

***CITY OF DEERFIELD BEACH***



**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:

**CITY OF DEERFIELD BEACH**

Is there an Interlocal Agreement: Yes \_\_\_\_\_ No **X**

B. Purpose of the 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 Plan: 2016-2017, 2017-2018 and 2018-2019

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code.

Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership:

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

F. Leveraging:

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

G. Public Input:

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

H. Advertising and Outreach:

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

availability is required.

I. Waiting List/Priorities:

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.

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 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 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

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](http://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 of proposed Administrative Expenditures is attached as Exhibit A.

**City of Deerfield Beach** finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

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

**Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:** “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(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 and maintained by the **City of Deerfield Beach** in conjunction with the a third party entity/consultant

Or

A third party entity or consultant will be contracted for a portion of the administrative of the program. The name of the entity is: **Deerfield Beach Housing Authority (DBHA)**. The administrative duties they will provide are:

1. Administer the Housing Rehabilitation and Purchase Assistance Program as outlined in the City’s CDBG Annual Action Plan, and the Local Housing Assistance Plan;
2. Assure compliance with all federal state, and city rules and regulations related to funding sources;

3. Complete all qualification and eligibility requirements for applicants (income eligibility, conflict of interest waivers, etc.);
4. Coordinate all aspects of the rehabilitation of units (appraisals, inspections, construction, etc.);
5. Oversee the housing inspectors and the contractors completing the Home Repair Project;
6. Complete environmental reviews;
7. Complete all aspects of the purchase assistance process
8. Provide monthly detailed progress reports indicating the project status, required quarterly reports and weekly updates throughout the project;
9. Maintain SHIP Tracking Report
10. Conduct weekly meetings/conference calls with the City;
11. Prepare and submit financial reports (invoices, payments, SHIP annual report and required city reports);
12. Answer questions from the general public;
13. Attend public meetings as needed.

R. Project Delivery Costs:

Homeowner Rehabilitation, all soft cost which includes pre- and post- home inspections (work specification write-up and final inspection of work completed), lead inspections, pre and post mold inspection, after rehabilitation appraisals, title search and recording fees. These fees are included in the mortgage document and promissory note.

S. Essential Service Personnel Definition:

The City of Deerfield Beach defines essential personnel include- teachers and educators, other school district employees, community college, and university employees, police and fire personnel, health care personnel, skilled building trades personnel, and other job categories.

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

In accordance with Section 420.9075(3)(d), F.S., the City will incorporate the following green initiatives into rehabilitation and new construction activities where cost feasible.

Energy conservation:

1. Energy star qualified appliances- refrigerators, stoves and water heaters
2. Ceiling fans in living room and bedrooms
3. Motion sensors light switches
4. Cool roofing- single polymer cover or elastomeric coating
5. Programmable thermostat

Water conservation

1. WaterSense Faucets
2. WaterSense Toilets
3. WaterSense Shower heads

Healthy Environment

1. Green label Certified Floor coverings

2. Mold/lead/Asbestos Removal

Durability

1. Extended warranty items
2. Quality standards for materials

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

The City of Deerfield Beach added a disability question to both its Homeowner Rehabilitation and Purchase Assistance applications, this will allow staff to capture potential applicants.

V. Describe efforts to reduce homelessness:

The goal of decent housing includes assisting homeless persons to obtain appropriate housing and assisting at risk persons to not becoming homeless. The City participates in Broward County's Continuum of Care Program which includes the following fundamental components;

1. Homelessness prevention;
2. Outreach and assessment to identify an individual's or family's needs and make connections to facilities and services;
3. Immediate shelter and safe, decent alternatives to the streets;
4. Transitional housing and necessary social services. Such services include job training/placement, substance abuse treatment, short-term mental health services, independent living skills, etc.; and
5. Permanent housing or permanent supportive housing arrangements.

**Section II. LHAP Strategies:**

A.

<b>HOMEOWNER REHABILITATION</b>	<b>03</b>
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a. Summary of Strategy:

The homeowner rehabilitation program offered to qualified owner-occupied residents in the City of Deerfield Beach is provided to rehabilitate existing homes through construction, and/or installation of non-luxury general property improvements that provide basic amenities. Funds can be also used to correct code violations, and to eliminate unsafe and substandard living conditions. In addition, assistance will include the elimination of architectural barriers for those qualified senior citizens and disabled owner-occupied household.

Loan funds shall be used to fund the following repairs/improvements: eliminate building code violations, abate any health and safety issues in the home, repair, upgrade, or replace major building systems, as necessary. Major building systems include: structural, electrical, plumbing, heating, ventilation, air conditioning and sewer Systems. Repair priorities include roof repair/replacement, fascia, mold remediation (may involve various areas of the residence), exterior window replacement, exterior door replacement, hurricane/ storm shutters, interior repairs (ceiling, walls), painting, kitchen repairs, bathroom repairs, appliances, painting, termite treatment and miscellaneous items (interior doors, floors, gutters) to prevent weather penetration and promote energy efficiency including the use of Energy Star products in the home, provide non-luxury general improvements that improve conditions and structure of the home, provide barrier-free accessibility improvements to elderly individuals 62 years old and disabled owner-occupied households. Households where an applicant has a disability will be required to provide an SSI or SSDI award letter or a letter from a doctor, case worker, or other qualified professional stating that the applicant has a disability.

The only appliances that will be replaced under the program are nonfunctional stoves or refrigerators. Carpets will only be replaced with tile/linoleum flooring in cases where the carpet is an impediment to the mobility of the occupant. Funds will not replace washer/dryers and microwaves.

**Demolition/Reconstruction**

The City has instances where homeowners purchased units where garages or carports were illegally converted to create additional rooms. These are considered code violations and will be corrected through demolition and brought back to the last permitted use on record. If the home is occupied by special needs occupant, as defined by Chapter 67-37.002(13),F.A.C or instances of overcrowding, the City can make the determination to reconstruct to a legal addition.

- b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served: very low, low, moderate
- d. Maximum award: Very low, low- \$50,000, moderate to \$20,000
- e. Terms:

1. Loan/deferred loan/grant:

The assistance provided will be secured by a recorded mortgage and note. The deferred loan is forgivable in its entirety at the end of the term. The term begins the date of the closing, provided the title remains under the ownership of the applicant.

2. Interest Rate: 0%

3. Term:

ASSISTANCE AMOUNT	AFFORDABILITY PERIOD
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

4. Forgiveness/Repayment:

A portion of the deferred loan will be forgiven at the end of each full year. The forgivable portion will be equivalent to 1/5<sup>th</sup>, 1/10<sup>th</sup> or 1/15<sup>th</sup> of the mortgage depending on the term.

The mortgage and note shall provide for pro-rated repayment annually, the outstanding balance of the deferred loan shall be due if the home is sold, cash-out re-financing, title is transferred or conveyed, or the home ceases to be the primary resident of the owner during the affordability period or if the title is transferred to an income ineligible beneficiary.

5. Default/Recapture:

In the event of default where there is failure to make required payments on a loan secured by a first mortgage which leads to foreclosure, loss of homestead exemption status and/or loss of property ownership, the City may foreclose to recover funds made available for assistance which is secured by mortgage and note on the property.

f. Recipient Selection Criteria:

Eligible homeowners will be assisted on a first qualified, first served basis. Homeowners will be assisted within income groups from all eligible applicants based on funding availability. Special needs households, as defined by Chapter 67-37.002(13), F.A.C will be given first priority. All eligible households, as defined by

Chapter 67-37.002(13), F.A.C, will be given priority by income level in the following order; very-low, low, and moderate-income levels. If there is a waiting list, residents will be contacted in writing by City’s consultant to apply for assistance, in the order in which their name appears on the list.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information:

Homeowners, who have received assistance from the City, cannot re-apply for assistance during the affordability period of the program second mortgage.

B.

<b>PURCHASE ASSISTANCE PROGRAM</b>	<b>02</b>
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a. Summary of Strategy:

The Purchase Assistance Program is created to assist eligible homebuyers with a deferred payment loan to be applied towards the costs of purchasing existing or newly constructed (with a Certificate of Occupancy) eligible affordable housing. Eligible costs include the following: down payment, closing costs, mortgage buy down, and other costs associated with purchasing a home. Eligible housing includes single-family homes, townhomes, condominiums, eligible manufactured homes, Planned Unit Developments (PUDs) and villas.

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

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

d. Maximum award: Very low, low- \$50,000, moderate- \$20,000

e. Terms:

1. Loan/deferred loan/grant:

The assistance provided will be secured by a recorded mortgage and note. The deferred loan is forgivable in its entirety at the end of the term. The term begins the date of the closing, provided the title remains under the ownership of the applicant.

