

RESOLUTION 2026-021

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF CORAL SPRINGS APPROVING AN AMENDMENT TO THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by *section 420.9075, F.S.* it is found 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. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% 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.

WHEREAS, the Development Services Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Commission finds that it is in the best interest of the public for the City of Coral Springs to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

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

SECTION 1. The City Commission of the City of Coral Springs hereby approves the amended Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2022-2023, 2023-2024, 2024-2025.

SECTION 2. The City Manager, 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. Effective Date. This Resolution shall become effective upon passage.

PASSED AND ADOPTED this 17 day of June, 2026.



Scott Brook
SCOTT BROOK, MAYOR

Georgia Elliott
GEORGIA ELLIOTT, CMC, CITY CLERK

Unanimous ☒
Motion/2nd

	Yes	No
___ MAYOR BROOK	___	___
___ COMMISSIONER CERRA	___	___
___ ☒ COMMISSIONER MCHUGH	___	___
☒ COMMISSIONER SIMMONS	___	___



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2022-2023, 2023-2024, 2024-2025

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F. Ordinance: (If changed from the original creating ordinance)	
G. Interlocal Agreement	

I. Program Details:

A. LG(s)

Name of Local Government	City of Coral Springs
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 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.

The following priorities for funding described/listed here apply to all strategies unless otherwise stated:

Applicants who qualify as having Special Needs (420.0004 (13)) will receive first priority for all strategies in order to meet the Special Needs set-aside.

- 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	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.

"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 moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

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

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

Entity	Duties	Percentage
Local Government- Coral Springs	Project oversight, Annual Reports, and Plans. All Administrative duties are monitored thoroughly through weekly conference calls, monthly reports, and periodic file reviews.	40%
Third Party Entity/Sub-recipient- Broward County Minority Builders Coalition	• Administer the Owner-Occupied Rehabilitation Program, as well as all strategies as outlined in the City’s CDBG Annual Action Plan, and Local Housing Assistance Plan; • Assure compliance with all federal, state, and city rules and regulations related to the Home Repair program and funding sources; • Complete all qualification and eligibility requirements for applicants (income eligibility, conflict of interest waivers, etc.); • Coordinate all aspects of the rehabilitation of units (appraisals inspections, construction, etc.); • Oversee the housing inspectors and contractors completing the Home Repair Project; • Complete environmental reviews; • Provide monthly detailed progress reports indicating project status, required quarterly reports, and weekly updates throughout the project; • Conduct monthly meetings/conference calls with the City of Coral Springs; • Prepare and submit HUD financial reports (invoices, payments, Integrated Disbursement & Information System (IDIS) and required city reports); • Answer home repair questions from the general public; • Attend public meetings as needed.	60%

R. Project Delivery Costs: Project delivery costs include soft costs such as, the pre and post work specification inspection, appraisal report, title search, lead inspection, pre and post mold testing, and mortgage recording fees. Project delivery costs are pre-determined per service and are included in agreements. Project delivery costs not to exceed 10% of maximum allowable project amount depending on the age and condition of the property.

- S. Essential Service Personnel Definition:** The City of Coral Springs definition of essential personnel consist of: teachers and educators, school district employees, community college and university employees, police and fire personnel, health care personnel, and skilled building trade personnel; who are permanent employees of a company or organization located within the City of Coral Springs.
- T. First Time Homebuyer Definition:** *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above criteria, they are considered first-time homebuyers). A single parent who has only owned 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.*
- U. 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
 - Energy star qualified appliances – refrigerators, stoves, and water heaters
 - Ceiling fans in living rooms and bedrooms
 - Motion sensor light switches
 - Cool roofing – single polymer cover
 - Programmable thermostat
 - Water conservation
 - WaterSense Faucets
 - WaterSense Toilets
 - WaterSense Shower Heads
 - Healthy Environment
 - Green label Certified Floor Coverings
 - Mold/lead/Asbestos Removal
 - Durability
 - Extended warranty items
 - Quality standards for materials
- V. Describe efforts to meet the 20% Special Needs set-aside:** The City's website, as well as townhall meetings and presentations inform residents of the 20% set-aside for homeowner rehabilitation and the program registration form inquires whether any members of the household meet the 20% special needs set-aside. Additional documentation is required upon approval.
- W. Describe efforts to reduce homelessness:** The City participates in Broward County's Continuum of Care Program which includes the following fundamental components;
- Homelessness prevention;
 - Outreach and assessment to identify an individual's or family's needs and make

- connections to facilities and services;
- Immediate shelter and safe, decent alternatives to the streets;
- 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
- Permanent housing or permanent supportive housing arrangements.

