

EXHIBIT "A"

**BROWARD COUNTY, THE CITY OF COCONUT CREEK,
CITY OF MARGATE, AND THE CITY OF WESTON**

**AMENDMENT
SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)
2016-2017, 2017-2018, and 2018-2019**



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I. Program Details:

A. Name of the participating local government:

BROWARD COUNTY

Is there an Interlocal Agreement: Yes X No

If "Yes," name local government(s) in the Interlocal Agreement:

CITY OF WESTON, FLORIDA
CITY OF MARGATE, FLORIDA
CITY OF COCONUT CREEK, FLORIDA

A copy of the Interlocal Agreements is attached as **Exhibit B**.

B. Purpose of the SHIP Program:

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

C. Fiscal years covered by the Local Housing Assistance Plan ("Plan"): 2016-2017, 2017-2018, and 2018-2019. City of Coconut Creek FY2018-2019 Funds only.

D. Governance:

The SHIP Program is established in accordance with Sections 420.907 through 420.9079, Florida Statutes, and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with all applicable laws, statutes, ordinances, rules, and regulations.

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 a local match to obtain federal housing grants or programs.

G. Public Input:

Public input was solicited through meetings with housing providers, social service providers, local lenders, and neighborhood associations. Public input on the Local Housing Assistance Plan was solicited through an advertisement in the Sun-Sentinel, and public meetings were held. These meetings were publicly noticed in accordance with the Sunshine Law.

H. Advertising and Outreach:

SHIP funding availability will be advertised in a newspaper of general circulation and in periodicals serving ethnic and diverse neighborhoods, at least thirty (30) days prior to the beginning of the application period. If no SHIP funding is available and there is a waiting list, no notice of funding availability is required to be advertised.

I. Waiting List/Priorities:

For Broward County and City of Weston's funding a waiting list will be established when there are eligible applicants for strategies that no longer have SHIP funding available. A Notice will be advertised in a newspaper of general circulation at least ten (10) business days prior to the County registering applicants to be placed on the waiting list. The City of Margate has an existing waiting list for the County to utilize. Those households on the waiting list will be notified in writing to contact County staff to schedule the initial interview. This notification is also a document checklist letter specifying documents the applicant is required to bring to the initial interview. County staff shall schedule appointments accordingly. County staff shall meet with the applicant to determine eligibility. The County shall award funds to applicants based on a first-qualified basis. The waiting list for SHIP funding will be maintained in an order that is consistent with the time applications that were submitted, as well as any established priorities for funding described in this Plan. Priorities for funding described in the Plan apply to all strategies except as otherwise stated in the Purchase Assistance and Special Needs Strategies' sections.

J. Discrimination:

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

K. Support Services and Counseling:

Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling, and Transportation.

L. Purchase Price Limits:

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

The methodology used is:

- U.S. Treasury Department
- Local HFA Numbers

M. Income Limits, Rent Limits, and Affordability:

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

"Affordable" means that monthly rents or mortgage payments, including taxes and insurance, do not exceed thirty percent (30%) of the amount which represents the percentage of the median annual gross income for the households as provided in Section 420.9071, Florida Statutes. However, it is not the intent to limit an individual household's ability to devote more than thirty percent (30%) of its income for housing, and housing for which a household devotes more than thirty percent (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 thirty percent (30%) benchmark; and in the case of rental housing, does not exceed those rental limits adjusted for bedroom size.

N. Florida Welfare Transition Program:

Should the County elect to use an eligible third party to conduct the income qualification process, the County shall develop a qualification system and selection criteria for applications for awards of SHIP funds. Eligible third parties who can

demonstrate that they employ personnel from the Florida Welfare Transition Program will be given preference in the selection process.

O. Monitoring and First Right of Refusal:

With respect to rental housing new construction or rehabilitation, County staff shall have administrative authority for implementing the local housing assistance plan to assist rental developments and shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, the County may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than fifteen (15) years or the term of assistance as provided in the applicable Mortgage, Promissory Note, and Restrictive Covenant, whichever is longer.

Any eligible third party who received SHIP funds for rental housing new construction or rehabilitation, and who elects to sell the property prior to the end of the affordability period in the applicable Mortgage and Promissory Note for the SHIP funding, must provide a first right of refusal to eligible nonprofit organizations to purchase the property at the current market value and continue occupancy by income eligible persons for the remainder of the affordability period. In the event the property is sold to other than an eligible nonprofit organization, the eligible third party will be required to repay the County the full amount of SHIP funds provided in the applicable promissory note. Does not apply to the City of Margate's Program funds.

P. Administrative Budget:

Monies deposited in Local Housing Assistance Trust Fund established by the County shall be used to administer and implement the Plan.

Section 420.9075(7), Florida Statutes, and Chapter 67-37, Florida Administrative Code, both provide in part that:

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 (5%) of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.

Section 420.9075(7) Florida Statutes, and Chapter 67-37, Florida Administrative Code, further provide in part that:

The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

Q. Program Administration:

Administration of the Plan will be performed and maintained solely by the County. This information is presented to the Broward County Board of County Commissioners ("Board") on an annual basis for each State fiscal year. The Board approves the use of the SHIP funds deposited in the Local Housing Assistance Trust Fund, which shall be used to administer and implement the Plan. In accordance with Chapter 67-37, Florida Administrative Code, the cost of administering the Plan does not exceed five percent (5%); however, Broward County has determined that five percent (5%) of the local housing distribution is insufficient to pay the necessary costs of administering the program and has allocated no more than ten percent (10%) of the local housing distribution plus five percent (5%) of program income deposited into the Local Housing Assistance Trust Fund.

R. Project Delivery Costs:

In the event Broward County elects to contract with a third party for all or part of the project management oversight or other functions of the Program, the agreement shall provide in detail the responsibilities of such third party and the costs that are directly attributed to the processing of an eligible applicant for assistance, which do not fall under "Administrative Expenditures". These fees may include, but are not limited to, inspections and write-ups that are not performed by County employees.

S. Essential Service Personnel Definition:

"Essential Services Personnel" means any person in need of affordable housing who is a permanent employee (excluding temporary and on-call employees) of a company or organization located within Broward County, which falls into one of the following sectors or codes, as defined within the North American Industry Classification System (NAICS), published by the U.S. Department of Labor, Bureau of Labor Statistics:

Sectors 44 - 45:	Retail Trade
Sector 61:	Education Services
Sector 62:	Health Care and Social Assistance
Sector 72:	Accommodation and Food Services
Sector 81:	Other Services (except Public Administration)
Code 485:	Transit and Ground Passenger Transportation

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

Any eligible third parties which administer the Home Repair, Special Needs/Barrier Free, or Disaster Relief strategies for the County will be encouraged to comply with the guidelines established by The GreenHome Institute including, but not limited to, the following:

Window replacement (impact resistant and tinted), paints and primers that meet Green Seal G-11 Environmental Standard, commodes with a 1.3 gallons per flush capacity, building envelope sealing specifications (repair of holes, cracks, seams, and waterproofing), installation of energy efficient hot water heaters, insulated hot water heaters with pre-cut jackets or blankets, insulate accessible hot water pipes, installation of HVAC systems with SEER rating, and Energy Star qualified ventilation fans for bathrooms. Air handler or return ducts in garages or unsealed garage attics are not permitted. Homeowners shall be encouraged to obtain an Energy Audit from Florida Power & Light.

U. Describe efforts to meet the 20% Special Needs set-aside:

In order to meet the 20% Special Needs set-aside requirement, County shall solicit referrals from non-profit organizations who provide services to special needs or vulnerable populations, such as the Center for Independent Living of Broward, Inc. In the event Broward County elects to contract with a third party for all or part of the project management oversight or other functions of the Special Needs strategy, County shall competitively bid this task which is to use the request for proposal process.

V. Describe efforts to reduce homelessness:

In order to address efforts to reduce homelessness the City of Margate participates in the County's Homeless Initiative Partnership (HIP), a section within the Community Partnerships Division of the Broward County Human Services Department, plans and coordinates services for homeless persons, and serves as liaison to the Homeless Initiative Partnership Advisory Board, which acts as agent for the Board of County Commissioners in the development and implementation of homeless assistance programs. HIP is also the lead agency for the County's Homeless Continuum of Care, a network of organizations, advocates, residents and businesses that plan programs to help alleviate homelessness in Broward County. The goal is to end chronic veteran homelessness by 2016, and family and youth homelessness by 2020.