2. Interest Rate: 0%

3. Term:

<b>ASSISTANCE AMOUNT</b>	<b>AFFORDABILITY PERIOD</b>
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

4. Forgiveness/Repayment:

A portion of the deferred loan will be forgiven at the end of each full year. The forgivable portion will be equivalent to 1/5<sup>th</sup>, 1/10<sup>th</sup> or 1/15<sup>th</sup> of the mortgage depending on the term.

The mortgage and note shall provide for pro-rated repayment annually, the outstanding balance of the deferred loan shall be due if the home is sold, cash-out re-financing, title is transferred or conveyed, or the home ceases to be the primary resident of the owner during the affordability period or if the title is transferred to an income ineligible beneficiary.

5. Default/Recapture:

In the event of default where there is failure to make required payments on a loan secured by a first mortgage which leads to foreclosure, loss of homestead exemption status and/or loss of property ownership, the City may foreclose to recover funds made available for assistance which is secured by mortgage and note on the property.

f. Recipient Selection Criteria:

Eligible homeowners will be assisted on a first qualified, first served basis. Homeowners will be assisted within income groups from all eligible applicants based on funding availability. Special needs households, as defined by Chapter 67-37.002(13), F.A.C will be given first priority. All eligible households, as defined by Chapter 67-37.002(13), F.A.C, will be given priority by income level in the following order; very-low, low, and moderate-income levels. If there is a waiting list, residents will be contacted in writing by City’s consultant to apply for assistance, in the order in which their name appears on the list.

Applicants must not own any other property used for residential purposes, and the home to be purchased must be located within the City limits

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: Homeowners, who have received assistance from the City, cannot re-apply for assistance during the affordability period of the program second mortgage.

C.

<b>DISASTER REPAIR PROGRAM</b>	<b>05</b>
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a. Summary of Strategy

The Disaster Strategy provides assistance to households following a disaster as declared by the President of the United States or Governor of the State of Florida through an Executive Order. This strategy will only be implemented in the event

of a disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

1. Purchase of emergency supplies for eligible households to weatherproof damaged homes;
2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
3. Construction of wells or repair of existing wells where public water is not available;
4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies;
5. Security deposit for eligible recipients that have been displaced from their homes due to disaster;
6. Rental assistance for the duration of Florida Office of the Governor Executive Order, for eligible recipients that have been displaced from their homes due to disaster;
7. Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

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

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

d. Maximum award: Very low, low- \$50,000, moderate- \$20,000

e. Terms:

1. Loan/deferred loan/grant:

The assistance provided will be secured by a recorded mortgage and note. The deferred loan is forgivable in its entirety at the end of the term. The term begins the date of the closing, provided the title remains under the ownership of the applicant.

2. Interest Rate: 0%

3. Term:

ASSISTANCE AMOUNT	AFFORDABILITY PERIOD
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

4. Forgiveness/Repayment:

A portion of the deferred loan will be forgiven at the end of each full year. The forgivable portion will be equivalent to 1/5<sup>th</sup>, 1/10<sup>th</sup> or 1/15<sup>th</sup> of the mortgage depending on the term.

The mortgage and note shall provide for pro-rated repayment annually, the outstanding balance of the deferred loan shall be due if the home is sold, cash-out re-financing, title is transferred or conveyed, or the home ceases to be the

primary resident of the owner during the affordability period or if the title is transferred to an income ineligible beneficiary.

5. Default/Recapture:

In the event of default where there is failure to make required payments on a loan secured by a first mortgage which leads to foreclosure, loss of homestead exemption status and/or loss of property ownership, the City may foreclose to recover funds made available for assistance which is secured by mortgage and note on the property.

f. Recipient Selection Criteria:

Eligible homeowners will be assisted on a first qualified, first served basis. Homeowners will be assisted within income groups from all eligible applicants based on funding availability. Special needs households, as defined by Chapter 67-37.002(13), F.A.C will be given first priority. All eligible households, as defined by Chapter 67-37.002(13), F.A.C, will be given priority by income level in the following order; very-low, low, and moderate-income levels. If there is a waiting list, residents will be contacted in writing by City's consultant to apply for assistance, in the order in which their name appears on the list.

