

CITY OF TAMARAC, FLORIDA

RESOLUTION NO. R-2008- 45

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF TAMARAC, FLORIDA, AUTHORIZING THE APPROPRIATE CITY OFFICIALS TO APPROVE AN AMENDMENT TO THE LOCAL HOUSING ASSISTANCE PLAN (LHAP) AND DELIVERY GOALS CHART FOR THE PROGRAM YEARS 2007-2008, 2008-2009 AND 2009-2010 TO BE SUBMITTED AS A REQUIRED COMPONENT OF THE STATE HOUSING INITIATIVES PARTNERSHIP ACT (SHIP) GRANT PROGRAM; PROVIDING FOR CERTIFICATION OF CONSISTENCY WITH THE CITY'S COMPREHENSIVE PLAN; PROVIDING FOR EXPENDITURES FOR ADMINISTRATION OF THE PROGRAM; PROVIDING FOR CONFLICTS; PROVIDING FOR SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the City Commission of the City of Tamarac, Florida, having met the requirements of the State Housing Initiatives Partnership Act ("SHIP"), became a direct entitlement City receiving grant funding in July, 1998; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, § 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37.005(6), Florida Administrative Code, requires local governments to develop and adopt a Local Housing Assistance Plan ("LHAP") which details the housing programs; and

WHEREAS, the Local Housing Assistance Plan is valid for a period of three (3) years and is required to be renewed and submitted to the Florida Housing Finance Corporation for continued SHIP grant participation; and

WHEREAS, the City Commission may amend the LHAP in order to provide for a

change in terms for the recapture of funds provided to homeowners pursuant to the Housing Strategies contained within the LHAP; and

WHEREAS, the City Commission desires to provide for an amendment to the City's LHAP to provide for an amendment to the recapture terms for funds provided to homeowners, to be effective as of July 1, 2007, *nunc pro tunc*; and

WHEREAS, the Local Housing Assistance Program adopted by the City Commission of the City of Tamarac must be consistent with the City's Comprehensive Plan; and

WHEREAS, the Community Development Director recommends approval; and

WHEREAS, the City Commission of the City of Tamarac, Florida deems it to be in the best interest of the citizens and residents of the City of Tamarac to approve the LHAP amendment, as well as the Delivery Goals Chart for the Program Years 2007-2008, 2008-2009 and 2009-2010 to be submitted as a required component of the SHIP Grant Program; providing for certification of consistency with the City's Comprehensive Plan.

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

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

SECTION 2: That the City Commission hereby approves the Amendment of

the Local Housing Assistance Plan (LHAP) and Delivery Goals Chart as attached in Exhibit "1", and incorporated hereto for submission to the Florida Housing Finance Corporation as required by § 420.907 – 420.9097, Florida Statutes and Rule 67-37.006 Florida Administrative Code, for the State of Florida Fiscal Years 2004-2005, 2005-2006 and 2006-2007. The provisions related to the recapture of funds provided pursuant to LHAP Housing Strategies shall be effective as of July 1, 2007, *nunc pro tunc*.

SECTION 3: That the Mayor is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan.

SECTION 4: That the appropriate City Officials are hereby authorized to submit the Local Housing Assistance Plan (LHAP) and Delivery Goals Chart, to the Florida Housing Finance Corporation for review and approval.

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

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

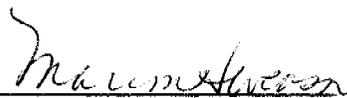
SECTION 7: This Resolution shall become effective immediately upon its passage and adoption.

PASSED AND ADOPTED BY THE CITY COMMISSION OF THE CITY OF TAMARAC, FLORIDA THIS 23rd DAY OF April, 2008.

CITY OF TAMARAC, FLORIDA


BETH FLANSBAUM-TALABISCO, MAYOR

ATTEST:


MARION SWENSON, CMC
CITY CLERK

RECORD OF COMMISSION VOTE:
MAYOR FLANSBAUM-TALABISCO yes
DIST 1: COMM PORTNER yes
DIST 2: COMM ATKINS-GRAD yes
DIST 3: V/M SULTANOF absent
DIST 4: COMM. DRESSLER yes

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


SAMUEL S. GOREN
CITY ATTORNEY

Exhibit 1
TR 11380



CITY OF TAMARAC

**STATE HOUSING INITIATIVE
PARTNERSHIP PROGRAM**

LOCAL HOUSING ASSISTANCE PLAN (LHAP)

Prepared for the State of Florida
FISCAL YEARS 2007-2008, 2008-2009, 2009-2010
July 1, 2007 through June 30, 2010
1st Amendment

Submitted March 2008
City of Tamarac
7525 N.W. 88th Avenue
Tamarac, FL 33321
(954) 597-3530

TABLE OF CONTENT

I. PROGRAM DESCRIPTION

A.	Name of Local Government.....	3
B.	Purpose	3
C.	Fiscal Years Covered	3
D.	Governance	3
E.	Local Housing Partnership	3
F.	Leveraging... ..	4
G.	Public Input.. ..	4
H.	Advertising and Outreach	4
I.	Discrimination	4
J.	Support Services and Counseling	5
K.	Purchase Price Limits.....	5
L.	Income Limits, Rent Limits and Affordability.....	5
M.	Welfare Transition Program.....	6
N.	Monitoring and First Right of Refusal	6
O.	Administrative Budget.....	6
P.	Essential Services Personnel	6

II. LHAP HOUSING STRATEGIES

A.	Strategy 1 – Housing Rehabilitation Program.....	7
B.	Strategy 2 – Purchase Assistance Program	9
C.	Strategy 3 – Disaster Mitigation Program	11
D.	Strategy 4 – Disaster Relief.....	13

III. LHAP INCENTIVE STRATEGIES

A.	Incentive Strategy 1 – Expedited Permitting.....	15
B.	Incentive Strategy 2 – Ongoing Review Process.....	15
C.	Incentive Strategy 3 – Zero Lot Line Development.....	15

IV. EXHIBITS (Attached)

A.	Annual Administrative Budgets
B.	Timelines
C.	Housing Delivery Goals Charts
D.	Certification Page
E.	Adopting Resolution
F.	Program Information Sheet

I. PROGRAM DESCRIPTION Chapter 67-37.005 F.A.C. and Section 420.9072, F.S.

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

Section 420.9072(5), F.S.

City of Tamarac, Florida

Interlocal : Yes _____ No X

Name of participating local government(s) in the Interlocal Agreement;

B. Purpose of the program: Section 420.9072, F.S. and Chapter 67-37.005, F.A.C.

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

C. Fiscal years covered by the Plan: *Chapter 67-37.002, F.A.C.*

<u> X </u>	2007/2008
<u> X </u>	2008/2009
<u> X </u>	2009/2010

D. Governance: *Chapter 67-37.005, F.A.C. and Section 420.9071, F.S.*

The SHIP Program is established in accordance and is in compliance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. The SHIP Program does further the Housing Element of the local government Comprehensive Plan. The City of Tamarac is in compliance with these statutes and rules.

E. Local Housing Partnership *Section 420.9072, F.S.*

The FY 2007-2008, 2008-2009, and 2009-2010 Local Housing Assistance Plan is implemented through a local housing partnership. The partnership represents a cooperative effort between the City of Tamarac, Broward County, lenders, developers, construction contractors, and non profit organizations to produce, acquire and rehabilitate affordable housing. The partnerships help ensure the program is efficient and effective by combining resources whenever possible.

The partnership process enhances the LHAP by uniting the strengths of public, private, and non profit organizations.

Strategies, such as the Owner Occupied Home Rehabilitation Program, represent a partnership between the City and Tamarac residents. The program complements current City programs to upgrade the water supply system, improve storm water drainage, pave all the City streets and install new landscaping. The rehabilitation of existing affordable housing improves the aesthetics of neighborhoods, reduces code compliance issues, and can inhibit vandalism and crime.

F. Leveraging: *Chapter 67-37.007, F.A.C. and Section 420.9075, F.S.*

The LHAP 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. Funds from the U.S. Housing and Urban Development Department's Community Development Block Grant (CDBG) and Home Investments Partnerships (HOME) programs may also be used to leverage SHIP funds.

G. Public Input: *Chapter 67-37.005, F.A.C.*

Public input was solicited through public hearings, housing providers, social service providers and local lenders.

H. Advertising and Outreach: *Chapter 67-37.005, F.A.C.*

The City of Tamarac will advertise the notice of funding availability in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required. Flyers and brochures will be available at City facilities and distributed to local community groups.

I. Discrimination: *Section 420.9075, F.S.*

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

J. Support Services and Counseling: *Chapter 67-37.005, F.A.C.*

All eligible persons receiving home purchase assistance under the SHIP program will be required to complete a housing counseling program which addresses personal budgeting, home inspection and maintenance, foreclosure prevention and other pertinent topics. 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/Landlord Counseling and,
Transportation

K. Purchase Price Limits: *Section 420.9075, F.S. and Chapter 67-37.007(6) F.A.C.*

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

The methodology used is:

Independent Study (copy attached)

U.S. Treasury Department

Local HFA Numbers

The purchase price limit for new and existing homes is:

New Homes: \$429,619.50

Existing Homes: \$429,619.50

L. Income Limits, Rent Limits and Affordability:

Chapter 67-37.005, F.A.C. and Section 420.9071, F.S.

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071 (19), (20) and (28), F.S. However it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed affordable if the first institutional mortgage lender is satisfied that

the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

M. Welfare Transition Program: *Chapter 67-37.005(6)(b)(7)F.A.C.*

Should a eligible sponsor be used, the City has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employed personnel from the Welfare Transition programs will be given preference in the selection process. The City will also give preference to eligible home rehabilitation contractors that employ persons from Welfare Transition programs.

N. Monitoring and First Right of Refusal: *Section 420.9075, F.S.*

The City of Tamarac does not have a rental strategy therefore, this section is not applicable.

O. Administrative Budget: *Chapter 67-37.005, F.A.C., and 420.9075(7), F.S.*

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as **Exhibit A**. These are presented on an annual basis for each State fiscal year submitted.

All funds received from the State pursuant to the SHIP act and any funds received or budgeted to provide funding for the program shall be deposited into the Local Housing Assistance Trust Fund. The monies deposited in the Trust Fund shall be used to administer and implement the LHAP. The City of Tamarac Local Housing Partnership has determined that five (5) percent of the local housing distribution is insufficient to pay necessary cost of administering the program and has allocated no more than ten (10) percent of the SHIP funds to be applied towards administrative expenses. The City of Tamarac has adopted the above findings in the attached resolution, Exhibit E.

P. Essential Service Personnel: *Include a definition as required in Chapter 67-37.002(6), F.A.C.*

Essential Service Personnel as evaluated and determined by the City of Tamarac include, but are not limited to: Fire fighters, police officers, educators, health care professionals, skilled building tradesman, and emergency management personnel, and other job categories required to meet the needs of the community depending on need and/or emergency.

II. LHAP HOUSING STRATEGIES: *Chapter 67-37.005, F.A.C.*

The City of Tamarac' will serve households in the following income categories; Extremely low income households or "ELI" means one or more natural persons or family that has a total annual gross household income that does not exceed 30 percent of the area median income adjusted for family size for households within the metropolitan statistical area, county, or the non-metropolitan median for the state, whichever is greatest, very-low income households or "VLI" means one or more natural persons or family that has a total annual gross household income that does not exceed 50 percent of the area median income adjusted for family size for households within the metropolitan statistical area, county, or the non-metropolitan median for the state, whichever is greatest, low income households or "LI" means one or more natural persons or family that has a total annual gross household income that does not exceed 80 percent of the area median income adjusted for family size for households within the metropolitan statistical area, county, or the non-metropolitan median for the state, whichever is greatest, moderate income households or "MI" means one or more natural persons or family that has a total annual gross household income that does not exceed 120 percent of the area median income adjusted for family size for households within the metropolitan statistical area, county, or the non-metropolitan median for the state, whichever is greatest,

Different programs are offered to limited income households.

All properties that receive assistance must meet current code requirements once work is completed. Properties with illegal structures will not receive assistance.

Provide Description:

1. Name of the Strategy: HOME REHABILITATION

a. Summary of the Strategy:

Housing Rehabilitation is designed to provide loans for the purpose of improving or maintaining owner-occupied housing through home repair, renovation, or weatherization. Eligible home repairs programs include:

1a. Major Home Repair: Assistance needed to correct health or safety issues, bring the property up to local or state building code. Available to EL, VL, L, and MOD income households. Maximum award is \$30,000.

1b. Code Correction/Neighborhood Revitalization Program:

Assistance to EL, VL and L income households only for exterior code correction or improvements for items such as: roof repairs, window repair/replacement, exterior door repair/replacement. The following items will also be allowed when accompanied by previously mentioned exterior repairs: painting, parking, drainage, landscaping, broken or deteriorate fences, and irrigation repair. Maximum award is \$10,000.

1c. Hurricane/Storm Shutters Program: Installation of building code approved hurricane and storm shutters to properties with no existing code violations for EL, VL, and L income households. Maximum award it \$7,500. Impact resistant windows for the elderly and disabled to prevent excessive labor required to operate storm shutters.

b. Fiscal Years Covered:

2007-2008
2008-2009
2009-2010

c. Households by income limits to be served:

Depending on the program, the City's rehabilitation programs may serve extremely-low (EL), very-low (VL), low (L), and moderate (MOD) income households.

d. Maximum award by program is noted on the Housing Delivery Goals Chart.

e. Terms of Payment, Recapture and Default.

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

The City's loan documents provide that the obligation for repayment shall continue for the entire recapture terms even in the event of the death of the homeowner. The obligation to repay funds during the recapture period in the event of the sale

of the property, or due to failure to comply with the obligations as stated in the loan document shall transfer to any heir or beneficiary of the deceased property owner.

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

f. Recipient Selection Criteria:

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

g. Sponsor Selection Criteria:

No sponsors are utilized for this strategy. All work conducted in-house.

h. Additional Information:

- i. Eligible contractors will be selected through a bid process to perform repairs under this strategy. The selection will be based on experience, past performance, and financial stability. Preference will be given to eligible contractors that employ personnel from Welfare Transition Programs.
- ii. The homes must not be in violation of any housing codes after rehabilitation.

2. Name of the Strategy: PURCHASE ASSISTANCE

a. Summary of the Strategy:

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

b. Fiscal Years Covered:

2007-2008
2008-2009
2009-2010

- c. Households by income limits to be served:
This strategy serves the following households: extremely low-income, very low-income, low-income, and moderate-income.
- d. Maximum award is as follows and is noted on the Housing Delivery Goals Chart.
Maximum award for EL, VL and L households is \$40,000
Maximum award for MOD households is \$30,000
- e. Terms, Recapture and Default.
Deferred loan secured by a lien against the property for a period of ten (10) years with zero (0) percent interest with a principal reduction of twenty (20) percent beginning in year six. At the end of the tenth year, the loan is forgiven. The pro-rated repayment is due upon the sale or transfer of the property or if cash equity is taken out within the ten(10) year loan term

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

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

- f. Recipient Selection Criteria:
 - i. Eligible applicants will be served on a first-come, first-ready basis within households income groups with priority given to those with special needs; as defined in 67-37.002(13), F.A.C.
 - ii. Program participant must complete a home ownership counseling program prior to loan closing.
 - iii. Participants must not own any other property used for residential purposes.
 - iv. Participant must be a first-time homebuyer. A first-time homebuyer is defined as not having owned a home with the past three years, a single parent with children under the age of

eighteen (18) who has recently been divorced and displaced, a displaced victim of domestic abuse, or a person displaced as a result of government action.

- v. The purchase price of the home may not exceed the maximum sales price allowed in the SHIP program as updated each year.
 - vi. The participant must contribute a minimum of one (1) percent of the purchase price (including prepaids) towards the purchase of the home.
 - vii. The participant must reside in the home within 60 days of closing.
 - viii. Purchase Assistance funds cannot be utilized when the seller of the property provides financing for the mortgage.
- g. Sponsor Selection Criteria:
No sponsors are utilized for this strategy. All work conducted in-house.
- h. Additional Information:
- i. The lender may not charge more than 2 points for loan origination fees.
 - ii. Interest rates must be fixed for the term of the loan.

3. Name of the Strategy: DISASTER MITIGATION PROGRAM

- a. Summary of the Strategy:
The Disaster Mitigation Program will assist single-family property owners with hurricane resistant retrofitting improvements to reduce potential future hurricane related damages. Eligible activities may include the following:
- Improving the strength of the roof deck attachment.
 - Creating a secondary water barrier to prevent water intrusion.
 - Improving the survivability of the roof covering.
 - Bracing gable-ends in the roof framing.
 - Reinforcing roof-to-wall connections.
 - Upgrading exterior wall opening protections.
 - Upgrading exterior doors.
- b. Fiscal Years Covered:
2007-2008
2008-2009
2009-2010
- c. Households by income limits to be served:
This strategy serves the following households: extremely low-income, very low-income, low-income, and moderate-income.

d. Maximum award is as follows and is noted on the Housing Delivery Goals Charts:
Maximum Award is \$20,000.

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

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

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

f. Recipient Selection Criteria:

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

g. Sponsor Selection Criteria:

No sponsors are utilized for this strategy. All work conducted in-house.

- h. Additional Information:
Priority to be given to special needs groups including, but not limited to the elderly and disabled; as further described in 67-37.002(13), F.A.C.

4. Name of the Strategy: DISASTER RELIEF

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

Funds may be used for items such as, but not limited to, purchase of emergency supplies for eligible households to weatherproof damaged homes, interim repairs to avoid further damage, tree and debris removal required to make the housing unit habitable, post disaster assistance with non-insured repairs, and soft costs required to process assistance applications. This strategy will only be implemented in the event of a natural disaster using funds that have not yet been encumbered.
- b. Fiscal Years Covered:
2007-2008
2008-2009
2009-2010
- c. Households by income limits to be served:
This strategy serves the following households: extremely low-income, very low-income, low-income, and moderate-income.
- d. Maximum award is as follows and is noted on the Housing Delivery Goals Charts:
Maximum Award is \$30,000.
- e. Terms, Recapture and Default.
Deferred loan secured by a lien against the property for a period of ten (10) years with zero (0) percent interest with a principal reduction of twenty (20) percent beginning in year six. At the end of the tenth year, the loan is forgiven. The pro-rated repayment is due upon the sale or transfer of the property or if cash equity is taken out within the ten(10) year loan term.

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

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

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

- g. Sponsor Selection Criteria:

No sponsors are utilized for this strategy. All work conducted in-house.

- h. Additional Information:

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

III. LHAP INCENTIVE STRATEGIES

Section 420.9071(16) and Section 420.9076(6)), F.S.

A. Name of Strategy 1: Expedited Permitting

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

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

- a. The City has developed a process to consider the impact of policies, procedures, ordinances, regulations, or plan revisions on affordable housing and housing costs prior to adoption by the City Commission.
- b. The City employs a public participation process with the City Commission and other advisory groups and committees to consider impacts of decisions on affordable housing and housing costs.
- c. The City Commission meets twice per month during which the public's input is sought on issues that have an impact on the cost of housing.

C. Name of Strategy 3: Zero Lot Line Development

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

IV. EXHIBITS:

- A. **Administrative Budget for each fiscal year covered in the Plan.**
- B. **Timeline for Encumbrance and Expenditure:** *Chapter 67-37.005, F.A.C.*
- C. **Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:** *Chapter 67-37.005, F.A.C.*
- D. **Certification Page:** *Chapter 67-37.005, F.A.C.*
- E. **Adopting Resolution:** *Section 420.9072, F.S.*
- F. **Program Information Sheet:**