Additionally, the City provides assistance through the Rental Intervention and Rapid Re-Housing strategy to assist eligible residents who would have experienced unforeseen circumstances, by providing funds to cover past due payments and fees and prevent homelessness.

Section II. LHAP Strategies:

A. OWNER-OCCUPIED REHABILITATION	Code 3
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Summary: Residential Rehabilitation to owner-occupied households within the City boundaries. The Program is available to assist applicants in rehabilitation of existing homes through construction, and/or installation of general property improvements to assist in creating a hazard-free and structurally sound home.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Extremely low, Very low, low and moderate
- d. Maximum award: \$65,000.00
- e. Terms
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: Loan is forgiven on a prorated basis so that 6.7% is forgiven annually.
 - 5. Repayment: There are no repayment terms so long as the loan terms and conditions are upheld.
 - 6. Default: Default of the loan occurs if the Mortgagor no longer resides in the home as the principal residence, or if any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceeding, or if the foreclosure action is instituted against the property, or if the property is leased or rented. 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 the 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. If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to

justify pursuing repayment.

A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by the City's Owner Occupied Rehabilitation Program.

- f. Recipient Selection Criteria: Certified eligible homeowners will be selected on a first qualified, first served basis within the income groups. Applicants who have received SHIP assistance from the City cannot re-apply for fifteen (15) years from the date of the executed agreement for home repair.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: None

B. BARRIER FREE/SPECIAL NEEDS STRATEGY	Code 3
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Summary: Designed to remove barriers, improve accessibility to elderly applicants (62 years or older) and households including one or more Special Needs (420.0004 (13)), and to provide for health and safety repairs as needed by elderly and disabled persons to maintain their independence. Health and safety repairs may include repairs unrelated to accessibility and barrier removal.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Extremely low, Very low, low and moderate
- d. Maximum award: \$65,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: Loan is forgiven on a prorated basis so that 6.7% is forgiven annually.
 - 5. Repayment: There are no repayment terms so long as the loan terms and conditions are upheld.

Default: Default of the loan occurs if the Mortgagor no longer resides in the home as the principal residence, or if any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceeding, or if the foreclosure action is instituted against the property, or if the property is leased or rented. 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 the 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. If the home is foreclosed on by a superior mortgage holder, the city will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to

justify pursuing repayment.

A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by the City's Home Repair Program.

- f. Recipient Selection Criteria: Certified eligible homeowners will be selected on a first qualified, first served basis within the income groups. Applicants who receive SHIP assistance from the City cannot re-apply for fifteen (15) years from the date of the executed agreement for the Barrier Free program.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Eligible uses for barrier removal and home modifications include but not limited to: modifications to widen entry ways, install accessible doors and hardware, widen halls, kitchens, bathrooms and bedrooms to accommodate mobility aides (canes, walkers, and scooters); grab bars; entry ramps; railings; walkways and landing; non-slip floor surfaces throughout the home environment; may include carpeting; nonresistant or lever hardware; delayed opening and closing mechanisms on egress and garage doors; interior doors; improved lighting; accessible appliances which include but are not limited to front or touch-type controls; level faucets; installations of accessible cabinets, shelves, drawers, sinks, toilets, kitchen, bathroom, utility, and swimming pool appliances and fixtures.

Assistance may include the installation and provision of assisted technology products to increase accessibility in the home environment. Examples include but are not limited to: roll in style or permanent shower chair, environmental control system and hand held shower, non-slip surfacing on accessible roll-in with or without curb shower; accessible touch-type light switches and thermostats; smoke alarms and fire detectors; and removal of other architectural barriers.

C. PURCHASE ASSISTANCE STRATEGY

Code 1&2

Summary: SHIP funds will be awarded for down payment and closing costs to households to purchase a newly constructed or existing home. A newly constructed home must have received a certificate of occupancy within the last twelve months.

