility.
  
- g. Sponsor Selection Criteria:

No sponsor will be utilized for this strategy. All work will be provided by in-house staff of the City of Tamarac.
  
- h. Additional Information:
  - i. Eligible contractors will be selected through a bid process to perform repairs under this strategy. The selection will be based on experience, past performance, and financial stability. Preference will be given to eligible contractors that employ personnel from Welfare Transition Programs.
  - ii. The homes must not be in violation of any housing codes after rehabilitation.

**LEVERAGING: The City may leverage other grant funds; such as HOME**

and CDBG, for this LHAP strategy.

C. **Name of the Strategy: DISASTER MITIGATION/RELIEF**

a. Summary of the Strategy:

To provide emergency repairs to ELI, VLI, LI and MOD-income households following a natural disaster as declared by an executive order issued by the President of the United States or the Governor of the State of Florida. In the event of a disaster, any unencumbered funds will be used to address the needs of those affected by the disaster.

Funds may be used for items such as, but not limited to, purchase of emergency supplies for eligible households to weatherproof damaged homes, interim repairs to avoid further damage, tree and debris removal required to make the housing unit habitable, post disaster assistance with non-insured repairs, and soft costs required to process assistance applications. This strategy will only be implemented in the event of a natural disaster using funds that have not yet been encumbered.

b. Fiscal Years Covered:

2013-2014  
2014-2015  
2015-2016

c. Households by income limits to be served:

This strategy serves the following household income categories: extremely low-income (ELI), very low-income (VLI), low-income (LI), and moderate-income (MOD).

d. Maximum award is as follows and is noted on the Housing Delivery Goals Charts.

Maximum Award is \$30,000.

e. Terms, Recapture and Default.

Deferred loan secured by a lien against the property for a period of ten (10) years with zero (0) percent interest with a principal reduction of twenty (20) percent beginning in year six. At the end of the tenth year, the loan is forgiven. The pro-rated repayment is due upon the sale or transfer of the property or if cash equity is taken out within the ten (10) year loan term.

The City's loan documents provide that the obligation for repayment shall continue for the entire recapture terms even in the event of the death of the homeowner. The obligation to repay funds during the recapture period in the event of the sale of the property, or due to failure to comply with the obligations as stated in the loan document shall transfer to any heir or

beneficiary of the deceased property owner.

The sale, transfer of ownership of the Property, refinancing of the Property with a cash payment to the Owner-Occupant, or the Owner-Occupant's vacation of the property as a primary residence during the ten (10) year term of the Agreement shall constitute a default. The prorated amount of the principal balance of the Deferred Payment Loan that is remaining to be paid at the time of the default shall be payable, in full, to the City of Tamarac SHIP program.

f. Recipient Selection Criteria:

- i. Eligible homeowners will be selected on a first-come, first-ready basis, within income groups from all eligible applicants. Special needs eligible applicants; as defined in 67-37.002(13), F.A.C., will be given first priority by household income level in the following order: extremely low-income, very low-income, low-income, and moderate-income levels.
- ii. Property must be owner-occupied.
- iii. Verification of ownership, income, and other income qualifying verifications will be conducted to determine eligibility.

g. Sponsor Selection Criteria:

No sponsor will be utilized for this strategy. All work will be provided by in-house staff of the City of Tamarac.

h. Additional Information:

Priority to be given to special needs groups including, but not limited to the elderly and disabled.

**LEVERAGING: The City may leverage other grant funds; such as HOME and CDBG, for this LHAP strategy**

***Due to recent limitations, reductions in funding, or in the absence of SHIP funding, some or all of the activities listed above may not be available during any of the three years contained in this Local Housing Assistance Plan.***

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

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

#### **Affordable Housing Advisory Committee**

The City's Affordable Housing Advisory Committee met during 2012 to prepare its Annual Report as required by the SHIP Program. The committee was well represented by the various

affordable housing partners as well as member and residents of the community. The AHAC discussed all eleven incentives. Improvements were made to the three existing incentive strategies in a large effort to improve services, resources and partnerships. The 2012 report was submitted on time and will continue to be discussed and improved upon as needed.

**A. Name of Strategy 1: Expedited Permitting**

- a. Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.
- b. The City expedites the processing of affordable housing permits through a pre-application conference and screening.
- c. Affordable housing projects are identified by sales price consistent with the SHIP program's housing value limits.
- d. The Building and Community Development Departments have employees that serve as liaisons with developers of affordable housing to assist in the permit process. *All stamped "Expedited" permits are processed through one central designee to route accordingly.*
- e. Affordable housing projects are stamped "Expedited".