Section II. LHAP Strategies:

1. PURCHASE ASSISTANCE	Code 2
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a. Summary of Strategy:

Designed to provide eligible persons SHIP funding assistance to be applied towards the closing costs, first mortgage reduction, and/or down payment costs for the purchase of eligible housing within non-entitlement cities, unincorporated Broward County, the City of Coconut Creek (FY2018-2019), and the City of Weston. This is a Broward County, City of Coconut and Weston funded strategy.

b. Income Categories to be served: Very Low, Low, and Moderate

c. Maximum award: \$80,000, City of Coconut Creek \$40,000

d. Terms:

1. Loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage
2. Interest Rate: 0%
3. Term: 15 years, City of Coconut Creek Special Needs: 10 years
4. Forgiveness/Repayment: The loan is forgiven at the end of the fifteen (15) year period. City of Coconut Creek loans to Special Needs home buyers are reduced 10% per year for 10 years.
5. Default/Recapture: Recapture of funds will occur in the event of a default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and loss of property ownership, and for failure to comply with the terms of the SHIP Mortgage and Promissory Note). The Promissory Note shall provide for repayment of the full amount of the loan upon the sale, assignment, or any transfer of title to the property, or refinancing of the loan, unless such refinancing is in accordance with the County's subordination policy. The repayment provisions are not applicable to a transfer of title to an income eligible heir(s) as a result of the mortgagor's death. In the event the heir does not adhere to the terms of the SHIP Mortgage a Promissory Note for the remainder of the term, the County shall deem the loan in default and request repayment of the loan.

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

f.1. Applicants must attend a Department of Housing and Urban Development (HUD) approved education and counseling workshop prior to loan closing and obtain a certificate of housing counseling upon completion of the workshop.

f.2. All SHIP proceeds must be used to pay closing costs, down payment assistance, and principal reduction, and must not be used for debt consolidation or cash-out to applicant.

f.3. The Applicant must receive a mortgage commitment from a first mortgage lender licensed under Part III of Chapter 494, Florida Statutes. All first mortgage lenders shall be Institutional First Mortgage Lenders.

g. Sponsor/Developer Selection Criteria:

N/A

h. Additional Information:

The County may choose to set aside Broward County funds to be matched with the Broward County Single Family Bond Program. Broward County SHIP funds may be used to leverage other State, Federal, local funding or Bond Programs including, but not limited to, Predevelopment Loan Program, HOME Program, and CDBG funding. City of Margate's funds may be used to leverage other State, Federal, or local funding.

Eligible persons will also be required to execute a Declaration of Restrictive Covenants, in a form provided by the County, to ensure the property remains affordable during the affordability period of fifteen (15) years.

2. <i>NEW CONSTRUCTION</i>	<i>Code 10</i>
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a. Summary of Strategy:

The strategy is designed to enhance and preserve neighborhoods by awarding funds to eligible developers or contractors to construct in-fill housing or develop single family housing for resale within non entitlement cities, unincorporated Broward County, or the City of Weston through an RFP process administered by the County, or County may award funding to a select group of nonprofits. This is a Broward County funded strategy. The City of Coconut Creek (FY2018-2019) offers acquisition/rehabilitation/new construction assistance.

b. Fiscal Years Covered: 2016-2017, 2017-2018, and 2018-2019

c. Income Categories to be served: Very Low, Low, and Moderate

d. Maximum award: \$80,000 per unit; City of Coconut Creek \$225,000 per unit

e.i. Terms to Developer:

1. Loan/deferred loan/grant: Deferred Payment Loan secured by a note, mortgage and restrictive covenant.
2. Interest Rate: 0%
3. Term: 8 months from issuance of building permits. City of Coconut Creek: 2 years.
4. Forgiveness/Repayment:

Broward County Funds:

Developer/contractor is required to construct the home within eight (8) months from the issuance of the local Building Department's building permits. After the Building Department has issued the final certificate of occupancy, the developer/contractor shall coordinate sale of the home with the County to a qualified eligible homebuyer.

If any of the homes are not sold to qualified eligible homebuyers as determined and approved by the County within six (6) months after the final certificate of occupancy is issued, the developer or contractor will be required to repay the County the full amount of the County's investment for the construction of the home.

If the home is sold to qualified, eligible homebuyers as determined and approved by the County within six (6) months after the final certificate of occupancy is issued, County shall coordinate loan closing with lender and closing agent to ensure declaration of restrictive covenant is released simultaneously or shortly thereafter the sale to the homebuyer.

City of Coconut Creek Funds:

Once the developer has successfully completed the construction the average subsidy per unit provided to the development during construction may be passed through to the eligible homebuyer in the form of a permanent mortgage loan. In the event that through no fault of the developer, the project suffers a reduction in market value, the City reserves the right to allow for a buy-down (forgiveness) equal to the difference between the project development cost and market value.

When the developer sells the property to an income eligible buyer the loan to the developer is satisfied. All proceeds from the sale of the property will be returned to the City in the form of Program Income.

e.ii. Terms to Homebuyer:

Broward County Funds:

1. Loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage
2. Interest Rate: 0%
3. Term: 15 Years
4. Forgiveness/Repayment:

The Loan is forgiven at the end of the fifteen (15) year period.

Default/Recapture: Recapture of funds will occur in the event of a default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and loss of property ownership, and for failure to comply with the terms of the SHIP Mortgage and Promissory Note). The Promissory Note shall provide for repayment of the full amount of the loan upon the sale, assignment, or any transfer of title to the property, or refinancing of the loan, unless such refinancing is in accordance with the County's subordination policy. The repayment provisions are not applicable to a transfer of title to an income eligible heir(s) as a result of the mortgagor's death. In the event the heir does not adhere to the terms of the SHIP Mortgage a Promissory Note for the remainder of the term, the County shall deem the loan in default and request repayment of the loan.

City of Coconut Creek (FY2018-2019) Funds:

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

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

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

g. Developer or contractor Selection Criteria:

County may award funding to a select group of nonprofits or Community Housing Development Organizations (CHDOs), who have demonstrated their ability to build single family homes in accordance with the required deliverables as outlined in the scope of services in their funding agreement as evidenced by current project underway or projects completed within the past twelve (12) months; or a developer or contractor will be selected based on an RFP process. Selection criteria includes, but is not limited to, organizational capacity, performance delivery plan, financial capacity, and past experience. Additional points will be awarded to the entity submitting a Response to the RFP that has incorporated green building techniques in the construction of single-family homes and has demonstrated its overall knowledge of the GreenHome Institute's principles.

The developer or contractor shall execute an agreement with the County, specifying how SHIP funds will be utilized, delineating the specific deliverables for the scope of work, and including a timetable for completion of the project.

h. Additional Information:

The County may set aside Broward County funds to be matched with the Broward County Single Family Bond Program. SHIP funds may be used to leverage other State, Federal, local funding or Bond Programs including, but not limited to, Predevelopment Loan Program, HOME Program, and CDBG funding. City of Margate's funds may not be used to leverage other State, Federal, or local funding.

Eligible costs for the developer or contractor include:

Cost of land with or without structure(s), and related demolition costs.

Professional fees (engineering, architectural, surveying, and consulting costs) and interest buy downs.

Infrastructure expenses typically paid by the developer including, but not limited to, streets, roadways, parking areas, sidewalks, pathways, walkways, storm-drainage systems, sanitary sewer systems, water supply systems, water mains, connections, hydrants, meters, utilities and utility easements for telephone, cable, electric lines, and rights-of-way, and street

lighting. Infrastructure expenses must be on-site and must be directly related to the housing being assisted with SHIP funds.

Payment of all soft costs associated with the development including, but not limited to, preliminary and Final Plat Review, Engineering Service Charges, Recording Fees, Site Plan Review Fees, Minor Review Fees, Surface Water License, Permit to Construct in Right-of-Way, Sewer and Water Installation Fee, Sewer and Water Plan Review, Wastewater License, Building Permits, Road Construction Agreement Review, Traffic Study/Action Plan Review, Environmental Impact Review, Surface Water Permit, Land Use Amendment Review, Septic Tank Permit, and Well Permit, Payment of school, road, park, police, fire, and water and sewer impact fees.

Hard costs typically or customarily treated as construction costs by institutional lenders or any other reasonable hard costs associated or involved with the development and or construction process.