Prospective homebuyers must qualify as a First Time Homebuyer.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Extremely low, Very low, low and moderate
- d. Maximum award: \$50,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: Loan is forgiven on a prorated basis so that 6.7% is forgiven annually

5. Repayment: There are no repayment terms so long as the loan terms and conditions are upheld.
6. Default: Default of the loan occurs if the Mortgagor no longer resides in the home as the principal residence, or if any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if the mortgagor is divested of title by judicial sale, levy or other proceeding, or if the foreclosure action is instituted against the property, or if the property is leased or rented. 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 the 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. If the home is foreclosed on by a superior mortgage holder, the city will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available.

A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by the City's home repair program.

- f. Recipient Selection Criteria: Certified eligible homeowners will be selected in a first qualified, first served basis within the income groups. Applicants who have received assistance from the City cannot re-apply for fifteen (15) years from the date of the executed agreement for the purchase assistance.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants must secure a first mortgage by an approved lender.

D. DISASTER RECOVERY STRATEGY	Code 5 & 16
Summary: The Disaster Strategy provides assistance to households following a disaster declared by Executive Order of the President of the United States or Governor of the State of Florida. It is designed to provide home repair assistance to eligible applicants who suffered disaster damage and costs of repair exceed assistance provided by the state or Federal sources or from insurance coverage. This program will only be implemented in the event of a disaster using any funds that have not been encumbered or additional disaster funds issued by Florida Housing Finance Corporation.	

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Extremely low, Very low, low and moderate
- d. Maximum award:
 1. \$40,000.00 for Rehabilitation assistance to owner occupied housing
 2. \$10,000.00 for rental, mortgage and utility payment assistance
- e. Terms:
 1. Repayment loan/deferred loan/grant:

1. Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note for Rehabilitation assistance to owner occupied housing.
2. Rental, mortgage and utility payment assistance will be awarded as a grant.
2. Interest Rate:
 1. Owner occupied housing assistance – 0%
 2. Rental, Mortgage and utility assistance- N/A
3. Years in loan term:
 1. Rehabilitation assistance to owner occupied housing – 15 years
 2. Rental, mortgage and utility payment assistance – N/A
4. Forgiveness:
 1. Rehabilitation assistance to owner occupied housing - Loan is forgiven on a prorated basis so that 6.7% is forgiven annually.
 2. Rental, mortgage and utility assistance – N/A
5. Repayment:
 1. Rehabilitation assistance to owner occupied housing - None is required as long as loan is in good standing.
 2. Rental, mortgage and utility assistance – N/A
6. Default:
 1. Rehabilitation assistance to owner occupied housing - Default of the loan occurs if the Mortgagor no longer resides in the home as the principal residence, or if any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if the mortgagor is divested of title by judicial sale, levy or other proceeding, or if the foreclosure action is instituted against the property, or if the property is leased or rented. 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 the 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. If the home is foreclosed on by a superior mortgage holder, the city will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing repayment.

A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by the City's home repair program.

2. Rental, mortgage and utility payment assistance - N/A

- f. Recipient Selection Criteria:

Applicants will be selected on a first qualified, first served basis within the income groups. Applicants who have received SHIP assistance from the City cannot re-apply for fifteen (15) years from the date of the executed agreement for the disaster relief.
- g. Sponsor Selection Criteria:
 1. Rehabilitation assistance to owner occupied housing- N/A
 2. Rental, mortgage and utility assistance – The City of Coral Springs intends to administer this program

through a sponsor or sub-recipient agency or agencies. If the City has an existing contract with a service provider at the time of the emergency declaration, the City may provide disaster assistance under the current contract. If there is no existing contract for services, the City will request a proposal(s) from local service providers that have experience and the capacity in carrying out a similar services program or service.

- h. Additional Information: Funds may be used for items such as, but not limited to, tree and debris removal required to make the individual housing units habitable; interim repairs to avoid further damage; purchase of emergency supplies for eligible households to weatherproof damaged homes; payment of insurance deductibles for rehabilitation of homes covered under homeowner insurance policies; post disaster assistance with non-insured repairs. This generally includes roofing, plumbing, and electrical items.

Funds may also be used for rental, mortgage and utility assistance payments in the aftermath of a disaster, declared by Executive Order of the President of the United States or the Governor of Florida.

Rehabilitation expenses, which are incurred prior to the completion of a disaster relief assistance application, are NOT reimbursable through the City's program.

For applicants who have on-going insurance claims or received settlements, the program will only subsidize the gap between the insurance settlement and the estimate to complete the construction or replace the damage, not including deductibles.

