

EXHIBIT "A"

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



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2019-2020, 2020-2021, 2021-2022

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I. Program Details:

A. LG(s)

Name of Local Government	Broward County
Does this LHAP contain an interlocal agreement?	Yes
If yes, name of other local government(s)	City of Coconut Creek, the City of Margate. City of Weston

B. Purpose of the program:

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

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

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

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

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

G. Public Input: Public input was solicited through face to face meetings with housing providers, social service providers and local lenders. Public input was solicited through the posting the LHAP on the Housing Council website and Broward County website.

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

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan. The following priorities for funding described/listed here apply to all strategies unless otherwise stated:

Special Needs applicants and referrals from the Center for Independent Living of Broward, Inc. and the Broward County Human Services Department. Qualified homes deemed as an emergency by Broward

County inspectors may be given priority for Owner Occupied Rehabilitation or Disaster Repair Mitigation.

- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or familial status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling and Foreclosure Counseling.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	
Local HFA Numbers	X

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

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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be

monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

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

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

Entity	Duties	Percentage
Broward County	Administration and implementation of all strategies. Completion and submittal of Annual and Interim Reports.	100%
Third Party Entity/Sub-recipient	N/A	N/A

- R. Project Delivery Costs:** Project Delivery Costs are costs associated with the construction activities on an eligible property. Such costs include, but are not limited to home inspections, lead base paint inspections, mold remediation inspection and testing costs, title work, scope of work and specification development. These costs are non-administrative costs and capped at \$6,500 and included in the award amount.

- 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) whose household incomes do not exceed 140% of AMI, and shall include law enforcement and firefighters, first responders, medical and health care personnel, teachers and educators, Federal, State and County skilled building trades personnel.

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. and the Human Services Department. 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 in April 2018, a group of public, not-for-profit/faith-based and business leaders, law enforcement, City of Fort Lauderdale, and Broward County elected officials came together to form a Homelessness Collaborative in Broward County. The mission of the Collaborative is to help persons experiencing homelessness find a safe, stable and dignified path to permanent housing solutions with supportive services as necessary to sustain them. The ‘Housing First’ approach provides rapid rehousing and ensures the beneficiaries receive vital “wrap around” services. This approach ensures people receive the mental health and medical help they need to remain safely housed and off the streets. The Collaborative includes the United Way of Broward County.

Section II. LHAP Strategies:

A. Purchase Assistance with and without Rehabilitation	Code 1, 2
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a. Summary: 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 a/k/a Broward Municipal Service District, City of Coconut Creek and the City of Weston. This Strategy is designed to provide down payment and closing costs for new and existing homes, including homes purchased from a community land trust (CLT). Home rehabilitation is also an eligible use, as needed when purchasing existing homes. To be eligible, existing homes must be in need of and receive at least \$5,000 in rehabilitation paid within 12 months by the seller, the buyer or another source.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$80,000
- e. Terms (See “Additional Information” for special terms for CLT home purchases)
 1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and

- mortgage.
2. Interest Rate: 0%
 3. Years in loan term: 15 years; City of Coconut Creek 10 years
 4. Forgiveness: The loan is forgiven at the end of the fifteen (15) year period; City of Coconut Creek loan to Special Needs home buyers are reduced 10% per year for 10 years.
 5. Repayment: None required, if the loan is in good standing
 6. Default: Default is 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. Should default occur, County will proceed to recapture SHIP funds.
- f. Recipient Selection Criteria:
1. Applicants will be selected on a first-qualified, first-served basis.
 2. 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.
 3. All SHIP proceeds must be used to pay closing costs, down payment assistance, principal reduction, and/or rehabilitation. SHIP funds must not be used for debt consolidation or cash-out to applicant.
 4. 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 Selection Criteria: N/A
- h. Additional Information:
- Homes purchased from a CLT. The SHIP assistance is assumable to an income-eligible purchaser. The terms of the Note and Mortgage shall allow subsequent purchasers to assume the loan with approval by the CLT. Otherwise, no repayment required during the term of the loan, provided the buyer does not default on its first mortgage and buyer adheres to occupancy requirements. Please see Exhibit I.

This Strategy is funded with Broward County, City of Coconut Creek, and City of Weston funds only.

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 Covenant [Exhibit J], in a form provided by the County, to ensure the property remains affordable during the affordability period of fifteen (15) years.