Predevelopment Assistance [as a component of New Construction for Single Family Owner-Occupied Housing]

- a. Summary: Assistance is designed to enhance and preserve neighborhoods by awarding funds to eligible developers or contractors towards predevelopment of County-owned lots with the intent to develop/construct develop single family housing for resale within non entitlement cities, unincorporated Broward County through an RFP process administered by the County, or County may award funding to a select group of nonprofits. This is a Broward County funded strategy.
- b. Fiscal Years Covered: 2016-2017, 2017-2018, and 2018-2019
- c. Income Categories to be served: Very Low, Low, and Moderate
- d. Maximum award: \$20,000 per lot
 1. Loan/deferred loan/grant: Grant, secured by a Memorandum of Understanding (MOU)
 2. Interest Rate: 0%
 3. Term: One year from issuance of building permits.
 4. Forgiveness/Repayment:

Developer/contractor is required to complete the permitting process within six (6) months after the dates of the Quit Claim Deeds transferring the Properties to developer/contractor, after which developer/contractor shall construct the home within one year from transference of the properties. After the Building Department has issued the final certificate of occupancy, the developer/contractor shall coordinate sale of the home with the County to a qualified eligible homebuyer. In the event the developer/contractor defaults on the term(s) of the MOU, and does

not complete the predevelopment phase of the project, County shall enforce the reverter clause of the MOU to recoup the Lot and convey the Lot to a performing developer/contractor.

If the home is sold to qualified, eligible homebuyers as determined and approved by the County within six (6) months after the final certificate of occupancy is issued, County shall coordinate loan closing with lender and closing agent to ensure declaration of restrictive covenant is released simultaneously or shortly thereafter the sale to the homebuyer.

Default/Recapture: Recapture of funds will occur in the event of a default on the terms of the MOU.

e. Developer or contractor Selection Criteria:

County may award funding to a select group of nonprofits or Community Housing Development Organizations (CHDOs), who have demonstrated their ability to build single family homes in accordance with the required deliverables as outlined in the scope of services in their memorandum of understanding as evidenced by current project underway or projects completed within the past twelve (12) months; or a developer or contractor will be selected based on an RFP process. Selection criteria includes, but is not limited to, organizational capacity, performance delivery plan, financial capacity, and past experience. Additional points will be awarded to the entity submitting a Response to the RFP that has incorporated green building techniques in the construction of single-family homes and has demonstrated its overall knowledge of the GreenHome Institute's principles.

The developer or contractor shall execute a memorandum of understanding (MOU) with the County, specifying how SHIP funds will be utilized, delineating the specific deliverables for the scope of work, and including a timetable for completion of the project.

3. FORECLOSURE PREVENTION	Code 7
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a. Summary of Strategy:

Designed to preserve the affordable housing stock throughout Broward County, the strategy provides assistance to homeowners who are in default on their mortgages for at least thirty (30) days. Broward County funds only will be used to support this strategy. The City of Margate and the City of Coconut Creek funds will not be used to support this strategy.

SHIP funds will be used to bring mortgages current, including maintenance payments in foreclosure, special assessments, and other fees including, but not limited to, legal

fees, in an effort to avoid a foreclosure action. As part of the application process, the counseling staff will assist the homeowner to apply for funding under the Florida Hardest-Hit Program, review the funding request, factors contributing to the foreclosure action including, but not limited to, loss of employment, loss of income due to illness, divorce, and the homeowner's ability to demonstrate and be able to make future monthly payments.

- b. Fiscal Years Covered: 2016-2017, 2017-2018, and 2018-2019
- c. Income Categories to be served: Very Low, Low, and Moderate
- d. Maximum award: \$10,000
- e. Terms:
 - 1. Loan/deferred loan/grant: Deferred Payment loan
 - 2. Interest Rate: 0%
 - 3. Term: 5 Years
 - 4. Forgiveness/Repayment:

Upon the anniversary date of the fifth (5th) year of the Promissory Note, the amount due under the loan shall be forgiven.

Default/Recapture: Recapture of SHIP funds will occur in the event of default by the homeowner (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure or loss of property ownership, and for failure to comply with the terms of the SHIP Mortgage or Promissory Note).

The Promissory Note shall provide for repayment for the full amount of the loan during the affordability period of five (5) years, upon the sale, assignment, or any transfer of title to the property, or refinancing of the loan, unless such refinancing is in accordance with the County's subordination policy. The requirement for repayment upon the transfer of title to the property does not apply to the transfer of title to an income eligible heir(s). In the event the heir does not adhere to the terms of the SHIP Mortgage a Promissory Note for the remainder of the term, the County shall deem the loan in default and request repayment of the loan.

- f. Recipient Selection Criteria:

Applicants will be selected on a first-qualified, first-served basis.

g. Eligible Sponsor Selection Criteria:

Broward County, through an RFP process, may select a for-profit or nonprofit corporation(s), individual(s), or partnership(s) to conduct the SHIP income certification process for all applicants. Selection criteria includes, but is not limited to, organizational capacity, performance delivery plan, financial capacity, and past experience; however, the applicants are required to be a HUD approved counseling agency, and must demonstrate the necessary capacity, knowledge, and experience to effectively provide the services required by the County. The selected applicant(s) will be required to provide foreclosure prevention counseling.

Preference will be given in the selection process for sponsors that employ personnel from Florida's Welfare Transition Program.

h. Additional Information:

The County may set aside Broward County_funds to be matched with the Broward County Single Family Bond Program. SHIP funds may be used to leverage other State, Federal, local funding or Bond Programs including, but not limited to, Predevelopment Loan Program, HOME Program, and CDBG funding. City of Margate's funds may be used to leverage other State, Federal, or local funding. Housing Counseling funds may be used in conjunction with this strategy.

4. HOME REPAIR - OWNER OCCUPIED REHABILITATION	Code 3
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a. Summary of Strategy:

The strategy is designed to provide external home repair assistance to eligible applicants for improving or maintaining owner-occupied housing, prevent further deterioration, to stop the loss of energy and infiltration of outside elements for properties within non-entitlement cities, unincorporated Broward County, the City of Coconut Creek, the City of Margate, and the City of Weston.

b. Fiscal Years Covered: 2016-2017, 2017-2018, and 2018-2019

c. Income Categories to be served: Very Low, Low, and Moderate

d. Maximum award: \$100,000 Maximum award (City of Coconut Creek \$40,000(FY2018-2019); the City of Margate \$70,000)

e. Terms:

1. Loan/deferred loan/grant: Deferred Payment Loan
2. Interest Rate: 0%
3. Term: 10 Years; City of Coconut Creek 15 Years
4. Forgiveness/Repayment:

Effective with FY 2018/2019 funding, the amount due under the Mortgage and the Promissory Note shall remain fixed for the ten-year term following the date of execution. Upon the anniversary date of the tenth (10th) year under the Promissory Note, the amount of the loan shall be forgiven,

Default/Recapture: Recapture of funds will occur in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and loss of property ownership, and for failure to comply with the terms of the SHIP Mortgage and Note). The Promissory Note shall provide for repayment of the outstanding balance on the loan, during the ten (10) year affordability period, upon the sale, assignment, or transfer of title to the property, or refinancing of the loan, unless such refinancing is in accordance with the County's subordination policy. The repayment provisions are not applicable to transfer of title to an income eligible heir(s). In the event the heir does not adhere to the terms of the SHIP Mortgage a Promissory Note for the remainder of the term, the County shall deem the loan in default and request repayment of the loan.

f. Recipient Selection Criteria:

Certified eligible homeowners will be selected on a first-come, first-qualified basis within the income groups, with the exception of those qualified homes deemed as an emergency by Broward County inspectors, which may be given priority.

f.1. Eligible homeowners must reside in non-entitlement cities, in unincorporated Broward County, City of Coconut Creek, City of Weston or the City of Margate, Florida. Verification of ownership and payment of property taxes will be conducted to determine eligibility.

f.2. Property assessed value as stated on the Broward County Property Appraiser's website may not exceed the current value per the IRS Revenue Proclamation for properties receiving Broward County assistance. Properties must be owner-occupied.

f.3 Where Broward County funds are used, applicants will not be eligible for any additional repairs under this strategy while they have any type of home repair mortgage with Broward County. Applicants with ownership interest in multiple real

properties are not eligible for this program. The only real property a qualified applicant may own is the property being considered to receive repairs.