E. RENTAL ASSISTANCE STRATEGY	Code 23
Summary: Funds will be awarded to renter households that need emergency assistance with first and last month's rent, security and utility deposits due to emergency circumstances not eligible under the Disaster Strategy. This strategy is to provide assistance for renters being displaced from their unit(s) officially deemed uninhabitable due to unsafe living conditions, and landlord negligence without remedy resulting in condemnation of the unit or units.	

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Extremely low, Very low, low and moderate
- d. Maximum award: \$8,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant.
 - 2. Interest Rate: N/A
 - 3. Term: N/A
 - 4. Forgiveness/Repayment: N/A
 - 5. Default/Recapture: N/A
- f. Recipient Selection Criteria: Applicants will be selected on a first-qualified, first-served basis with priority

for very low and special needs households.

- g. **Sponsor Selection Criteria:** The City of Coral Springs intends to administer this program through a sponsor or sub-recipient agency or agencies. If there is no existing contract for services, the City will request a proposal(s) from local service providers that have experience and the capacity in carrying out a similar services program or service.
- h. **Additional Information:** The lease must be at least twelve months in duration and active within the time of displacement. No month-to-month leases are eligible.

E. RENTAL INTERVENTION AND RAPID RE-HOUSING STRATEGY	Code 13, 23, 26
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Summary: This strategy will provide one-time assistance to renters who qualify under 420.9072 (7) (b). This includes renters being displaced from their primary rental unit(s) officially deemed uninhabitable due to unsafe living conditions or to assist households in need of homeless prevention. Funds will be awarded to eligible households in need of assistance with security and utility deposits and rental payments for up to 6 months. For households that are very low or with one adult with special needs according to Section 420.0004 (13), or individuals or families that are homeless, according to Section 420.621 of the Florida Statutes, rental payments up to twelve (12) months are permissible.

- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** Extremely low, very low, low and moderate. Code 26 very low only.
- d. **Maximum award:** \$20,000
- e. **Terms:**
 - 1. **Repayment loan/deferred loan/grant:** Funds will be awarded as a grant.
 - 2. **Interest Rate:** N/A
 - 3. **Term:** N/A
 - 4. **Forgiveness/Repayment:** N/A
 - 5. **Default/Recapture:** N/A
- f. **Recipient Selection Criteria:** Applicants will be selected on a first-qualified, first-served basis with priority for very low and special needs households.
- g. **Sponsor Selection Criteria:** The City of Coral Springs will administer this program through a sponsor or sub-recipient agency or agencies. If there is no existing contract for services, the City will request a proposal(s) from local service providers through a selection process that have experience and the capacity to carry out a similar services program or service.
- h. **Additional Information:** The lease must be at least twelve months in duration and active within the time of displacement. No month-to-month leases are eligible. Assistance will be provided directly to the housing provider and/or utility company on behalf of the applicant(s).

- i. Complete rental counseling from a HUD-approved agency.

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 Development Services Department to expedite building permits related to affordable housing programs. The City has a process in place to expedite building permits related to the Housing Repair and Barrier Free programs;
 - All SHIP, HOME, CDBG, HLMP and NSP projects are flagged in the City's system. Community Development Division stamps permit applications before submitting the permit at the Building Division. The applications are all placed in green folders and are prioritized.
- Not-for-profit organizations can waive the Planning and Zoning public hearing, thereby reducing the processing time of petitions by a month;
 - The City has waived the Planning and Zoning public hearings for not-for-profit organizations. For example, the Goodwill Industries Store was a project that required a special exception which is normally required to be reviewed by Planning and Zoning, but planning and zoning was waived and it went to the Commission for approval.

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 Development Services Department through the City Commission maintains an ongoing review of all factors that may affect the cost of housing.

C. Other Incentive Strategies Adopted: N/A

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.