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 leading 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.

B. New Construction Single Family	Code 10
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a. Summary: 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.
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b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022

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

d. Maximum award: \$80,000. 100% of County's investment shall be converted to a mortgage subordinate to the lending institution's first mortgage to the prospective homebuyer.

- e. Terms to Developer:
1. Repayment loan/deferred loan/grant: Deferred loan secured by a note, mortgage and restrictive covenant
 2. Interest Rate: 0%
 3. Years in loan term: Two (2) years from issuance of building permits
 4. Forgiveness: Upon sale of the property, the loan will be paid in full and the County will satisfy the promissory note and release restrictive covenant to the developer. One hundred percent (100%) of County's investment shall be converted to a mortgage subordinate to the lending institution's first mortgage to the prospective homebuyer.
 5. Repayment: Upon sale of the property, the loan will be paid in full and the County will satisfy the promissory note and release restrictive covenant to the developer. 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.
 6. Default: The loan will be in default if the developer does not successfully construct housing for sale to an eligible homebuyer within the contractual timeframe. The County will recapture the subsidy or property within three (3) years of the date of the recorded Mortgage Agreement.
- Terms to Homebuyer:
1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a mortgage/note and restrictive covenant
 2. Interest Rate: 0%
 3. Years in loan term: 15 Years
 4. Forgiveness: The Loan is forgiven at the end of the fifteen (15) year period
 5. Repayment: None required, if the loan is in good standing
 6. Default: Default on first mortgage; removal of homestead due to death of homeowner; sale or rental of property.
- f. Recipient Selection Criteria: Applicants will be served on a first-qualified, first-served basis
- g. Developer/Contractor Criteria: County will 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, and as evidenced by current project(s) underway or project(s) 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 Proposal 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 SHIP Funding 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: This Strategy is funded with Broward County funds only. Developer/contractor is required to construct the home within 12 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 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 mortgage/promissory note and declaration of restrictive covenant recorded against the developer/contractor is released simultaneously or shortly thereafter the sale to the homebuyer. The SHIP funds expended by developer on property subsequently released will be recorded against the homebuyer.

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.

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 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: \$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.

Eligible costs for the Developer/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 must be on-site and must be directly related to the housing being assisted with SHIP funds.

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.

C. Foreclosure Prevention	Code 7
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a. Summary: 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 60 days.

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

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

d. Maximum award: \$10,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Payment Loan
2. Interest Rate: 0%
3. Years in loan term: 5 Years
4. Forgiveness: Upon the anniversary date of the fifth (5th) year of the Promissory Note, the

- amount due under the loan shall be forgiven.
5. Repayment: None required, if the loan is in good standing
 6. Default: Default on first mortgage; removal of homestead due death of homeowner; sale or rental of property.
- f. Recipient Selection Criteria:
Applicants will be selected on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria:
Broward County, through an RFP process, will select a for-profit or nonprofit corporation(s), individual(s), or partnership(s) to conduct the housing counseling process for all applicants. Selection criteria includes, but is not limited to, organizational capacity, performance delivery plan, financial capacity, and past experience; however, the Sponsor is 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 Sponsor 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:
This Strategy is funded with Broward County funds only.
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, 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.

D. Owner Occupied Rehabilitation	Code 3
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Summary: 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. Broward County and City of Weston maximum award \$100,000. The City of Margate maximum award \$25,000 (inclusive of Service Delivery Costs). Exterior Paint in the Broward Municipal Service District only with a maximum award of \$5,000 shall be a grant. Water Sewer Connection is a Broward County funded strategy with a maximum award of \$10,000.00 shall be a Grant.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$100,000 Broward County/Weston funds; \$40,000 City of Coconut Creek; \$25,000 City of Margate funds

- e. Term:
1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 10 Years; City of Coconut Creek 15 Year Term
 4. Forgiveness: The amount due under the Mortgage and Promissory Note shall remain fixed for the ten-year term following the date of execution of the mortgage and note. 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 funded projects shall remain fixed for the fifteen-year term following the date of execution of the mortgage and note. Upon the anniversary date of the fifteenth (15th) year under the Promissory Note, the amount of the loan shall be forgiven. Special Needs assisted projects shall be reduced 10% per year from the 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. Repayment: None required, if the loan is in good standing
 6. Default: Default on first mortgage; removal of homestead due to death of homeowner; sale or rental of property.
- f. Recipient Selection Criteria: Income qualified eligible homeowners will be selected on a first-qualified, first-served basis within the income groups, except for 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 a/k/ Broward Municipal Service District, 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 most current IRS Rev. Proclamation or HFA of Broward County value 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. Sponsor Selection Criteria: Broward County, through an RFP process, may select a for-profit or nonprofit corporation, individuals, or partnerships to act in the capacity of a project management agency to oversee the rehabilitation to the home. 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. Broward County may elect to use County staff to oversee this strategy.