Applicants must not own any other property used for residential purposes, and the home to be purchased must be located within the City limits

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: N/A

### III. LHAP Incentive Strategies

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

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

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

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

The Building Division works closely with the Community Development Department staff to expedite building permits related to affordable housing programs. For example, the City has a process in place to expedite building permits related to the Home Repair and Barrier Free Programs.

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

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

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

The City's Planning and Development Services and Community Development staff through the City Commission maintains an ongoing review of all factors that may affect the cost of housing.

C. Other Incentive Strategies Adopted:

**IV. EXHIBITS:**

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

**Exhibit A**

**CITY OF DEERFIELD BEACH**

Fiscal Year: 2016-2017			
Estimated Allcoation for Calculating:	\$	484,975.00	
Consultant	\$	33,948.00	
Salaries and Benefits	\$	10,000.00	
Office Supplies and Equipment	\$	800.00	
Travel Per diem Workshops, etc.	\$	2,500.00	
Advertising	\$	1,249.50	
Other*	\$		
<b>Total</b>	<b>\$</b>	<b>48,497.50</b>	0.1
Fiscal Year: 2017-2018			
Estimated Allcoation for Calculating:	\$	484,975.00	
Consultant	\$	33,948.00	
Salaries and Benefits	\$	10,000.00	
Office Supplies and Equipment	\$	800.00	
Travel Per diem Workshops, etc.	\$	2,500.00	
Advertising	\$	1,249.50	
Other*	\$		
<b>Total</b>	<b>\$</b>	<b>48,497.50</b>	0.1
Fiscal Year 2018-2019			
Estimated Allcoation for Calculating:	\$	484,975.00	
Consultant	\$	33,948.00	
Salaries and Benefits	\$	10,000.00	
Office Supplies and Equipment	\$	800.00	
Travel Per diem Workshops, etc.	\$	2,500.00	
Advertising	\$	1,249.50	
Other*	\$		
<b>Total</b>	<b>\$</b>	<b>48,497.50</b>	0.1

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

Details:

**Exhibit B  
Timeline for SHIP Expenditures**

**CITY OF DEERFIELD BEACH** affirms that funds allocated for these fiscal years will meet the following deadlines:

<b>Fiscal Year</b>	<b>Encumbered</b>	<b>Expended</b>	<b>1<sup>st</sup> Year AR</b>	<b>2<sup>nd</sup> Year AR</b>	<b>Closeout AR</b>
<b>2016-2017</b>	6/30/2018	6/30/2019	9/15/2017	9/15/2018	9/15/2019
<b>2017-2018</b>	6/30/2019	6/30/2020	9/15/2018	9/15/2019	9/15/2020
<b>2018-2019</b>	6/30/2020	6/30/2021	9/15/2019	9/15/2020	9/15/2021

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

<b>Fiscal Year</b>	<b>Funds Not Encumbered</b>	<b>Funds Not Expended</b>	<b>1<sup>st</sup> Year AR Not Submitted</b>	<b>2<sup>nd</sup> Year AR Not Submitted</b>	<b>Closeout AR Not Submitted</b>
<b>2016-2017</b>	3/30/2018	3/30/2019	6/15/2017	6/15/2018	6/15/2019
<b>2017-2018</b>	3/30/2019	3/30/2020	6/15/2018	6/15/2019	6/15/2020
<b>2018-2019</b>	3/30/2020	3/30/2021	6/15/2019	6/15/2020	6/15/2021

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

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

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

**Other Key Deadlines:**

AHAC reports are due for each local government by **December 31** of the year prior to the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

**FLORIDA HOUSING FINANCE CORPORATION**

**HOUSING DELIVERY GOALS CHART**

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2016/2017

Please check applicable box

New Plan:		<input checked="" type="checkbox"/>
Amendment:		
Fiscal Yr. Closeout:		2019

Name of Local Government: **CITY OF DEERFIELD BEACH** Estimated Funds: \$484,975.00

Strategy #	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F
		Units	Award	Units	Award	Units	Award	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
From Plan Text	STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
3	Homeowner Rehabilitation	4	\$50,000	3	\$50,000	0	\$0		\$396,478.00		\$396,478.00	81.75%	7
2	Purchase Assistance	0	\$50,000	0	\$50,000	2	\$20,000			\$40,000.00	\$40,000.00	8.25%	2
5	Disaster Relief		\$0		\$0	0	\$0				\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	4		3		2		\$0.00	\$396,478.00	\$40,000.00	\$436,478.00	90.00%	9

RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F	
	Units	Award	Units	Award	Units	Award	New Construction	Rehab/Repair	Without Construction	Total	Total	Total	
STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units	
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0

Administration Fees											\$48,497.00	10.00%	
Admin. From Program Income												0.00%	
Home Ownership Counseling												0.00%	

<b>GRAND TOTAL</b>													
Add Subtotals 1 & 2, plus all Admin. & HO Couns	4		3			2		\$0.00	\$396,478.00	\$40,000.00	\$484,975.00	100.00%	9

Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										82%		
Maximum Allowable													
Purchase Price:								New	\$329,269	Existing	\$329,269		

Allocation Breakdown	Amount	%	Projected Program Income:	Max Amount Program Income For Admin:
Very-Low Income	\$200,000.00	41.2%	Projected Recaptured Funds:	\$0.00
Low Income	\$196,475.00	40.5%	Distribution:	
Moderate Income	\$40,000.00	8.2%	Total Available Funds:	\$484,975.00
<b>TOTAL</b>	\$436,475.00	90.0%		

**FLORIDA HOUSING FINANCE CORPORATION  
HOUSING DELIVERY GOALS CHART  
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2017/2018**

Please check applicable box	
New Plan:	<input checked="" type="checkbox"/>
Amendment:	<input type="checkbox"/>
Fiscal Yr. Closeout:	2020

Name of Local Government: **CITY OF DEERFIELD BEACH**      Estimated Funds: \$484,975.00

Strategy # From Plan Text	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
								New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
3	Homeowner Rehabilitation	4	\$50,000	3	\$50,000	0	\$0		\$396,478.00		\$396,478.00	81.75%	7
2	Purchase Assistance	0	\$50,000	0	\$50,000	2	\$20,000			\$40,000.00	\$40,000.00	8.25%	2
5	Disaster Relief		\$0		\$0	0	\$0				\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	<b>Subtotal 1 (Home Ownership)</b>	4		3		2		\$0.00	\$396,478.00	\$40,000.00	\$436,478.00	90.00%	9

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
	<b>Subtotal 2 (Non-Home Ownership)</b>	0		0			\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
	Administration Fees									\$48,497.00	10.00%	
	Admin. From Program Income										0.00%	
	Home Ownership Counseling										0.00%	

<b>GRAND TOTAL</b>													
Add Subtotals 1 & 2, plus all Admin. & HO Counsel	4		3				\$0.00	\$396,478.00	\$40,000.00	\$484,975.00	100.00%	9	

Percentage Construction/Rehab      Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										82%		
Maximum Allowable Purchase Price:								New	\$329,269	Existing	\$329,269	

Allocation Breakdown	Amount	%
Very-Low Income	\$200,000.00	41.2%
Low Income	\$196,478.00	40.5%
Moderate Income	\$40,000.00	8.2%
<b>TOTAL</b>	\$436,478.00	90.0%

Projected Program Income:		Max Amount Program Income For Admin:	\$0.00
Projected Recaptured Funds:			
Distribution:	\$484,975.00		
<b>Total Available Funds:</b>	\$484,975.00		

**FLORIDA HOUSING FINANCE CORPORATION**  
**HOUSING DELIVERY GOALS CHART**  
**STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2018/2019**

Please check applicable box	
New Plan:	<input checked="" type="checkbox"/>
Amendment:	
Fiscal Yr. Closeout:	2021

Name of Local Government: **CITY OF DEERFIELD BEACH**

Estimated Funds: \$484,975.00

Strategy # From Plan Text	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
								New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
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2	Purchase Assistance	0	\$50,000	0	\$50,000	2	\$20,000			\$40,000.00	\$40,000.00	8.25%	2
5	Disaster Relief		\$0		\$0	0	\$0				\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	4		3		2		\$0.00	\$396,478.00	\$40,000.00	\$436,478.00	90.00%	9

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	0		0		0	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
	Administration Fees									\$48,497.00	10.00%	
	Admin. From Program Income										0.00%	
	Home Ownership Counseling										0.00%	

<b>GRAND TOTAL</b>												
Add Subtotals 1 & 2, plus all Admin. & HO Counsel	4		3		2		\$0.00	\$396,478.00	\$40,000.00	\$484,975.00	100.00%	9

Percentage Construction/Rehab Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 82%

Maximum Allowable Purchase Price:												
							New	\$329,269	Existing	\$329,269		

Allocation Breakdown	Amount	%
Very-Low Income	\$200,000.00	41.2%
Low Income	\$196,478.00	40.5%
Moderate Income	\$40,000.00	8.2%
<b>TOTAL</b>	\$436,478.00	90.0%

Projected Program Income:		Max Amount Program Income For Admin:	\$0.00
Projected Recaptured Funds:			
Distribution:	\$484,975.00		
Total Available Funds:	\$484,975.00		

**EXHIBIT D**

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

Effective Date: 10/14

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Local Government: **CITY OF DEERFIELD BEACH**

- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation with in 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.