For the City of Margate recipients, after completion of repairs, applicants will not be eligible for any additional repairs under this strategy or any other Margate grant funded home repair program. City of Margate applicants who previously received funding for home repair under any Margate grant funded home repair program, are not eligible for this program.

g. Eligible Sponsor Selection Criteria:

"Eligible Sponsor" means a person or a private or public for-profit, nonprofit, or government entity that applies for an award under the local housing assistance plan for the purpose of assisting eligible income eligible persons with housing matters related to this strategy.

Additional points will be awarded to the Eligible Sponsor that has verifiable experience in providing green single-family rehabilitation and has demonstrated its overall knowledge of the Enterprise Foundation's Green Communities Initiatives.

Broward County, through an RFP process, may select a for-profit or nonprofit corporation, individuals, or partnerships to conduct the State Housing Initiatives Partnership income certification process for all applicants. Selection criteria includes, but is not limited to, organizational capacity, performance delivery plan, and financial capacity. In addition, the Eligible Sponsor agency must demonstrate the necessary capacity, knowledge, and experience to effectively provide the services required by the County.

h. Additional Information:

Eligible home repair includes: Roof Replacement: Complete replacement of deteriorated roofing systems to eliminate substandard or unsafe roofing conditions and to prevent further roofing deterioration including damaged soffit and fascia. Replacement of existing gutters if required.

Home Repairs: Window replacement, door replacement, exterior painting, exterior wall and stucco repair, air conditioning and heating systems, insulation, and termite treatment and repair (termite inspection required).

The repairs shall be guided by The GreenHome Initiatives' principles including, but not limited to, the following:

Window replacement (impact resistant and tinted), paints and primers that meet Green Seal G-11 Environmental Standard, building envelope sealing specifications (repair of holes, cracks, seams, waterproofing), installation of

HVAC systems with SEER rating. Air handler/return ducts in garages or unsealed garage attics are not permitted. Homeowners shall be encouraged to obtain an Energy Audit from Florida Power & Light (FPL).

Hurricane/Storm Shutters: The installation of hurricane shutters and storm shutters is an eligible item when included in the overall repair project to be performed by the Contractor and only if required by code or ordinance.

Code Violations: Repairs will not be provided to those illegal structures built without a permit. City of Coconut Creek will determine which code violations within the City limits to approve for home repair correction.

Exterior Paint: Provides external painting assistance to eligible applicants for improving or maintaining owner-occupied housing and prevent further deterioration for properties within non-entitlement cities, unincorporated Broward County and the City of Weston. This is a Broward County funded strategy and is a Grant. Maximum award is \$5,000.00

Water Sewer Connection: Assists eligible applicants with funding for sewer connections to a water supply and sewage discharge system being installed in areas or neighborhoods where Broward County is requiring mandatory sewer connection, and with emergency plumbing requests that pose a health hazard to the eligible homeowner. This is a Broward County funded strategy with a maximum award of \$10,000.00 and is a Grant. Not applicable for City of Margate homeowners.

6. SPECIAL NEEDS-BARRIER FREE	Code 3
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a. Summary of Strategy:

The strategy is designed to remove barriers, improve accessibility to qualified persons. Qualified persons is defined as persons age 62 years and older or persons with special needs in accordance with the definitions of "Persons with special needs" and "Developmental disability" set forth in Sections 420.0004(13) and 393.063(9), Florida Statutes, respectively, and to provide for health and safety repairs as needed by qualified persons to maintain their independence at properties within non-entitlement cities, unincorporated Broward County, the City of Coconut Creek, the City of Weston and the City of Margate.

In the event the home repair assistance is unavailable to cover safety and health items, such as deteriorated roofing systems, windows, plumbing, and electrical, then the Special Needs Barrier-Free Housing Strategy will cover these items prior to removing barriers to the interior of the home within non-entitlement cities, unincorporated Broward County and the City of Weston. In the event the home repair

assistance is unavailable to cover safety and health items, such as deteriorated roofing system within the City of Margate, then the Special Needs Barrier-Free Hosing Strategy will cover these items prior to removing barriers to the interior of the home.

Eligible uses for barrier removal and home modifications include: modifications to widen doorways, install accessible doors and hardware, widen halls, kitchens, bathrooms, and bedrooms to accommodate mobility aides (canes, walkers, wheelchairs, and scooters); grab bars; entry ramps, railings, walkways and landings; nonslip floor surfaces throughout the home environment, including carpeting; pushable or lever hardware; delayed opening and closing mechanisms on egress and garage doors; interior doors; improved lighting; accessible appliances which include, but are not limited to, front or touch-type controls; bathroom and kitchen lever faucets; installation of accessible cabinets, shelves, drawers, sinks, toilets, kitchen, bathroom, utility room, roll-in style or permanent shower chair, hand held shower, nonslip surfacing on accessible roll-in with or without curb shower; accessible touch-type light switches and thermostats; smoke alarms and fire detectors; removal of other architectural barriers, repair of cracked driveways; cracked or hazardous sidewalks [are also eligible]; and housing for persons with special needs in accordance with the definitions of "Persons with special needs" and "Developmental disability" set forth in Sections 420.0004(13) and 393.063(9), Florida Statutes, respectively.

- b. Fiscal Years Covered: 2016-2017, 2017-2018, and 2018-2019
- c. Income Categories to be served: Very Low, Low, and Moderate
- d. Maximum award: \$100,000 Broward County/Weston funds; \$70,000 City of Margate funds; \$40,000 City of Coconut Creek funds (FY2018-2019)
- e. Terms:
 - 1. Loan/deferred loan/grant: Deferred Payment Loan
 - 2. Interest Rate: 0%
 - 3. Term: 10 Years
 - 4. Forgiveness/Repayment: The loan will be forgiven at the end of the loan term

Effective with FY 2018/2019 funding, the amount due under the Mortgage and the Promissory Note shall remain fixed for the ten-year term following the date of execution. Upon the anniversary date of the tenth (10th) year under the Promissory Note, the amount of the loan shall be forgiven.

City of Coconut Creek Deferred Payment Loan will be reduced 10% per year following the date of execution of the SHIP Mortgage and Promissory Note.

Upon the anniversary date of the tenth (10th) year under the Promissory Note, the amount of the loan shall be forgiven.

5. Default/Recapture: Recapture of funds will occur in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and loss of property ownership, and for failure to comply with the terms of the SHIP Mortgage and Promissory Note).

f. Recipient Selection Criteria:

Certified eligible homeowners will be selected on a first-qualified, first-served basis within the income groups, with the exception of those qualified homes deemed as an emergency by Broward County inspectors, which may be given priority.

f.1. Eligible homeowners must reside in non-entitlement cities, unincorporated Broward County the City of Weston or the City of Margate, Florida. Verification of ownership and payment of property taxes will be conducted to determine eligibility.

f.2. Property assessed value as stated on the Broward County Property Appraiser's website may not exceed the current value per the IRS Revenue Proclamation for properties receiving assistance under this LHAP. Properties must be owner-occupied.

f.3. Where Broward County funds are used, applicants will not be eligible for any additional repairs under this strategy while they have any type of home repair mortgage with Broward County. Applicants with ownership interest in multiple real properties are not eligible for this program. The only real property a qualified applicant may own is the property being considered to receive repairs.

f.4. For the City of Margate recipients, after completion of repairs, applicants will not be eligible for any additional repairs under this strategy or any other Margate grant funded home repair program. City of Margate applicants who previously received funding for home repair under any Margate grant funded home repair program, are not eligible for this program.

g. Eligible Sponsor Selection Criteria:

Additional points will be awarded to the Eligible Sponsor that has verifiable experience in providing green single-family rehabilitation and has demonstrated its overall knowledge of The GreenHome Initiatives' principles.

Broward County, through an RFP process, may select a for-profit or nonprofit corporation, individuals, or partnerships to conduct the SHIP income certification process for all applicants. The Eligible Sponsor must demonstrate the necessary

capacity, knowledge, and experience to effectively provide the services required by the County. These criteria shall be used to score the proposal submitted in response to the RFP.

h. Additional Information:

Broward County SHIP funds may be used to leverage other State, Federal, local funding, or Bond Programs including, but not limited to, Predevelopment Loan Program, HOME Investments Partnership Program funding, and CDBG funding. City of Margate's funds may not be used to leverage other State, Federal, or local funding.