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 wall and stucco repair, air conditioning, plumbing and heating systems (require County's inspection), insulation, termite treatment in conjunction with home repairs being performed (termite inspection required), and exterior painting. If request for exterior painting only (not included with other repairs) in the unincorporated Broward County a/k/ Broward Municipal Service District.

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. The City of Coconut Creek will determine which code violations within the City limits to approve for home repair correction.

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. Not applicable for City of Margate homeowners.

E. Special Needs Barrier Removal	Code 11
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a. Summary: The strategy is designed to remove barriers, improve accessibility to qualified persons. Qualified persons are 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, 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 a/k/ Broward Municipal Service District, targeted neighborhoods, the City of Weston and the City of Margate. Broward County and City of Weston maximum award \$100,000. The City of Margate maximum award \$40,000 (inclusive of Service Delivery Costs).

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

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

- d. Maximum award: \$100,000 Broward County/Weston funds; \$40,000 City of Margate funds [excludes Service Delivery costs]
- e. Terms (all six items must be completed or “N/A”):
 - 1. Repayment loan/deferred loan/grant: Deferred Payment Loan
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 Years
 - 4. Forgiveness: The loan will be forgiven at the end of the 10 Year loan term.
 - 5. Repayment: None required, if the loan is in good standing
 - 6. Default: Default on first mortgage; removal of homestead due death of homeowner; sale or rental of property.
- f. Recipient Selection Criteria: Qualified eligible homeowners will be selected on a first-served, first-qualified basis within the income groups, except for 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 a/k/ Broward Municipal Service District 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 or HFA of Broward County value 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. 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, will select a for-profit or nonprofit corporation, individuals, or partnerships to act in the capacity of a project management agency to oversee the rehabilitation to the home. 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. Broward County may elect to use County staff to oversee the special needs/barrier free strategy.
- h. Additional Information: 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 a/k/ Broward Municipal Service District 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 Housing 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.

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 be used to leverage other State, Federal, or local funding.

F. Disaster Repair Mitigation	Code 5
<p>a. Summary: The Disaster Mitigation Strategy provides assistance to owner-occupied households for properties within non-entitlement cities, unincorporated Broward County a/k/ Broward Municipal Service District, 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.</p>	

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$40,000 (\$30,000 City of Coconut Creek, City of Margate \$1K)
- e. Terms
 - 1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 Years

4. Forgiveness: The loan is forgiven at the end of the 10-year term
5. Repayment: None required, if the loan is in good standing
6. Default: Default on first mortgage; removal of homestead due to death of homeowner; sale or rental of property.

f. Recipient Selection Criteria:

Certified eligible homeowners will be selected on a first-come, first-qualified basis within the income eligible groups, except for 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 a/k/ Broward Municipal Service District, 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 or HFA of Broward County value for properties receiving assistance. Properties must be owner-occupied.

g. Sponsor Selection Criteria:

Broward County, through an RFP process, may select a for-profit or nonprofit corporation, individuals, or partnerships to act in the capacity of a project management agency to oversee the rehabilitation to the home. 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. Broward County may elect to use County staff to oversee 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.

h. Additional Information:

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

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

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

Payment of insurance deductibles for rehabilitation of homes covered under homeowner insurance policy. Payment for rehabilitation of homes with noninsured repairs needed; and

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

Other activities as proposed by Broward County and approved by the Florida Housing Finance Corporation. 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.

Repairs to manufactured homes that bear the insignia of the Florida Department of Community

Affairs, which confirms the home is a manufactured home.

Broward County and Weston SHIP disaster funds may be used for items including, but not limited to: The purchase of emergency supplies for eligible households to weatherproof and/or secure roofs, doors, and windows of damaged homes.

City of Coconut Creek 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.