EXHIBIT D

67-37.005(1), F.A.C.  
Effective Date: 10/14

- 13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.
- 14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- 15) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- 16) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.
- 17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- 18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- 19) The provisions of Chapter 83-220, Laws of Florida has or **X** has not been implemented. (note: Miami Dade County will check "has")

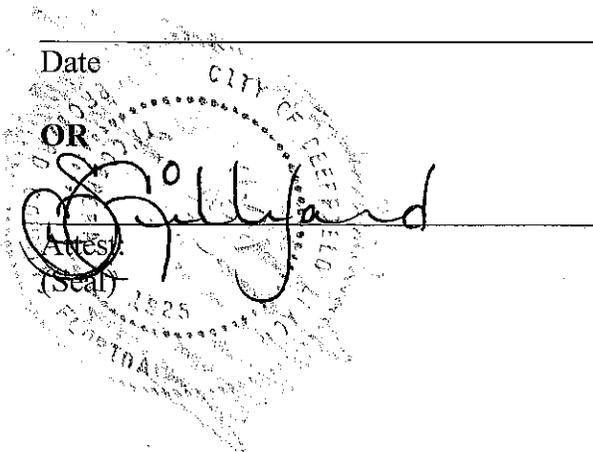
\_\_\_\_\_  
Witness

Jean M. Robb  
Chief Elected Official or designee

\_\_\_\_\_  
Witness

Mayor Jean Robb  
Type Name and Title

\_\_\_\_\_  
Date



RESOLUTION NO. 2016/066

**A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF DEERFIELD BEACH, FLORIDA, APPROVING THE 2016-2019 LOCAL HOUSING ASSISTANCE PLAN (LHAP) AND AUTHORIZING STAFF TO TRANSMIT REPORT TO THE FLORIDA HOUSING FINANCE CORPORATION**

**WHEREAS**, the William E. Sadowski Affordable Housing Act of 1992 created a dedicated revenue source for the state and local housing trust funds expressly and specifically to fund state and local housing programs that assist local governments in meeting the housing needs of its populations; and

**WHEREAS**, since 1993, the City is a recipient of the State Housing Initiative Program (SHIP) and has received an annual allocation. The City's estimated allocation for 2016-2017 is \$484,975; and

**WHEREAS**, in the past, the City utilized SHIP funds for homeowner rehabilitation and purchase assistance to assist low-to-moderate income owner-occupied residents of the City to preserve and sustain their homes; and

**WHEREAS**, the Affordable Housing Advisory Committee (AHAC), at the March 14, 2016 meeting, forwarded a favorable recommendation (7-0) of the 2016-2019 LHAP to the City Commission for its consideration at the April 5, 2016 meeting; and

**WHEREAS**, Staff recommends that the Commission approve the LHAP as described above for Fiscal Years 2016-2019 and authorizes staff to transmit to Florida Housing Finance Corporation.

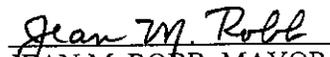
**NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF DEERFIELD BEACH, FLORIDA, AS FOLLOWS:**

**Section 1.** The City Commission of Deerfield Beach hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto, and authorizes staff to transmit to the Florida Housing Finance Corporation.

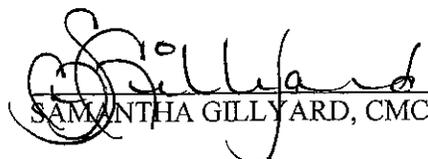
**Section 2.** The Mayor or designee is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said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

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

PASSED AND ADOPTED THIS 5<sup>TH</sup> DAY OF APRIL, 2016

  
JEAN M. ROBB, MAYOR

ATTEST:

  
SAMANTHA GILLYARD, CMC, CITY CLERK