7. DISASTER REPAIR	Code 5
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a. Summary of Strategy:

The Disaster Mitigation Strategy provides assistance to owner-occupied households for properties within non-entitlement cities, unincorporated Broward County, the City of Coconut Creek, the City of Weston, or the City of Margate, following a disaster as declared by the President of the United States of America or the Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any SHIP funds that have not yet been encumbered or additional disaster funds allocated by the Florida Housing Finance Corporation.

SHIP disaster funds may be used for items including, but not limited to:

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

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

a.2.1. Payment of insurance deductibles for rehabilitation of homes covered under homeowner insurance policies;

a.2.2. Payment for rehabilitation of homes with noninsured repairs needed; and

a.2.3. Security deposits and rental assistance for the duration of Florida Office of the Governor Executive Orders for eligible recipients that have been displaced from their homes due to damage caused by the disaster;

a.3. Expenditures as approved by Executive Order or Emergency Rule provided by the Florida Housing Finance Corporation.

- a.4 Other activities as proposed by Broward County and approved by the Florida Housing Finance Corporation.
- a.5 Repairs to roofs in a condominium complex are contingent upon all owners being determined eligible pursuant to Section 420.9071(10), Florida Statutes, "Eligible persons." In the event all that residents are not income eligible, the non-eligible residents will be responsible for their assessed portion of the cost of repairs.
- 4.6 City of Coconut Creek (FY2018-2019) Disaster Relief funds may cover condos and homeowner's assessments for post disaster repair, post disaster assistance for eligible non-insured repairs and soft costs required to process assistance applications.
- b.1 Repairs to manufactured homes that bear the insignia of the Florida Department of Community Affairs, which confirms the home is a manufactured home.
- b.2. Section a.7 is applicable to the City of Margate SHIP funds only: SHIP disaster funds may be used for items including, but not limited to:
- b.3 Expenditures as approved by Executive Order or Emergency Rule provided by the Florida Housing Finance Corporation.
- b.4. The purchase of emergency supplies for eligible households to weatherproof and/or secure roofs, doors, and windows of damaged homes.
- b.5. Loan/deferred loan/grant: Grant
- b. Fiscal Years Covered: 2016-2017, 2017-2018, and 2018-2019
- c. Income Categories to be served: Very Low, Low, and Moderate
- d. Maximum award: \$40,000 Broward County funds
Maximum award: \$1,000 City of Margate funds
Maximum award: \$30,000 City of Coconut Creek funds
- e. Terms:
 - 1. Loan/deferred loan/grant: Broward County City of Coconut Creek, and City of Weston: Deferred Payment Loan. City of Margate: Grant
 - 2. Interest Rate: 0%
 - 3. Term: 10 Years Broward County, City of Coconut Creek and Weston funds.
 - 4. Forgiveness/Repayment: The loan is forgiven at the end of the term.

Default/Recapture: Recapture of funds will occur in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and loss of property ownership, and for failure to comply with the terms of the SHIP Mortgage and Promissory Note). The repayment provisions are not applicable to transfer of title to an income eligible heir(s). In the event the heir does not adhere to the terms of the SHIP Mortgage and Promissory Note for the remainder of the term, the County shall deem the loan in default and request repayment of the loan.

f. Recipient Selection Criteria:

Certified eligible homeowners will be selected on a first-come, first-qualified basis within the income eligible groups, with the exception of those qualified homes deemed as an emergency by Broward County inspectors, which may be given priority.

f.1. Eligible homeowners must reside in non-entitlement cities, unincorporated Broward County, the City of Coconut Creek, the City of Weston, or the City of Margate. Verification of ownership and payment of property taxes will be conducted to determine eligibility.

f.2. Property assessed value as stated on the Broward County Property Appraiser's website may not exceed the current value per the IRS Revenue Proclamation for properties receiving Broward County assistance. Properties must be owner-occupied.

g. Eligible Sponsor Selection Criteria:

"Eligible Sponsor" means a person or a private or public for-profit, nonprofit, or government entity that applies for an award under the local housing assistance plan for the purpose of assisting qualified income eligible persons with housing matters related to this strategy.

Additional points will be awarded to the Eligible Sponsor that has verifiable experience in providing green single-family rehabilitation and has demonstrated its overall knowledge of The GreenHome Initiatives' principles.

Broward County, through an RFP process, may select a for-profit or nonprofit corporation, individuals, or partnerships to conduct the SHIP income certification process for all applicants. The Eligible Sponsor must demonstrate the necessary capacity, knowledge, and experience to effectively provide the services required by the County.

h. Additional Information:

SHIP funds may be used to leverage other State, Federal, local funding, or Bond Programs including, but not limited to, Predevelopment Loan Program, HOME Investments Partnership Program funding, and CDBG funding. City of Margate's funds may be used to leverage other State, Federal, or local funding.

9. REHABILITATION - RENTAL	Code 14
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a. Summary of Strategy:

The strategy provides financial assistance to owners of multi-family rental properties for the purpose of acquisition, rehabilitation, or a combination of acquisition and rehabilitation. The property must be greater than a four (4) unit building. Funds may be used to make essential improvements and to replace major housing systems in danger of failure. Property purchased may be used to provide Homeless Transitional Housing. This is a Broward County funded strategy.

b. Fiscal Years Covered: 2016-2017, 2017-2018, and 2018-2019

c. Income Categories to be served: Very Low, Low, and Moderate

d. Maximum award: \$40,000 Per Unit

e. Terms:

1. Loan/deferred loan/grant: Deferred Payment Loan
2. Interest Rate: 0%
3. Term: 15 Years
4. Forgiveness/Repayment:

Eligible developer or sponsor shall execute a Mortgage and Promissory Note providing for a deferred payment loan at an interest rate of zero percent (0%) per annum for a term of fifteen (15) years. The eligible developer or sponsor will also be required to execute a Declaration of Restrictive Covenants, in a form provided by the County, to ensure that the property remains affordable during the affordability period of fifteen (15) years. The Promissory Note shall provide for repayment of the outstanding balance on the loan, during the fifteen (15) year affordability period, upon the sale, assignment, or transfer of title to the property, or refinancing of the loan, unless such refinancing is in accordance with the County's subordination policy (Exhibit H), and is subject to the restrictions by the most restrictive funding sources during the fifteen (15) year affordability period. Upon the fifteenth (15th) anniversary date of the execution of the Promissory Note, the amount of the loan for the project will be forgiven, and the County will execute a Satisfaction of Mortgage and a Release of Restrictive Covenants, and will record such documents in the Official Public Records for Broward County

5. Default/Recapture: Recapture of funds will occur in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and loss of property ownership, and for failure to comply with the terms of the SHIP Mortgage/Note).

f. Recipient Selection Criteria:

County staff will confer with developer/management company to ensure property management staff receives income and rent charts for selection of income qualified tenants. Monitoring of tenants and income recertification will be conducted by County staff on an annual basis. In the event, the property has received additional funds from other federal or state agencies, the County will request proof of initial lease agreements and annual income compliance reports from the compliance monitors.

g. Eligible Developer/Sponsor Selection Criteria:

"Eligible Developer/Sponsor" means a person(s) or a private or public for-profit, nonprofit, or government entity that applies for an award through the Request for Proposal process for the purpose of providing qualified housing for eligible persons. Additional points will be awarded to the Eligible Developer/Sponsor that has incorporated green building techniques in the rehabilitation of multifamily projects and has demonstrated its overall knowledge of The GreenHome Initiatives' principles.

Broward County, through an RFP process, may select a for-profit or nonprofit corporation, individuals, and partnerships to conduct the SHIP income certification process for all applicants. The Eligible Developer/Sponsor must demonstrate the necessary capacity, knowledge, and experience to effectively provide the services required by the County.

Preference will be given in the selection process to the Eligible Developer/Sponsor that employs personnel from the Florida Welfare Transition Program.

h. Additional Information:

SHIP funds may be used to leverage other State, Federal, local, or Bond Programs including, but not limited to, Predevelopment Loan Program, HOME Program, and CDBG.

10. NEW CONSTRUCTION - RENTAL	Code 21
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a. Summary of Strategy:

The strategy is designed to expand affordable housing opportunities for renters (by constructing new multifamily rental units to be occupied by income-eligible families. This is a Broward County funded strategy.

Eligible costs may include, but not be limited to, professional fees (engineering, architectural, surveying, and consulting costs), and interest buy downs.

Infrastructure expenses are typically paid by the developer, including streets, roadways, parking areas; sidewalks, pathways, walkways; storm-drainage systems; sanitary systems; water supply systems, water mains, connections, hydrants, meters; utilities and utility easements for telephone, cable, electric lines, and rights-of-way; and street lighting. Infrastructure expenses must be on-site and must be directly related to the housing being assisted with SHIP funds.

Payment of all soft costs associated with the development, include, but are not limited to, preliminary and Final Plat Review, Engineering Service Charges, Recording Fees, Site Plan Review Fees, Minor Review Fees, Surface Water Licenses, Permits to Construct in Right-of-Way, Sewer and Water Installation Fee, Sewer and Water Plan Review, Waste Water License, Building Permits, Road Construction Agreement Review, Traffic Study/Action Plan Review, Environmental Impact Review, Surface Water Permits, Land Use Amendment Review, Septic Tank Permits, Well Permits, and Payment of school, road, park, police, fire, and water and sewer impact fees.

Hard costs are typically or customarily treated as construction costs by institutional lenders, or any other reasonable hard or soft costs associated or involved with the development or construction process, including land costs.

Reimbursement of eligible soft or hard costs will not be paid until the project is eighty percent (80%) completed as evidenced by the County's inspection.

- b. Fiscal Years Covered: 2016-2017, 2017-2018, and 2018-2019
- c. Income Categories to be served: Very Low, Low, and Moderate
- d. Maximum award: \$60,000 Per Unit
- e. Terms:

- 1. Loan/deferred loan/grant: Deferred Payment Loan
- 2. Interest Rate: 0%
- 3. Term: 30 Years
- 4. Forgiveness/Repayment:

. The Eligible Developer/Sponsor will also be required to execute a Declaration of Restrictive Covenants, in a form provided by the County, to ensure that the property remains affordable during the affordability period of thirty (30) years. Repayment of the full amount of the loan will be required upon the sale, assignment, or transfer of title to the property, or refinancing, unless such refinancing is in accordance with the County's subordination policy, and is subject

to the restrictions by the most restrictive funding sources, during the thirty (30) year affordability period. Upon the thirtieth (30th) anniversary date of the execution of the Promissory Note, the amount of the loan for the project will be forgiven, and the County will execute a Satisfaction of Mortgage and a Release of Restrictive Covenants, and record such documents in the Official Public Records for Broward County.

5. Default/Recapture: Recapture of funds will occur 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, and for failure to comply with the terms of the SHIP Mortgage/Note).

f. Recipient Selection Criteria:

County staff will provide training to property management staff for selection of income qualified tenants. Monitoring of tenants and income recertification will be conducted by County staff on an annual basis.

g. Eligible Developer/Sponsor Selection Criteria:

"Eligible Developer/Sponsor" means a person or a private or public for profit, nonprofit, or government entity that applies for an award through the Request for Proposal process or have been awarded funding through the LIHTC or SAIL Programs for the purpose of developing eligible housing for eligible persons. Additional points will be awarded to the Eligible Developer/Sponsor that has incorporated green building techniques in the construction of multifamily projects and has demonstrated its overall knowledge of The Green Home Initiatives' principles.

Broward County, through an RFP process, may select a for-profit or nonprofit corporation, individuals, or partnerships to conduct the State Housing Initiatives Partnership income certification process for all applicants. The Eligible Developer/Sponsor must demonstrate the necessary capacity, knowledge, and experience to effectively provide the services required by the County.

Preference will be given in the selection process for the Eligible Developer/Sponsor that employs personnel from the Florida Welfare Transition Program.

h. Additional Information:

Rental or New Construction may accompany upgraded water and sewer supply systems; improved drainage; new road pavement; swales; sod; landscaping; and neighborhood signage.

SHIP funds may be used to leverage other State, Federal, local, or Bond programs such as Predevelopment Loan Program, HOME, and CDBG.

11. COMMUNITY LAND TRUST	Code 2
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a. Summary of Strategy:

The Community Land Trust [CLT] strategy assists eligible first-time homebuyers with a deferred payment loan to be applied towards the principal reduction for construction/acquisition of new/existing single-family homes within the Community Land Trust inventory. By taking the cost of the land out of the purchase price and by further writing down the purchase price in an amount equal to the SHIP funds provided by the County, the cost of the home is significantly reduced. A first-time homebuyer is defined as a person who has never owned a home or has not owned a home within the last three (3) years.

The CLT transfers title to the homebuyer but retains ownership of the land beneath the improvements. The CLT provides a 99-year ground lease for the use of the land to the homebuyer. The terms of the ground lease restrict the resale of the property to an income eligible household.

The CLT has a stewardship role that continues in perpetuity to assure that the CLT home remains in the County's affordable housing stock.

b. Fiscal Year Covered: 2018-2019

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

d. Maximum award: \$75,000

e. Terms:

1. Loan/deferred payment loan/grant: Deferred payment loan
2. Interest Rate: 0%
3. Term: 30 years (mortgage),99 Years (land restriction)
4. Forgiveness/Repayment: No forgiveness is applied. Provided the home continues to be occupied by an income eligible household, the SHIP monies will not be subject to recapture upon resale. The investment is available for the subsequent CLT homebuyer. Repayment of the full loan award will be immediately due to the County at the end of the term or in the event any "qualifying event(s)" occur prior to expiration of the note.

Qualifying Events shall be:

- The CLT owner sells or transfers ownership of the property.

- The unit is rented by homeowner without prior authorization from the CLT/County.
- The unit is refinanced without prior authorization from the CLT/County.
- The occupant otherwise fails to abide by the terms of the ground lease or follow guidelines of the CLT/County
Such repaid funds will be utilized in accordance with the approved Local Housing Assistance Plan in effect at the time the funds are repaid.

5. Default/Recapture: Default is defined as the failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership. In the event of default on the first mortgage, the CLT must notify County whether it intends to exercise its right of refusal or repurchase. In the event, the home buyer received additional County funds, i.e. from the purchase assistance strategy secured by a mortgage and note, and sells to a buyer who does not meet the income eligibility requirements; the seller is required to repay the purchase assistance funds in accordance with terms of the purchase assistance mortgage/note.

Default shall also occur if the buyer fails to occupy the home as a primary residence.

f. Recipient Selection Criteria: First qualified, first served after completion of first-time home buyer class that contains a community land trust component. The recipient must be able to show and attest to a clear understanding of the difference between fee simple homeownership and community land trust homeownership. The recipient will acknowledge their understanding by signing an affidavit of understanding the two forms of homeownership.

g. Sponsor/Developer Selection Criteria: Eligible sponsors will be selected via the City's Request for Proposal (RFP) process and must meet the following selection criteria:

- Designated 501(c)(3) non-profit organization under IRS guidelines.
- Legally operating Community Land Trust within Broward County.
- Has demonstrated track record and production experience in the construction and delivery of affordable housing.
- Operating non-profit in partnership with Broward County to participate and further its goals in the delivery of affordable housing to the County's very low, low and moderate-income households.

City of Coconut Creek Community Land Trust

a. Summary of Strategy:

SHIP funds may be used to provide down payment assistance to buyers of newly constructed or existing community land trust homes. The down payment assistance will be used to write down the purchase price of the home for first time homebuyers. Home rehabilitation is also an eligible use, as needed when purchasing existing homes.

b. Fiscal Years Covered: 2018-2019

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

d. Maximum award: \$50,000

e. Terms:

1. Loan/deferred payment loan/grant: Deferred payment loan
2. Interest Rate: 0%
3. Term: 30 years (mortgage)
4. Forgiveness: If no default occurs, the SHIP loan will be forgiven at the end of the 30-year term.
5. Default: Default is defined as the failure to make required payments on a loan secured by the first mortgage lending to foreclosure and/or loss of property ownership, or violation of the terms of the ground lease. In the event of default, the Community Land Trust must notify the City of Coconut Creek whether it intends to exercise its right of repurchase. In the event the CLT is not willing or able to exercise its right of repurchase, it shall transfer its right of repurchase to the City of Coconut Creek, giving the City of Coconut Creek the right, but not the obligation to foreclosure.

In addition to the provisions above, the SHIP loan will also be determined to be in default if any of the following occurs:

- The Community Land Trust owner sells or transfers ownership of the property without prior authorization from the Community Land Trust/City.
- The unit is rented by homeowner without prior authorization from the Community Land Trust/City.
- Loss of Homestead exemption status
- The occupant fails to occupy the home as a primary residence.