G. Rehabilitation - Rental	Code 14
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<p>a. Summary: 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.</p>

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$40,000 Per Unit
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 Years
 - 4. Forgiveness: Forgiven at the end of the term.
 - 5. Repayment: None required if the loan is in good standing.
 - 6. Default: Default/Recapture: 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.
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. Tenant 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. Sponsor Selection Criteria:
 " 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 rehabilitation to eligible rental units for eligible persons. Additional points will be awarded to the Eligible Landlord that has incorporated green building techniques in the rehabilitation of multifamily projects and has demonstrated its overall knowledge of The GreenHome Initiatives' principles.

The Eligible Landlord 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:
 Award of SHIP Funds will be contingent upon County's inspection of the property to determine if rehabilitation to property is the result of neglect/abandonment by verification from local Building Department of outstanding code citations. The results may be a criterion for disqualification of SHIP funds award. 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 Strategy is funded with Broward County and City of Weston funds only. 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.

H. NEW CONSTRUCTION – RENTAL	Code 21
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a. Summary: 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.

- b. Fiscal Years Covered: 2019-2020, 2020-2021, 2021-2022
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$60,000 Per Unit
- e. Terms
 1. Repayment loan/deferred loan/grant: Deferred Payment Loan. 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.
 2. Interest Rate: 0 %
 3. Years in loan term: 30 Years
 4. Forgiveness: Loan forgiven after 30 Years

5. Repayment: None required as long as the loan is in good standing. Covenants and record such documents in the Official Public Records for Broward County.
6. Default: 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. 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 shall request files of initial tenants to ensure income compliance. Monitoring of tenant files and income recertification will be conducted by County staff on an annual basis.

g. Sponsor Selection Criteria:

The county defines "Eligible Developer" as 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 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 that employs personnel from the Florida Welfare Transition Program.

h. Additional Information: 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.

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.

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 and B.

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: **Impact Fee Waivers – 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: **Affordable Housing Project Certification**

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 residential (both single and 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 Broward County Planning and Development Management Division (PDMD). PDMD

ensures that affordable housing projects that are certified as low or very low income are eligible for full 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 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 for the Central county Overlay District and help promote affordability:

- Efficiency apartment: 400 square feet
- Multiple family housing unit: 600 square feet
- Single-family dwelling unit: 1400 square feet for single family and 1200 square feet for each unit in a duplex regardless of zoning district

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

An amendment to the BrowardNext – Broward County Land Use Plan is proposed for 2019 to include the statutory references in the Plan to promote at the local government level.

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 incorporated Broward County a/k/ Broward Municipal Service District, 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.

Transportation Element

POLICY T2.6.8 Broward County shall incentivize affordable housing opportunities along multimodal corridors with frequent transit service by offering density bonuses, as described in Policy 2.16.3 of the Broward County Land Use Plan.

Broward Municipal Services District (BMSD) Element

Activity Centers are required to address affordable housing needs

POLICY BMSD 1.2.1 Future land use amendments shall include the minimum amount of land needed to ensure:

1. Adequate facilities and services are available to support the uses
2. The site is suitable for the proposed use
3. Mobility options of the site are suitable for the proposed use and are designed using Complete Streets Principles outlined in the Transportation Element
4. Urban Sprawl is discouraged
5. Sufficient affordable housing is provided to meet the needs of the area
6. The proposed use is compatible with surrounding uses

Housing Element

POLICY H1.5 Broward County shall facilitate the development of very low, low, and moderate-income housing on sites within a ¼ mile walking distance to premium transit, employment, and educational opportunities through the County's "Affordable Housing Density Bonus Program."

POLICY H3.1 Broward County shall encourage land acquisition and land banking, prioritizing those sites accessible to existing and planned transit service, when feasible, to subsidize the development of affordable housing projects.

POLICY H4.2 Broward County shall promote housing projects that contain compact building design principles, mixed use, and medium to high densities, promote pedestrian activity, enable access to healthy foods through Urban Farming and Food Waste Recycling programs, and support multi-

modal transportation options, in coordination with other local municipalities and/or governmental agencies, which use energy conservation principles.

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.

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IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Ordinance: N/A
- G. Interlocal Agreement.
- H. Subordination Policy
- I. Community Land Trust Down Payment Purchase Assistance
- J. Declaration of Restrictive Covenant

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