(Local Government name)

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 1,288,018.00
Salaries and Benefits	\$ 115,928.80
Office Supplies and Equipment	\$ 2,173.00
Travel Per diem Workshops, etc.	\$ 5,000.00
Advertising	\$ 2,500.00
Other*	\$ 3,200.00
Total	\$ 128,801.80
Admin %	10.00%
	OK
Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 1,578,378.00
Salaries and Benefits	\$ 144,964.80
Office Supplies and Equipment	\$ 2,173.00
Travel Per diem Workshops, etc.	\$ 5,000.00
Advertising	\$ 2,500.00
Other*	\$ 3,200.00
Total	\$ 157,837.80
Admin %	10.00%
	OK
Fiscal Year 2024-2025	
	\$ 1,023,087.00
Salaries and Benefits	\$ 89,435.70
Office Supplies and Equipment	\$ 2,173.00
Travel Per diem Workshops, etc.	\$ 5,000.00
Advertising	\$ 2,500.00
Other*	\$ 3,200.00
Total	\$ 102,308.70
Admin %	10.00%
	OK
*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

The City of Coral Springs 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 should be notified according to the following dates:

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 emailed to robert.dearduff@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/timeline 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.

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.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

		FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box						
		HOUSING DELIVERY GOALS CHART											New Plan:						
		2022-2023											Amendment:		X				
													Fiscal Yr. Closeout:		2025				
		Name of Local Government: City of Coral Springs						Allocation:		\$1,288,018.00									
								A		B		C		D		E		F	
Strategy #		HOME OWNERSHIP		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total				
From Plan Text	Code	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	Owner-Occupied Rehabilitation		6	\$65,000	7	\$65,000	0	\$65,000		\$780,000.00		\$780,000.00	60.56%	13				
	3 & 11	Barrier Free/Special Needs Strategy		2	\$65,000	3	\$65,000	0	\$65,000		\$325,000.00		\$325,000.00	25.23%	5				
	1 & 2	Purchase Assistance Strategy		0	\$80,000		\$80,000	0	\$80,000		\$0.00		\$0.00	0.00%	0				
	5, 6 & 16	Disaster Relief Strategy		0	\$85,000	0	\$85,000	0	\$85,000		\$0.00		\$0.00	0.00%	0				
	7	Foreclosure Prevention		0	\$28,000	0	\$28,000	0	\$28,000		\$0.00		\$0.00	0.00%	0				
													\$0.00	0.00%	0				
													\$0.00	0.00%	0				
													\$0.00	0.00%	0				
		Subtotal 1 (Home Ownership)		8		10		0		\$0.00	\$1,105,000.00	\$0.00	\$1,105,000.00	85.79%	18				
		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				
		Subtotal 2 (Non-Home Ownership)		0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0				
		Administration Fees											\$128,801.80	10.00%					
		Admin. From Program Income												0.00%					
		Home Ownership Counseling												0.00%					
		GRAND TOTAL																	
		Add Subtotals 1 & 2, plus all Admin.		8		10		0	\$768,815.00	\$0.00	\$1,105,000.00	\$0.00	\$1,233,801.80	95.79%	18				
		Percentage Construction/Rehab		Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										86%					
		Maximum Allowable Purchase Price:								New	\$329,269	Existing	\$329,269						
		Allocation Breakdown		Amount		%				Projected Program Income:		Max Amount Program Income For Admin		\$0.00					
		Very-Low Income		\$520,000.00		40.4%				Projected Recaptured Funds:									
		Low Income		\$650,000.00		50.5%				Distribution:		\$1,288,018.00							
		Moderate Income				0.0%				Total Available Funds:		\$1,288,018.00							
		TOTAL				90.8%													

		FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box						
		HOUSING DELIVERY GOALS CHART											New Plan:						
		2023-2024											Amendment:		X				
													Fiscal Yr. Closeout:		2025				
		Name of Local Government: City of Coral Springs						Allocation:		\$1,578,378.00									
								A		B		C		D		E		F	
Strategy #		HOME OWNERSHIP		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total				
From Plan Text	Code	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	Owner-Occupied Rehabilitation		6	\$65,000	10	\$65,000	0	\$65,000		\$1,040,000.00		\$1,040,000.00	65.89%	16				
	3 & 11	Barrier Free/Special Needs Strategy		2	\$65,000	3	\$65,000	0	\$65,000		\$325,000.00		\$325,000.00	20.59%	5				
	1 & 2	Purchase Assistance Strategy		0	\$80,000	0	\$80,000	0	\$80,000		\$0.00		\$0.00	0.00%	0				
	5, 6 & 16	Disaster Relief Strategy		0	\$85,000	0	\$85,000	0	\$85,000		\$0.00		\$0.00	0.00%	0				
	7	Foreclosure Prevention		0	\$28,000	0	\$28,000	0	\$28,000		\$0.00		\$0.00	0.00%	0				
													\$0.00	0.00%	0				
													\$0.00	0.00%	0				
													\$0.00	0.00%	0				
		Subtotal 1 (Home Ownership)		8		13		0		\$0.00	\$1,365,000.00	\$0.00	\$1,365,000.00	86.48%	21				
		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				
	13 & 26	Rental Intervention and Rapid Rehousing		2	\$20,000	2	\$20,000		\$ 20,000.00			\$80,000.00	\$80,000.00	5.07%	4				
													\$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)		2		2		0		\$0.00	\$0.00	\$80,000.00	\$80,000.00	5.07%	4				
		Administration Fees											\$157,837.80	10.00%					
		Admin. From Program Income												0.00%					
		Home Ownership Counseling												0.00%					
		GRAND TOTAL																	
		Add Subtotals 1 & 2, plus all Admin.		10		15		0	\$768,815.00	\$0.00	\$1,365,000.00	\$80,000.00	\$1,602,837.80	101.55%	25				
		Percentage Construction/Rehab		Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										86%					
		Maximum Allowable Purchase Price:								New	\$329,269	Existing	\$329,269						
		Allocation Breakdown		Amount		%				Projected Program Income:		Max Amount Program Income For Admin		\$0.00					
		Very-Low Income		\$560,000.00		35.5%				Projected Recaptured Funds:									
		Low Income		\$885,000.00		56.1%				Distribution:		\$1,578,378.00							
		Moderate Income				0.0%				Total Available Funds:		\$1,578,378.00							
		TOTAL				91.5%													

		FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box		
		HOUSING DELIVERY GOALS CHART											New Plan:		
		2024-2025											Amendment:		X
													Fiscal Yr. Closeout:		2025
		Name of Local Government: City of Coral Springs						Allocation:		\$1,023,087.00					
									A	B	C	D	E	F	
Strategy #		HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total	
From Plan Text	Code	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	Owner-Occupied Rehabilitation	6	\$65,000	4	\$65,000	0	\$65,000		\$650,000.00		\$650,000.00	63.53%	10	
	3 & 11	Barrier Free/Special Needs Strategy	2	\$65,000	2	\$65,000	0	\$65,000		\$260,000.00		\$260,000.00	25.41%	4	
	1 & 2	Purchase Assistance Strategy	0	\$80,000	0	\$40,000	0	\$40,000		\$0.00		\$0.00	0.00%	0	
	5, 6 & 16	Disaster Relief Strategy	0	\$85,000	0	\$40,000	0	\$40,000		\$0.00		\$0.00	0.00%	0	
	7	Foreclosure Prevention	0	\$28,000	0	\$8,000	0	\$8,000		\$0.00		\$0.00	0.00%	0	
												\$0.00	0.00%	0	
												\$0.00	0.00%	0	
												\$0.00	0.00%	0	
		Subtotal 1 (Home Ownership)	8		6		0		\$0.00	\$910,000.00	\$0.00	\$910,000.00	88.95%	14	
		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	
	13 & 26	Rental Intervention and Rapid Rehousing	1	\$20,000	1	\$20,000		\$ 20,000.00			\$40,000.00	\$40,000.00	3.91%	2	
												\$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)	1		1		0		\$0.00	\$0.00	\$40,000.00	\$40,000.00	3.91%	2	
		Administration Fees										\$102,308.70	10.00%		
		Admin. From Program Income											0.00%		
		Home Ownership Counseling											0.00%		
		GRAND TOTAL													
		Add Subtotals 1 & 2, plus all Admin.	9		7		0	\$ -	\$0.00	\$910,000.00	\$40,000.00	\$1,052,308.70	102.86%	16	
		Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										107%		
		Maximum Allowable Purchase Price:							New	\$329,269	Existing	\$329,269			
		Allocation Breakdown	Amount		%				Projected Program Income:		Max Amount Program Income For Admin		\$0.00		
		Very-Low Income	\$540,000.00		52.8%				Projected Recaptured Funds:						
		Low Income	\$410,000.00		40.1%				Distribution:		\$854,238.00				
		Moderate Income			0.0%				Total Available Funds:		\$854,238.00				
		TOTAL			92.9%										

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Coral Springs

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan 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.
- (7) The LHAP 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 LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) 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.
- (15) 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 serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). 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.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness



Chief Elected Official or designee

Witness

Scott J. Brook, Mayor

Type Name and Title

Date

OR



Attest:

