



**City of Pembroke Pines**

**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2022-2023, 2023-2024, 2024-2025**

**Updated by Technical Revision 2/27/24.**



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**I. Program Details:**

**A. LG(s)**

Name of Local Government	The City of Pembroke Pines
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

**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:** 2022-2023, 2023-2024, 2024-2025

**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 a 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 completed applications were submitted as well as any established funding priorities as described in this plan.



The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

1. Special Needs Applicants 2. Essential Service Personnel 3. Very low income 4. Low income  
5. Moderate income

**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 average area purchase price established by the U.S. Treasury Department or as described above.

The purchase price limit that is established by the U.S. Treasury Department is not to be misconstrued as the target price for affordable housing in the City of Pembroke Pines. One of the objectives of the City’s housing program is not to develop policies that concentrate income groups within the City into one area. Raising the limits promotes housing choices for purchase assistance applicants, promotes mixed-income communities and provides an opportunity to assist more owner-occupied households in areas where assessed housing values have greatly appreciated by residents still fall into very low, low and moderate income categories based on income data provided by the Federal government.

The methodology used is:

U.S. Treasury Department	X
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). When an eligible activity is funded by the SHIP program, households up to 140% AMI shall be eligible to apply for assistance unless otherwise stated in the strategy.

*“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 city/county finds that the funds 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 those 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	Admin. Fee Percentage
Local Government		
Third Party Entity/Sub-recipient	Community Redevelopment Associates of Florida, Inc. The City’s Consultant is responsible for the following (as outlined in Contract) <ul style="list-style-type: none"> <li>• Preparation of Local Housing Assistance Plan Including Assisting Planning &amp; Economic Development Department with the Development and Revision of Strategies.</li> </ul>	100%



	<ul style="list-style-type: none"> <li>• Implementation of Local Housing Assistance Plan Strategies.</li> <li>• Facilitate the Selection and Monitoring of Sponsors and Counseling Services.</li> <li>• Maintain SHIP Tracking Report.</li> <li>• Reconcile SHIP Tracking with Finance.</li> <li>• Authorize Payments for SHIP Expenditure.</li> <li>• Conduct Marketing and Outreach of Programs.</li> <li>• Preparation of SHIP Annual Reports.</li> </ul>	
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**R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal single-family residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

**S. Project Delivery Costs:** The city will not charge a project delivery cost.

**T. Essential Service Personnel Definition (ESP):** For the purpose of SHIP funding, the City considers the following groups as Essential Services to our city: First Responders, Educators in K-12, Health Care and Social Assistance employees, Accommodation and Food Service personnel, Active Military, National Guard stationed in the County and skilled building trades.

**U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:

1. Energy Star qualified appliances-refrigerators, stoves, water heaters
2. Ceiling fans in living and bedrooms
3. Motion sensor light switches
4. Cool roofing — single polymer cover or elastomeric coating
5. Programmable thermostat
6. WaterSense faucets, toilets, shower heads
7. Green Label Certified Floor Coverings
8. Mold/Lead/Asbestos Removal
9. Extended warranty items
10. Quality standards for materials
11. New Construction projects that are accessible by public transportation.
12. When it is determined that the replacement of a roof is warranted by inspection and included in the project work specifications, such replacement shall be deemed mandatory and may not be deleted from the proposed work specifications.

- V. Describe efforts to meet the 20% Special Needs set-aside:** The City will advertise its SHIP funding availability to agencies that serve the qualified special needs population. In addition, the City regularly communicates with various organizations that serve this population. All housing programs/activities offered by the City give priority funding to “special needs” population households, regardless of funding source.
- W. Describe efforts to reduce homelessness:** The City of Pembroke Pines participates with the Broward County Homeless Counsel and the Continuum of Care, which include the following fundamental components;
1. Homeless prevention;
  2. Outreach and assessment to identify an individual’s or family’s needs to 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.

**X Definitions – Family, Elderly, Handicapped**

1. Family - two or more persons related by blood, marriage, or operation of law, who occupy the same dwelling unit. A single person shall constitute a family if such person is elderly, handicapped, or displaced.
2. Elderly - a person is elderly if he is 62 years of age or older.
3. Elderly Family - a family, the head of which (or his spouse) is elderly.
4. Handicapped - a person is handicapped if he has a physical impairment that:
  - i. Is expected to be of long continued and indefinite duration; Substantially impedes his ability to live independently; and Is of such a nature that his ability to live independently could be improved by more suitable housing conditions.
5. Handicapped Family - a family, the head of which (or his spouse) is handicapped.
6. Displaced Family - a person or family displaced as a result of governmental action or as a result of a major disaster.



**Section II. LHAP Strategies (Please read LHAP Strategy Quick Guide before developing strategies):**

<b>A. Owner Occupied Rehabilitation and Emergency Repair</b>	Code 3,6
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a. Summary: SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows and other structural items. The Primary purpose of the program is to provide repairs necessary to provide safe and decent housing, eliminate any instances of substandard housing, and preserve the City's affordable housing stock. All repairs of an emergency nature as declared by the Chief Building Official or designee shall be expedited for the purpose of stabilizing housing conditions pending full rehabilitation.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate **(up to 140% AMI for SHIP funded projects.)**
- d. Maximum award: \$110,000.00
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note. Sewer connection projects, repair projects, or program costs incurred under \$10,000 will be considered an outright grant.
  - 2. Interest Rate: 0%
  - 3. Years in loan term: 10 years,
  - 4. Forgiveness: The loan is forgivable in its entirety at the end of ten (10) years from recordation date of mortgage and note. For Special Needs applicants (as defined in 420.0004 (13), and/or the household meets the definition of elderly, the loan is forgiven on a prorated basis of 10% per year.
  - 5. Repayment: None due as long as the loan is in good standing.
  - 6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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 and/or loss of the 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: Applicants will be ranked for assistance based on a first-served , first-qualified basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I. (l) of this plan.
- Property must be and owner occupied single family residence. Duplexes and larger properties are not permitted.
  - Verification of ownership, income, homeowners insurance (insurance requirements will be waived for extremely low & very-low applicants), flood insurance (if required) and payment of property taxes will be conducted to determine eligibility.
  - A warranty deed, or quit claim deed will be utilized to verify ownership and primary residences should maintain homestead exemption. Life Estates also qualify.
  - Hazard and flood insurance should be in place at time of award and be maintained as long as first and/or second mortgage remains on property. If a property is not required to have flood insurance then the file will be documented that flood insurance is not required.
  - In the event property is not insured and there is a hardship by household to maintain insurance and repairs are needed to eliminate substandard, code, health and safety issue, the Planning and Economic Development Director or his designee may waive insurance requirements, as long as project is not leveraged with Federal funds, where flood insurance is required.

Hardship is defined as:

- 1) Condition of property makes it uninsurable Or
- 2) At time of application household had no insurance or housing insurance expenses exceeded 50% of a fixed income household (waived for extremely-low & very-low income).

g. Sponsor Selection Criteria: N/A

h. Additional Information: The home must be located within the city limits. In the event of a disaster, declared by Executive Order by the President or Governor and disaster mitigation funds are no longer available, this program will assist with disaster related repairs as well. The program is not designed to remodel or upgrade homes with purely cosmetic repairs or replace working appliances because the owner wants to upgrade.

Housing units that have a pending foreclosure (Lis Pendens) from a mortgage company or homeowners/condo association cannot be assisted until resolved. Properties with a lien from the homeowners/condo association also will not be assisted until resolved. Households undergoing a loan modification will not be assisted until the modification is complete and a new mortgage acceptable to the program is provided.

Units that meet one of the above conditions may not be assisted with HOME funding if work beyond the limited repair assistance is required to bring the home up to full rehabilitation standards. When units are assisted in whole or in part with HOME funds all required repairs to meet rehabilitation standards must



be addressed. Program is not credit driven and credit reports will not be reviewed to determine eligibility for assistance.

Mortgage must be current and will be verified with mortgage statement or third party-verification of mortgage.

Title searches will be conducted. There must be evidence that there is no pending foreclosure on the property.

The property's assessed value must not exceed the value noted in the plan for new and existing homes. The current assessed value indicated on Broward County Property Appraiser's website shall be used to determine the value of the property after SHIP is provided.

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

Homeowners, who have received comprehensive repair assistance from the City, cannot re-apply for five (5) years, except for cases where emergency repairs are needed as determined by the City's Building Official or his designee.

<b>B. Purchase Assistance with/without Rehabilitation</b>	Code 1,2
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<p>a. Summary: SHIP funds will be awarded to assist eligible first-time homebuyers with a 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 (including one-time homeowners insurance escrow payment)</p> <p>b. , mortgage buy down, rehabilitation, and other costs associated with purchasing a home. Eligible housing includes single-family homes, townhomes, condominiums, eligible manufactured homes, PUDs, and villas.</p>
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- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate (up to 140% AMI for SHIP funded projects.)
- d. Maximum award: Very Low: \$ 75,000  
Low: \$ 60,000  
Moderate: \$ 50,000
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.
  - 2. Interest Rate: 0%
  - 3. Years in loan term: 10 years,



4 Forgiveness: The loan is forgivable in its entirety at the end of ten (10) years from the recordation date of mortgage and note. Special Needs applicants (as defined in 420.0004 (13), loans are forgiven on a prorated basis of 10% per year. Those meeting the definition of Elderly or Elderly family as defined in this document shall have their loans forgiven on a prorated basis of 10% per year.

5. Repayment: None required as long as the loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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 and/or loss of property ownership, the City may foreclose to recover funds made available for assistance which is secured by the mortgage and note on the property.

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-served, first-qualified basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I. (I) of this plan.

The applicant must be a first-time homebuyer (as defined in section 1(R) – “first-time homebuyer”).

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.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Applicants must secure a first mortgage from an approved lender.

The applicant must contribute a minimum of 1% of the sales price (including pre-paid) towards the purchase of the home. The Purchase Assistance Program cannot be utilized when the seller of the property is providing the financing for the mortgage. Funds may be leveraged with Broward County, HOME, CDBG or other purchase assistance related activities. In the case where bond or County assistance is being provided in conjunction with the City’s SHIP funds, the City will take no less than third position in the transaction.

To qualify under the construction set-aside requirement for SHIP, files shall be documented using one of



the following ways:

- Evidence of repairs or affidavit and/or receipt from sellers that repairs were conducted within 12 months prior to sale of home.
- Evidence of repairs completed from inspection reports. Funds will be held in escrow or leveraged from CDBG. Once repairs are completed and inspected, the contractor will submit an invoice for payment and repairs will be made. Repairs will be completed by pre-screened contractors or general contractors in the contractor's pool.

<b>C. Foreclosure Prevention</b>	Code 7
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a. Summary: The Foreclosure Prevention Program provides qualified homeowners the opportunity to avoid foreclosures and retain their homes. The program is designed to assist households that need immediate financial assistance to either stop their homes from being foreclosed, sold for non-payment of taxes. Funds will be provided to assist them in bringing current their first and/or subordinate mortgage payments (Principal, Interest, Taxes and Insurance) Attorney's fees, Late fees, HOA, Assessments, and other customary fees. Evidence that mortgage or fee is no less than 60 days late is required and evidence by current mortgage statement or applicable statement.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low and low income.
- d. Maximum award: \$10,000. Awards under \$5,000 will be considered an outright grant .
- e. Terms:
  1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
  2. Interest Rate: 0%
  3. Years in loan term: 10 Years
  4. Forgiveness: The loan is forgivable in its entirety at the end of ten (10) years from the recordation date of mortgage and note. There will be no yearly forgiveness of the loan.
  5. Repayment: None required as long as the loan is in good standing.
  6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property, loss of homestead exemption status; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP



eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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 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/Tenant Selection Criteria: In addition to being selected on a first-qualified, first-served basis, all special needs households, as defined by 420.0004(13) Florida Statutes will be given priority by income (very-low/low and moderate income) respectively. The applicant(s) must show their ability to continue to maintain their mortgage payment after assistance is given. If the assistance is not enough to bring the delinquency current, the homeowner should make arrangements to eliminate the remaining delinquency. Applicants must show the non-payment of their mortgage is due to the following eligible reasons:

1. Loss of pay due to involuntary job loss;
2. Divorce or separation which resulted in loss of income;
3. Death of a spouse which resulted in a loss of income;
4. Sudden unforeseen medical expenses; or
5. Unforeseen emergency home repairs including condo/homeowner association assessments.
6. Involuntary loss of verifiable income from other sources .

Applicants will be responsible for the fees associated with the credit report, title report, and overnight courier. Applicant shall make payment for such fees in the form of a money order.

- g. Sponsor Selection Criteria: N/A

- h. Additional Information:

The applicant must complete budget/credit counseling from a HUD approved credit counseling agency. Priority will be given to persons who received prior down payment/purchase or rehabilitation assistance through the City's program.

<b>D. Disaster Mitigation</b>	Code 5,16
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a. Summary: Funds will be awarded to applicants in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President or Governor. Funds may be used for items such as, but not limited to, temporary rental assistance (up to 6 months), emergency interim repairs for eligible households to avoid further damage, tree and debris removal required to make the individual housing unit habitable, condos and homeowner's assessments for post disaster repair, post disaster assistance for eligible non-insured repairs and soft costs required to process assistance applications.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate (up to 140% AMI for SHIP funded projects)

- d. Maximum award: \$50,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
  2. Interest Rate: 0%
  3. Years in loan term: Ten (10) years
  4. Forgiveness: The loan is forgivable in its entirety at the end of ten (10) years from the recordation date of mortgage and note. Special Needs recipients (as defined in 420.0004 (13) receive forgiveness on a prorated basis of 10% per year. Those meeting the definition of Elderly or Elderly family as defined in this document shall have their loans forgiven on a prorated basis of 10% per year.
  5. Repayment: None required as long as loan is in good standing..
  6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property, loss of homestead exemption status; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable.  
In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.  
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 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/Tenant Selection Criteria: Eligible applicants will be selected on a first qualified and first served basis, within income groups. Applications for disaster assistance will be given priority above others on a waiting list for other strategies. Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets.
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information: This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered. Funds will not be allocated to this strategy except in the case of a federal or state disaster. SHIP funds may leverage other federal and/or state emergency programs. Insurance requirements will be waived for extremely low & very- low applicants.

Deductibles: In the event of a disaster, the City of Pembroke Pines is able to assist individual income



eligible households with insurance deductibles for eligible disaster related damage up to \$5,000. This form of assistance will occur only after the income eligible household applies to participate in the City’s Residential Rehabilitation Program. Storm related property damage will be assessed and an estimate will be prepared by the City’s inspector. Any expense in excess of the actual deductible is the responsibility of the homeowner. All other Residential Rehabilitation Program guidelines apply

The Corporation may disburse funds for disaster relief as provided in Section 420.9073(2)(b), F.S. Local governments may use unencumbered SHIP funds to carry out activities of disaster relief. Recipients of SHIP funds under a local government’s disaster strategy shall be required to verify income by executing a Disaster Self Certification of Income Form (08/04), hereby adopted and incorporated by reference with an effective date of 1-30-05 or a local government’s form that requires the same information. Pay check stubs and other forms of proof are required, if available. Other documentation required for SHIP income qualification may be waived if unavailable.

<b>E. Multifamily Rental Housing</b>	Code 14,21
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a. Summary: This strategy is designed to promote the production of affordable multi-family housing in the city. Funds may be provided as deferred loans or low interest loans to support the acquisition and rehabilitation, or the new construction of multifamily housing, including single room occupancy, transitional/group home housing, and senior rental facilities of the housing portion of a mixed use facility. Strategy is designed to promote mixed income projects and neighborhoods.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, and low income.
- d. Maximum award: \$250,000 per development
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: Funding will either be in the form of a deferred payment loan or low interest loan for a period not to exceed thirty (30) years. Units assisted under this strategy must be reserved for eligible persons for the greater of fifteen (15) years or the term of the assistance of superior liens, whichever period is longer. To determine the interest rate to be charged the City will consider the income of intended residents, type of loan, loan to value ratios and, whether the project is carried out by a for profit or non-profit developer. The following table presents the types of loans and interest rates that could be charged.

Type of Borrower	Loan Type	Population Served	Loan to Value	Interest Rate
Non-profit	Construction	<80% AMI	Up to 80%	0%
Non-profit	Permanent	<80% AMI	Up to 80%	0%
Profit	Construction	<80% AMI	Up to 80%	Capped at 5%



2. Interest Rate For-Profit: determined by percentage of units set aside for income category <80% AMI. 51% or above 0%; 41% - 50%: 1% interest; 31% - 40%: 2% interest; 21% - 30%: 3% interest; 10% - 20%: 4% interest; 10% or less: 5% interest.
  3. Years in loan term: For a period not to exceed 30 Years
  4. Forgiveness: This loan will be forgiven at the end of the 30 year term.
  5. Repayment: None required as long as the loan is in good standing.
  6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer or conveyance of the property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur without the prior written consent from the City, the outstanding balance will be due and payable. Default terms, as described in this section, will also be included in the mortgage and promissory note securing property.
- f. Recipient/Tenant Selection Criteria: For rehabilitated and new construction rental units' assistance will be provided on a first qualified, first served basis. Priority will be given to 1. very low income households, 2. special needs 3. essential service personnel, 4. elderly. However, program will be open to all SHIP eligible to create inclusive rental communities.
- g. Sponsor Selection Criteria: The Request for Proposals and competitive procurement process will be utilized to select a sponsor to implement these projects. Characteristics in determining the sponsor may include, but not be limited to:
1. Capacity and capability to administer project
  2. Experience in completing similar projects
  3. Use of personnel from Welfare Transition Program and Workforce Development programs
  4. Leveraging
  5. Site control
  6. Neighborhood compatibility/Compatibility with Area Redevelopment Plan
  7. Creation of Mixed Income Communities
  8. Access to transportation network, and infrastructure and utilities to service the sites pursuant to the City's Development Review process
  9. Multistory buildings must have elevators and be ADA Compliant
  10. Use of green building techniques
- h. Additional Information: A rental limit chart will be provided to the local governments by the Department of Housing and Urban Development and distributed by the Florida Housing Finance Corporation annually.

Developers receiving assistance from both SHIP and Low-Income Rental Housing Tax Credit (LIHTC) Program shall be required to comply with the income, affordability and other LIHTC requirements. Similarly, any units receiving assistance from SHIP and other Federal, State or local programs shall be required to comply with any requirements specified by the other program in addition to SHIP program requirements. In the event both programs have restrictions on the same issue, the more restrictive





regulation shall take precedence. If one program is silent on an issue, the program with a regulation on the issue shall apply. All other regulatory requirements will be enforced.

Funds may be used as a match for U.S. Department of Housing and Urban Development's HOME program and various other programs offered by the federal government and the State of Florida to develop affordable housing.

Eligible expenses will include construction hard costs and soft costs necessary to rehabilitate or construct the project. This includes cost of land, cost to acquire structure and land, demolition cost, professional service fees such as environmental phase 1, engineering, survey, appraisal, architectural, and interest buy downs.

Also allowed are infrastructure directly related to the project, including streets, roadways, parking, sidewalks, pathways, storm drainage, water, sewer and sanitary systems, sewer connections, hydrants, meters, utilities and utility easements for telephone, cable, electric lines, and right-of-way's.

The financing structure that will be utilized will provide the greatest affordability to the household that will eventually occupy the unit. Loans provided to developers for multi-family housing constructed under this strategy must be reserved for units that will benefit eligible persons and include deed restrictions for long term affordability for no less than 15 years.

For rental projects where units for households with incomes at 140% area median or less are greater than 50% of total units being constructed or rehabilitated, assistance will be in the form of a deferred loan if economically feasible to the City's program. The City encourages mixed-use developments. All other projects, not meeting this criterion may be subject to the low-interest loan.

The City staff, or contracted entity that has administrative authority for implementing a local housing assistance plan, shall annually monitor and determine tenant eligibility throughout the 15 compliance period. For those developments that the Florida Housing Finance Corporation or Federal Program such as Section 202 provides the same or stricter monitoring and determination, the City may rely on such monitoring and determination of tenant eligibility.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this strategy must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons. The SHIP assisted units in a rental housing project will be occupied only by households that are eligible as very-low to moderate income families. Maximum monthly rent limits will be those established annually by HUD and distributed by FHFC.

<b>F. Security and/or Utility Deposits-Rental</b>	Code 23
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a. Summary: The City of Pembroke Pines may provide upfront financial assistance for households to obtain quality, safe, decent and affordable rental housing. The families must have the income to afford the monthly rental payments. The City may pay for such items as first month's rent, security deposit, and
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utility connection/startups. Funds may also be provided to those tenants in danger of being evicted from their current occupied rental units to pay past due rent owed (up to 6 months).

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, and low income.
- d. Maximum award: \$4,500
- e. Terms:
  - 1. Repayment loan/deferred loan/grant: One time Grant
  - 2. Interest Rate: N/A
  - 3. Years in loan term: N/A
  - 4. Forgiveness: N/A
  - 5. Repayment: N/A
  - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first qualified, first served basis. Applicant must be very low to moderate income, (priority given to very low income households and special needs households, as defined by Chapter 67-37.002(13), F.A.C. Priority will be given to those individuals who are homeless or at risk of homelessness because of the inability to pay the rental deposit (including first and last month rent). The lease must be for at least one year. Assistance will be provided one time only.  
Applicants for eviction protection must meet the following criteria, be very low to moderate income and must be in danger of being evicted from their rental dwelling unit because of late or non-payment due to:
  - 1. Loss of pay due to involuntary job loss or underemployment.
  - 2. Divorce or separation which resulted in temporary loss of income.
  - 3. Death of a spouse which resulted in a temporary loss of income.
  - 4. Sudden unforeseen medical expenses or involuntarily loss of verifiable income from other sources (temporary or permanent).Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets. Assistance shall be provided on a first-qualified, first-served basis. Assistance is limited to a one-time award.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Rent limits will apply.

### 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.

*Section 420.9071(16), F.S.*

Provide a description of the procedures used to implement this strategy: Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects. This also includes a process to expedite inspections. The City utilizes an expedited inspection process for affordable housing projects in the City. For the purpose of this incentive, "Development Approvals" is used instead of "Development Orders".

**Established Policy and Procedures – Expedited Permitting:**

Permit applications for affordable housing are inserted into a green folder. The green folder is forwarded to the designated structural plans examiner, to ascertain the degree and scope of plan review. If other disciplines are required to review the job, they are to be advised immediately and reminded that the review is to be done promptly. The applications shall be completely reviewed and prepared for pickup within five (5) business days, and for rehabilitation, within a 24 hour period.

Both the City of Pembroke Pines' Future Land Use Element (Policy 9.4 – applying to LAC and RAC land uses) and Housing Element (Policy 1.2) of the City's Comprehensive Plan state that an expedited permit process should exist in support of affordable housing. City Resolutions 2246 and 2279 also discuss expedited review and affordable housing projects.

- 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.

**Established Policy and Procedures – Ongoing Review Process**

Provide description per instructions from the City Manager's office, all Department Heads are to be involved in the review process for local policies, ordinances, regulation & plan provisions that may increase the cost of housing.

Once an item has been identified as having a potential impact, an analysis must be done to determine the impact, if any, and how it may be mitigated. This analysis should be done by the department that generated the legislation with subsequent review by the Director of Administrative Services, the Planning Department and/or Consultant if an impact is expected. The Determination of impact/no impact should be indicated in the department's report to the City Manager. If there will be an impact, the value of the impact and how it will be mitigated should be stated.

C. Other Incentive Strategies Adopted:

**1. Name of Strategy: Allowance in Flexibility of Density for Housing Units. The City promotes the flexibility of density for housing units as currently permitted.**

The city historically utilized flexibility units and land use plan amendments to increase the density for affordable development projects. The city has yet to take advantage of the new density bonuses for flexibility and reserve units but may consider the use of such densities when allocating flexibility units for affordable projects in the future.

**2. Name of Strategy: Preparation of a Printed Inventory of Locally Owned Public Lands Suitable for Affordable Housing.**

The City continues to maintain a vacant land map which has been supplied to all affordable housing applicants and interested parties.

**3. Name of Strategy: Reservation of Infrastructure Capacity**

City public services staff continuously review roadway and infrastructure conditions and makes improvements to these systems as necessary. The Infrastructure Element (Policy 2.11) states the City shall require existing development using septic tanks to hook up to centralized sewer facilities as they become available in order to phase out septic tank systems in an economically feasible and environmentally sound manner.

**4. Name of Strategy: Support of Development near Transportation Hubs and Major Employment Centers and Mixed-Use Development.**

Based on City Code, Section 155.452 and 155.456, both Planned Development – Small Lot (PD-SL) District and the Hospital District (HD) facilitates the development, redevelopment and use of properties in the city in close proximity to mass transit and encourages a mixture of functionally related uses in close proximity of each other to promote pedestrian activity and reduce vehicle miles traveled.

**5. Name of Strategy: Parking and Setback Requirements**

The city created a zoning category for small lots 10 acres or less, Planned Development – Small Lots (PD-SL) District. This zoning district encourages creativity in designing and constructing on smaller sized lots. The PD-SL District would allow the developer to propose setbacks and parking requirements that differ from code, encourages flexibility in development, redevelopment, investment and reinvestment of underutilized and/or abandoned properties, while also encouraging sustainable development practices.

The City approved the 1600 Building site plan for affordable housing Planned Small Lot Development District Design Guidelines standard requiring one (1) parking space per bedroom plus one (1) visitor parking space per five (5) dwelling units where 2 parking spaces per unit are required by City Code.



The acceptance of this reduced parking standard was related to the site's proximity to transit as well as the property providing an affordable set aside.

**IV. EXHIBITS:**

Required

- 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.

Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement (Required if applicable).
- H. Other Documents Incorporated by Reference.



<b>Exhibit A (2022)</b>	
<b>City of Pembroke Pines</b>	
<b>Fiscal Year: 2022-2023</b>	
Estimated SHIP Funds for Fiscal Year:	\$ 1,739,978.00
Salaries and Benefits	\$ 153,118.06
Office Supplies and Equipment	\$ 10,439.87
Travel Per diem Workshops, etc.	\$ 6,437.92
Advertising	\$ 4,001.95
Other*	\$
<b>Total</b>	<b>\$ 173,997.80</b>
Admin %	10.00%
<b>OK</b>	
<b>Fiscal Year 2023-2024</b>	
Estimated SHIP Funds for Fiscal Year:	\$ 1,739,978.00
Salaries and Benefits	\$ 153,118.06
Office Supplies and Equipment	\$ 10,439.87
Travel Per diem Workshops, etc.	\$ 6,437.92
Advertising	\$ 4,001.95
Other*	\$
<b>Total</b>	<b>\$ 173,997.80</b>
Admin %	10.00%
<b>OK</b>	
<b>Fiscal Year 2024-2025</b>	
Estimated SHIP Funds for Fiscal Year:	\$ 1,739,978.00
Salaries and Benefits	\$ 153,118.06
Office Supplies and Equipment	\$ 10,439.87
Travel Per diem Workshops, etc.	\$ 6,437.92
Advertising	\$ 4,001.95
Other*	\$
<b>Total</b>	<b>\$ 173,997.80</b>
Admin %	10.00%
<b>OK</b>	
<p>*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.</p> <p>Details:</p>	

**Exhibit B**  
**Timeline for SHIP Expenditures**

City of Pembroke Pines affirms that funds allocated for these fiscal years will  
(local government)  
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2022-2023	6/30/2024	6/30/2025	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2025	9/15/2026
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2022-2023	3/30/2025	6/15/2025
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027

**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 [cameka.gardner@floridahousing.org](mailto:cameka.gardner@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 [cameka.gardner@floridahousing.org](mailto:cameka.gardner@floridahousing.org) when you are ready to "submit" the AR.*

**Other Key Deadlines:**

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.