**B. Name of Strategy 2: On-going Review Process**

- a. The City has developed a process to consider the impact of policies, procedures, ordinances, regulations, or plan revisions on affordable housing and housing costs prior to adoption by the City Commission.
- b. The City employs a public participation process with the City Commission and other advisory groups and committees to consider impacts of decisions on affordable housing and housing costs.
- c. The City Commission meets twice per month during which the public's input is sought on issues that have an impact on the cost of housing.
- d. All housing assistance programs are available via website for residents to obtain qualifying information as well as applications when programs are open.
- e. A member from the Housing staff will attend at least one training session per year relevant to the programs administered by the City.
- f. Program of Policy audit findings will result in an immediate review of the policy in question for revisions or necessary changes.

**C. Name of Strategy 3: Zero Lot Line Development**

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

**SECTION IV. EXHIBITS LIST:**

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.
- B. Timeline for Encumbrance and Expenditure: *Chapter 67-37.005, F.A.C.* A separate timeline for each fiscal year covered in this plan is attached as Exhibit B.  
  
Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan: Completed HDGC for each fiscal year is attached as Exhibit C.
- D. Certification Page:  
Signed Certification is attached as Exhibit D.
- E. Adopting Resolution:  
Original signed, dated, witnessed or attested adopting resolution is attached as Exhibit E.
- F. Program Information Sheet:  
Completed program information sheet is attached as Exhibit F.
- G. Ordinance:  
If changed from the original ordinance, a copy is attached as Exhibit G.  
*No change, Exhibit G not applicable.*
- H. Interlocal Agreement:  
A copy of the Interlocal Agreement if applicable is attached as Exhibit H.  
*No Interlocal Agreement, Exhibit H not applicable.*

Exhibit A Admin Budget

Title: LHAP 2013-2015

No. 001

Proposed Annual Allocation: \$46,121.00

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

Admin = 10% \$4,612.00

Effective Date: 11/09

Fiscal Year 2013-2014

Salaries and Benefits	\$	4,000.00
Office Supplies and Equipment	\$	500.00
Travel Perdiem Workshops, etc		
Advertising	\$	112.00
	\$	4,612.00

Fiscal Year 2014-2015

Salaries and Benefits	\$	4,000.00
Office Supplies and Equipment	\$	500.00
Travel Perdiem Workshops, etc		
Advertising	\$	112.00
	\$	4,612.00

Fiscal Year 2015-2016

Salaries and Benefits	\$	4,000.00
Office Supplies and Equipment	\$	500.00
Travel Perdiem Workshops, etc		
Advertising	\$	112.00
	\$	4,612.00

Based on a distribution of: \$46,121.00



# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

### STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2013/14

Please check applicable box, & if Amendment, enter number															
														X	
														Amendment:	
														Fiscal Yr. Closeout:	
														67-37.005(5)(d) F.A.C.	
Available Funds: \$46,121.00															
Name of Local Government:	A			B			C			D			E		F
	Max. SHIP Award	LI Units	MI Units	Max. SHIP Award	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units				
<b>HOME OWNERSHIP STRATEGIES</b>															
Residential Rehabilitation															
Home Repair	1	\$30,000	0	\$30,000	\$31,509.00	\$0.00	\$31,509.00	\$31,509.00	68.32%	2					
Roof Repair	0	\$15,000	0	\$15,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0					
Storm Shutter/Impact Windows	0	\$7,500	0	\$7,500	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0					
Emergency Repair	1	\$10,000	0	\$10,000	\$10,000.00	\$0.00	\$10,000.00	\$10,000.00	21.68%	1					
Purchase Assistance	0	\$40,000	0	\$40,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0					
Disaster Mitigation/Relief	0	\$30,000	0	\$30,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0					
<b>Subtotal 1 (Home Ownership)</b>	<b>2</b>	<b>\$25,000.00</b>	<b>0</b>	<b>\$25,000.00</b>	<b>\$41,509.00</b>	<b>\$0.00</b>	<b>\$41,509.00</b>	<b>\$41,509.00</b>	<b>90.00%</b>	<b>3</b>					
<b>RENTAL STRATEGIES</b>															
Subtotal 2 (Non-Home Ownership)	0	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	10.00%	0					
Administration Fees															
Admin. From Program Income															
Home Ownership Counseling															
<b>GRAND TOTAL</b>	<b>2</b>		<b>0</b>		<b>\$41,509.00</b>	<b>\$0.00</b>	<b>\$41,509.00</b>	<b>\$46,121.00</b>	<b>100.00%</b>	<b>3</b>					
Add Subtotals 1 & 2, plus all Admin. & HO Counseling															
<b>Percentage Construction/Rehab</b>	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.														
<b>Maximum Allowable</b>	90%														
<b>Purchase Price:</b>															
	<b>New</b>			<b>Existing</b>								<b>\$329,268.60</b>			
<b>Allocation Breakdown</b>															
Very-Low Income	Amount			%								Projected Program Income: \$0.00			
Low Income	\$25,000.00			54.2%								Projected Recaptured Funds: \$0.00			
Moderate Income	\$16,509.00			35.8%								Distribution: \$46,121.00			
<b>TOTAL</b>	\$41,509.00			90.0%								Total Available Funds: \$46,121.00			
														67-37.005(5)(d) F.A.C.	

# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

### STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2014/15

Please check applicable box, & if Amendment, enter number

Name of Local Government:	Available Funds:										Fiscal Yr. Closeout:
	A		B		C		D		E		
	LI	Max. SHIP Award	MI	Max. SHIP Award	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Percentage	Total SHIP Dollars	Total Percentage	Total Units
<b>HOME OWNERSHIP STRATEGIES</b>											
Residential Rehabilitation											
Home Repair	1	\$30,000	0	\$30,000	\$31,509.00	\$0.00	\$31,509.00	68.32%	\$31,509.00	68.32%	2
Roof Repair	0	\$15,000	0	\$15,000	\$0.00	\$0.00	\$0.00	0.00%	\$0.00	0.00%	0
Storm Shutter/Impact Windows	0	\$7,500	0	\$7,500	\$0.00	\$0.00	\$0.00	0.00%	\$0.00	0.00%	0
Emergency Repair	1	\$10,000	0	\$10,000	\$10,000.00	\$0.00	\$10,000.00	21.68%	\$10,000.00	21.68%	1
Purchase Assistance	0	\$40,000	0	\$40,000	\$0.00	\$0.00	\$0.00	0.00%	\$0.00	0.00%	0
Disaster Mitigation/Relief	0	\$30,000		\$30,000	\$0.00	\$0.00	\$0.00	0.00%	\$0.00	0.00%	0
<b>Subtotal 1 (Home Ownership)</b>	<b>2</b>	<b>\$25,000.00</b>	<b>1</b>	<b>\$16,509.00</b>	<b>\$41,509.00</b>	<b>\$0.00</b>	<b>\$41,509.00</b>	<b>90.00%</b>	<b>\$41,509.00</b>	<b>90.00%</b>	<b>3</b>
<b>RENTAL STRATEGIES</b>											
Without Construction											
Rehab/Repair											
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>0</b>		<b>0</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>0</b>
Administration Fees											
Admin. From Program Income											
Home Ownership Counseling											
<b>GRAND TOTAL</b>	<b>2</b>		<b>1</b>		<b>\$41,509.00</b>	<b>\$0.00</b>	<b>\$46,121.00</b>	<b>100.00%</b>	<b>\$46,121.00</b>	<b>100.00%</b>	<b>3</b>
Add Subtotals 1 & 2, plus all Admin. & HO Counseling											
<b>Percentage Construction/Re Maximum Allowable Purchase Price:</b>	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										90%
<b>Allocation Breakdown</b>	<b>Amount</b>	<b>%</b>									
Very-Low Income	\$25,000.00	54.2%									
Low Income	\$16,509.00	35.8%									
Moderate Income	\$0.00	0.0%									
<b>TOTAL</b>	<b>\$41,509.00</b>	<b>90.0%</b>									
Max Amount Program Income For Admin: \$0.00											
Projected Program Income: \$0.00											
Projected Recaptured Funds: \$46,121.00											
Distribution: \$46,121.00											
Total Available Funds: \$46,121.00											
67-37.005(5)(d) F.A.C.											



**Exhibit D**

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

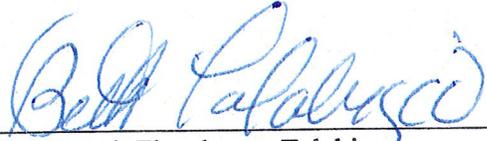
Name of Local Government: City of Tamarac, Florida

- (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 governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.

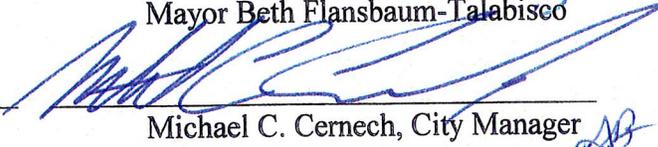
**Exhibit D**

- 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

  
\_\_\_\_\_  
Mayor Beth Flansbaum-Talabisco

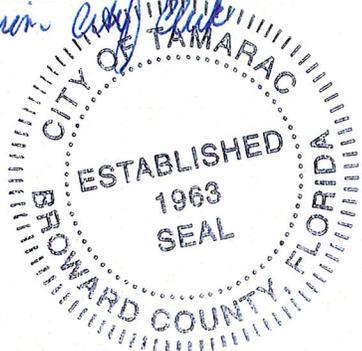
\_\_\_\_\_  
Witness

  
\_\_\_\_\_  
Michael C. Cernech, City Manager

\_\_\_\_\_  
Date

**OR**

  
\_\_\_\_\_  
Attest:  
(Seal)



Approved as to legal form:  
  
OFFICE OF THE CITY ATTORNEY

I hereby certify that this document is a true and correct copy of Resolution

R-2013-22 (4 pages)

the original of which is on file in City Hall.

WITNESS MY HAND AND OFFICIAL SEAL

OF THE CITY OF TAMARAC, FLORIDA.

This 28<sup>th</sup> day of February, 20 13.

Seleen Rabon Interim  
Assistant City Clerk

Temp. Reso #12300

January 10, 2013

Page 1 of 4

**CITY OF TAMARAC, FLORIDA**

**RESOLUTION NO. R-2013-22**

**A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF TAMARAC, 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; AUTHORIZING THE APPROPRIATE CITY OFFICIALS TO ACCEPT THE STATE OF FLORIDA'S STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM BUDGET BY ACCEPTING THE FISCAL YEAR 2013, 2014, and 2015 ALLOCATIONS OF THE PROGRAM FUNDS TO BE UTILIZED ACCORDING TO THE CITY'S LOCAL HOUSING ASSISTANCE PLAN AND HOUSING DELIVERY GOALS CHART; THAT THE APPROPRIATE CITY OFFICIALS ARE HEREBY AUTHORIZED TO APPROPRIATE SAID FUNDS INCLUDING ANY AND ALL SUBSEQUENT BUDGETARY TRANSFERS TO BE IN ACCORDANCE WITH PROPER ACCOUNTING STANDARDS; PROVIDING FOR CONFLICT; PROVIDING FOR SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.**

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

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

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 *Chapter 67-37.005(6)(f)3, F.A.C.*, 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 Community 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 Tamarac to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

**WHEREAS**, the City Commission of the City of Tamarac, Florida deems it to be in the best interests of the citizens and residents of the City of Tamarac to accept the State of Florida's State Housing Initiatives Partnership (SHIP) Program budget by accepting the Fiscal Year 2013, 2014, and 2015 allocations of the Program funds to be utilized according to the City's Local Housing Assistance Plan and Housing Delivery Goals Chart.

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

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

**Section 2:** The City Commission of the City of Tamarac hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2013 through 2015.

**Section 3:** That the appropriate City Officials accept the State of Florida's State Housing Initiatives Partnership (SHIP) Program budget by accepting the FY 2013, 2014, and 2015 allocations of Program funds to be utilized according to the City's Local Housing Assistance Plan and Housing Delivery Goals Chart. In addition, the appropriate City Officials are hereby authorized to appropriate said funds, including any and all subsequent budgetary transfers to be in accordance with proper accounting standards.

**Section 4:** The Mayor, or in her absence, the Vice-Mayor, is hereby designated and authorized to execute any documents and certifications required by the Florida Housing

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

**Section 5:** All resolutions or parts of resolutions in conflict herewith are hereby repealed to the extent of such conflict.

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

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

PASSED AND ADOPTED BY THE CITY COMMISSION OF THE CITY OF TAMARAC, FLORIDA THIS 27 DAY OF February, 2013.

CITY OF TAMARAC, FLORIDA



BETH TALABISCO, MAYOR

ATTEST:

  
PAT TEUFEL CMC  
INTERIM CITY CLERK

B. TALABISCO	<u>yes</u>
H. DRESSLER	<u>yes</u>
P. BUSHNELL	<u>yes</u>
P. ATKINS-GRAD	<u>yes</u>
D. GLASSER	<u>yes</u>

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

  
for SAMUEL S. GOREN  
CITY ATTORNEY

**Exhibit F**

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

---

LOCAL GOVERNMENT: City of Tamarac, Florida

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): Mayor Pamela Bushnell

ADDRESS: 7525 NW 88 Avenue, Tamarac, FL 33321

SHIP ADMINISTRATOR: Angela Bauldree, Housing and Neighborhood Programs Manager

ADDRESS: 7525 NW 88 Avenue Tamarac, FL 33321

TELEPHONE: (954) 597-3539 FAX: (954) 597-3544

EMAIL ADDRESS: angela.bauldree@tamarac.org

ADDITIONAL SHIP CONTACTS: Jennifer K. Bramley, Director of Community Development

ADDRESS: 7525 NW 88 Avenue Tamarac, FL 33321

EMAIL ADDRESS: jennifer.bramley@tamarac.org

INTERLOCAL AGREEMENT: YES/NO (IF yes, list other participants in the inter-local agreement):

NO

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

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-1039552

MAIL DISBURSEMENT TO: Angela Bauldree, Housing and Neighborhood Programs Manager

ADDRESS: 7525 NW 88 Avenue Tamarac, FL 33321

OR: IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:

**XX NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.**

---

Provide any additional updates the Corporation should be aware of in the space below:

---

Please return this form to: SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000  
TALLAHASSEE, FL 32301 Fax: (850)488-9809