If funds are repaid as a result of default on the SHIP loan, such funds will be utilized in accordance with the approved Local Housing Assistance Plan in effect at the time the funds are repaid.

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for 1) Special Needs, 2) Essential Services Personnel and 3) very low and low-income groups as described in Section 1. of this plan.

All potential applicants must attend the first-time homebuyer class prior to their application being approved that contains a community land trust component.

The buyer must contribute a minimum of 1% of the purchase price of the home.

Applications must be 100% complete to be certified eligible for the program. Additional information may be requested upon review of application to determine program eligibility.

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

The applicant must be a first-time homebuyer. A first-time homebuyer is defined as one that has not owned a home within the last three years, a single parent with children under the age of 18 who has recently been divorced and displaced, a displaced victim of domestic abuse, or a person displaced as a result of governmental action. Residents displaced from mobile home parks seeking to purchase a non-mobile home unit will also be considered first-time homebuyers.

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

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

g. Sponsor/Developer Selection Criteria: The SHIP funds may also be made available directly to a Community Land Trust serving the City of Coconut Creek. The City of Coconut Creek will be responsible to the Florida Housing Finance Corporation for all funds and meeting all statutory requirements. Coconut Creek will issue a Request for Qualifications to choose eligible Community Land Trusts.

h. Additional Information: CLTs are tax exempt non-profit organizations that perform a charitable mission. They are key partners for increasing the stock of affordable homeownership without losing the subsidy that is provided to the income eligible household.

The CLT transfers title to the homebuyer but retains ownership of the land beneath the improvements. The CLT provides a 99-year ground lease for the use of the land to the homebuyer. A memorandum of that ground lease is recorded in the public records immediately following the deed. The terms of the ground lease restrict the resale of the property to an income eligible household and provide a right of repurchase to the CLT in the event of default.

The CLT has a stewardship role that continues in perpetuity to assure that the CLT home remains in the City's affordable housing stock. The monies provided to the community land trust homebuyer are used to write down the purchase price of the home. By taking the cost of the land out of the purchase price and by further writing down the purchase price in an amount equal to the SHIP funds provided by the City, the cost of the home is significantly reduced, creating an affordable opportunity for homeownership for the first family who purchases and for each family that purchases thereafter. The stewardship role of the CLT, its mission, and its vested interest in the property by virtue of retaining ownership of the land

provides a safety net for the homeowner and substantially decreases the risk of foreclosure compared to fee simple ownership.

The Florida Legislature has recognized the public benefit of CLTs in creating permanent affordability by providing direction in regard to assessment for real property taxes in Section 193.018, Florida Statutes, which requires the assessment to consider the resale restricted value of the CLT home.

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III. LHAP Incentive Strategies – These Incentive Strategies are applicable to Broward County and City of Weston only, and are not applicable to the City of Margate, Florida. The City of Margate currently has Incentive Strategies A, C, F and H.

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

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

Contractors or developers are required to complete Broward County’s uniquely titled and color-coded forms. These forms are submitted to the Broward County Planning and Development Management Division (PDMD) for review and approval. The Planners in PDMD make themselves available to guide these projects through the permitting system and notify the contractors or developers when the permits are approved.

City of Coconut Creek:

Expedited Permitting:

Established Policy and Procedures:

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

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

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

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

Expedited Inspection:
Established Policy and Procedures:

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

- B. Name of the Strategy: **Ongoing Review Process**
A process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

Prior to the enactment of any new impact fee Ordinance, Broward County PDMD considers the effect on the cost of housing. For example, the latest School Impact Fee Ordinance provided for a significant increase with respect to multifamily dwelling units. The School Board of Broward County, Florida ("School Board"), establishes the school impact fee rates. However, Broward County is responsible for collecting the school impact fees per the County's School Impact Fee Ordinance. Prior to the enactment of the most recent School Impact Fee Ordinance, PDMD made a recommendation for approval contingent upon the School Board waiving school impact fees at one hundred percent (100%) for units that are certified as very low income. As of July 1, 2015, the School Board waived school impact fees for projects certified as very low income up to \$25,000 for a maximum of total waivers of \$375,000 per school fiscal year.

Coconut Creek:
Established Polity and Procedures:

The review process for any action that would increase the costs of development begins with a justification analysis by the Department that is recommending the proposed action. It is then evaluated by the Finance Department and the City Manager's Office prior to being scheduled for adoption. Any such action is only to be adopted by ordinance, requiring two public hearings, providing sufficient opportunity for public input. The review process, as described above, generally includes calculating the impacts on housing.

- C. Name of the Strategy: **Modification of Impact Fee Requirements**

Developers submit an application to the County as part of their local tax credit match application. This request is reviewed by the County and the Housing Finance and Community Redevelopment Division certifying their multifamily rental new construction project as an affordable housing project. The County executes the Local Government Verification of Contribution Form. This form is provided to PDMD. PDMD ensures that affordable housing projects that are

certified as low or very low income are eligible for waivers of school, park, and transportation impact or concurrency fees as stated in the Broward County Land Development Code.

D. Name of the Strategy: **Bonus Density Flexibility**

The Broward County Land Use Plan (BCLUP) allows for increased density opportunities when constructing affordable housing. The affordable housing units must be restricted to a defined timeframe [currently thirty (30) years for rental or ownership], as well as additional criteria related to the development. The current BCLUP allows for bonuses of up to five (5) market rate dwelling units for each affordable unit. The program is authorized by the County and implemented by local governments. The County is pursuing an update to the BCLUP which will continue to promote this concept.

The update of the Broward County Land Use Plan, BrowardNext, was adopted by the Broward County Commission on April 25, 2017, which improved the bonus density program.

Policy 2.16.3 is an affordable housing bonus density for very-low, low and moderate ranges, based on a 15-year restriction. The formula also allows for greater bonus density when tied to premium transit.

The City of Coconut Creek

Established Policy and Procedures:

Future Land Use Map includes residential densities ranging from 1 dwelling unit per acre to 10 dwelling units per acre. Within the City's MainStreet Regional Activity Center, densities are provided for up to 40 dwelling units per acre. To date, several of the City's rental communities, built at 10 dwelling units to the acre, have included government subsidized Section 8 housing. No other utilization of the City's flexible density provisions has been utilized specifically for affordable housing. The existing strategies are currently underutilized. The only restrictions to the utilization of the high densities in MainStreet are those included within the MainStreet Design Standards, including but not limited to LEED certified buildings and open space bonuses.

E. Name of the Strategy: **Reservation of Infrastructure Capacity**

Due to current infrastructure management in Broward County, no capacity is set aside for affordable housing. However, to date, no affordable housing project has been stopped due to the unavailability of capacity. Any capacity issues are mitigated through the concurrency management systems in Broward County (school and transportation).

F. Name of the Strategy: **Affordable Accessory Residential Units**

PDMD administers Chapter 39, Zoning, of the Broward County Code of Ordinances, which is applicable in the unincorporated areas of Broward County.

The following low minimum floor area requirements per dwelling units are included in the Zoning Code and help promote affordability:

- Efficiency apartment: 400 square feet
- Multiple family housing unit: 600 square feet
- Single-family dwelling unit: 800 square feet (all zoning districts except RS-2)

Commercial and industrial zoning districts allow accessory dwelling units for caretaker and security quarters, subject to the availability and allocation of reserve units.

G. Name of the Strategy: **Reduction of Parking and Setback Requirements**

PDMD administers Chapter 39, Zoning, of the Broward County Code of Ordinances, which is applicable in the unincorporated areas of Broward County.

Nonconforming Uses and Structures: The existing off-street parking facilities shall also be repaired and refurbished, and landscaping installed to the maximum extent possible, without reducing the amount of existing parking spaces on-site by more than twenty percent (20%).

City of Coconut Creek:

Established Policy and Procedures:

The Future Land Use Element (Objective II-9.1.0 and its corresponding Policies 9.1.1 thru 9.1.4) of the City's Comprehensive Plan encourage the development and implementation of flexible design standards and innovative site planning concepts. These strategies are already available to all types of housing through the PUD zoning category. The MainStreet Design Standards also provide for great flexibility with mixed-used concepts and high-density residential projects. Flexible design standards are approved as part of an overall project approval and are available to any developer seeking to build in the City.

While there are no true barriers or restrictions to this flexibility, the City will typically seek enhanced site design amenities (architecture, landscaping other site amenities) in exchange for allowing the desired flexibility in standard requirements.

H. Name of the Strategy: **Flexible lot configurations, including Zero-Lot- Line**

PDMD administers Chapter 39, Zoning, of the Broward County Code of Ordinances, which is applicable in the unincorporated areas of Broward County.

Planned Development District (PDD): Property owners may apply for a rezoning to a PDD zoning district. The PDD is intended to encourage the implementation of innovative land planning and site design.

Zero lot line configurations are permitted, subject to the submittal, approval, and recordation of a subdivision plat.

City of Coconut Creek:

Established Policy and Procedures:

The Future Land Use Element (Objective II-9.1.0 and its corresponding Policies 9.1.1 thru 9.1.4) of the City's Comprehensive Plan encourage the development and implementation of flexible design standards and innovative site planning concepts. These strategies are already available to all types of housing through the PUD zoning category. The MainStreet Design Standards also provide for great flexibility with mixed-used concepts and high-density residential projects. Flexible design standards, including lot configuration, are approved as part of an overall project approval and are available to any developer seeking to build in the City.

While there are no true barriers or restrictions to this flexibility, the City will typically seek enhanced site design amenities (architecture, landscaping other site amenities) in exchange for allowing the desired flexibility in standard requirements.

I Name of the Strategy: **Modification of Street Requirements**

In accordance with Article IX, Chapter 5, Subsection 5-184(d)(3), of the Broward County Code of Ordinances (the "Land Development Code"),

Applicants for development permits for the construction of very low and/or low income affordable housing, as defined by Division 6, Land Development Code Definitions of this article, may choose the applicable alternative described below, in lieu of installing and completing all improvements, prior to the issuance of a development permit, as required by subsection 5-184(d)(1). These alternatives shall be exempt from the requirement to provide security as required by the "Minimum Construction Standards Applicable To Public

Rights-of-Way Under Broward County Jurisdiction" except as provided herein.

- a) Applicants for development permits within the unincorporated area will execute a standard improvement phasing agreement, in a form acceptable to Broward County, which specifies that no certificate of occupancy will be issued until all required improvements of the development are installed and completed in accordance with this Article. The agreement will be subject to Subsections 5-184(d)(2)a) through e). The agreement will be executed by all owners and mortgagees, be approved by the County Commission, and be recorded in the Official Records. Security will not be required prior to the installation of required improvements for development permits within the unincorporated area. The county will require the contractor(s) performing the work to post a security(ies), in a form acceptable to Broward County, to warranty the work for a period of twelve (12) months following completion of the improvement(s) by the contractor(s) and the initial acceptance of the improvements(s) by Broward County. Single family and/or duplex dwelling units proposed to be constructed on existing, platted lots, within the unincorporated area, which do not require replatting, will be exempt from the requirement to enter into the standard improvement phasing agreement and the requirement to post the security. No certificate of occupancy will be issued until all required improvements have been installed and completed in accordance with this Article. The County will be responsible for completing only those improvements stipulated in the standard improvement phasing agreement for which a certificate of occupancy has been issued prior to the installation of required improvements, in the event the developer is deemed by the County to be in default of their required improvements. Broward County will record the necessary document to release the obligations following the completion of the improvements by the contractor and

acceptance of the improvement(s) by Broward County.

- b) Security will not be required, by Broward County, prior to the installation of required improvements for development permits within municipalities if applicants execute a standard improvement phasing agreement with Broward County and the applicable municipality, in a form acceptable to Broward County, which specifies that no certificate of occupancy will be issued by the municipality until all required improvements of the development are installed and completed in accordance with this Article. The agreement will be subject to Subsections 5-184(d)(2)a) through e). The agreement will specify that the municipality will be responsible for completing only those improvements stipulated in the standard improvement phasing agreement for which a certificate of occupancy has been issued prior to the installation of required improvements, in the event the developer is deemed by the County to be in default of their required improvements. The agreement will be executed by the municipality and all owners and mortgagees, be approved by the County Commission, and be recorded in the Official Records. The agreement will constitute a first lien on the property and will be in lieu of the security requirements of subparagraph (d)(2) above. Broward County will record the necessary document to release the lien following the completion of the improvements by the contractor and acceptance of the improvement(s) by Broward County. The county will require the contractor(s) performing the work on functionally classified county jurisdiction roadways to post a security(ies), in a form acceptable to Broward County, to warranty the work for a period of twelve (12) months following completion of the improvement(s) by the contractor(s) and the initial acceptance of the improvements(s) by Broward County.

City of Coconut Creek:

Established Policy and Procedures:

The Future Land Use Element (Objective II-9.1.0 and its corresponding Policies 9.1.1 thru 9.1.4) of the City's Comprehensive Plan encourage the development and implementation of flexible design standards and innovative site planning concepts. These strategies are already available to all types of

housing through the PUD zoning category. The MainStreet Design Standards also provide for great flexibility with mixed-used concepts and high-density residential projects. Flexible design standards, including modification to street requirements, are approved as part of an overall project approval and are available to any developer seeking to build in the City. The design relief is typically limited to width of roadway, allowing a project to have roadways designed at less than the standard 24-foot minimum. The only restrictions and/or barriers to the use of this flexibility is the ultimate maintenance responsibility for a project roadway. The City typically does not assume maintenance responsibilities if it does not meet minimum design standards. Therefore, an HOA or other entity would have to assume maintenance responsibility. Police and Fire must also approve any deviation to the minimum design standards from a public safety perspective.

J. Name of the Strategy: **A printed inventory of locally owned public lands Suitable for affordable housing.**

The Broward County Real Property Division maintains a database of escheated parcels. This database is updated every Sunday night by the Property Appraiser's Office. The County surpluses the parcels. If escheated parcels are located within a municipality, the County allows the municipality to develop or build on the parcels. If escheated parcels are located within Broward Municipal Services District, formerly known as unincorporated Broward County, the Real Property Division notifies the Broward County Housing Finance and Community Redevelopment Division (HF&CRD) to confirm interest in developing affordable housing for resale. If HF&CRD does not express interest, the Real Property Division advertises parcels for sale to the public.

City of Coconut Creek

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

While the City owns several parcels of developable land, each is platted for commercial use and has a commercial zoning designation. Therefore, they are not considered suitable for affordable housing. The City Commission made a formal determination on this matter by Resolution in May of 2013. Every three years, the City Commission will review the inventory of City-owned lands and their suitability for use as affordable housing.

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

A process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing

Prior to the enactment of any new impact fee Ordinance, PDMD considers the effect on the cost of housing. For example, the latest School Impact Fee Ordinance provided for a significant increase with respect to multi-family dwelling units and provided for the School Board to waive school impact fees at one hundred percent (100%) for units that are certified as very low income. The School Board establishes the school impact fee rates. However, Broward County is responsible for collecting the school impact fees pursuant to the County's School Impact Fee Ordinance.

L. Name of the Strategy: **Policies which support development near transportation hubs, major employment centers, and mixed-use developments**

The BCLUP promotes mixed-use development along major transportation and transit corridors, as well as employment centers. Residential development is a required, principal use. The BCLUP has actively pursued working with local governments to identify areas appropriate for this type of development. The County is in the process of updating the BCLUP which will continue to promote this concept.

City of Coconut Creek:

The Future Land Use Element and the Housing Element of the City's Comprehensive Plan provide for policies that achieve this area of focus. The Comprehensive Plan includes Goal, Objectives and Policies that address the following issues:

- Facilitating the movement of people from homes to work by correlating density with the roadway and transit facility network.
- Coordination of future land uses and availability of facilities.
- Discouraging sprawl development
- Promoting the efficient use of land through mixed land use activities.
- Coordinating transportation and land use planning activities.

The City's Comprehensive Plan has not specifically identified specific areas for affordable housing development. However, the City's Affordable Housing Impact Fee Ordinance, which is assessed to commercial projects, including mixed-use developments, provides for an alternative to payment by providing for affordable units to be produced within the mixed-use project.

IV. EXHIBITS:

- A. Administrative Budget for Each Fiscal Year Covered in the Plan
- B. Timeline for Estimated Encumbrance and Expenditure
- C. Housing Delivery Goals Chart (HDGC) for Each Fiscal Year Covered in the Plan
- D. LHAP Certification
- E. Adopted Resolutions
- F. Ordinance: N/A
- G. Interlocal Agreements
- H. Subordination Policies

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