EXHIBIT A

MIRAMAR

BEAUTY AND PROGRESS
EST 1955

CITY OF MIRAMAR

SHIP LOCAL HOUSING ASSISTANCE PROGRAM (AMENDED LHAP)

2025-2026 | 2026-2027 | 2027-2028



CITY OF MIRAMAR

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

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

I. Program Details:

A. LG(s)

Name of Local Government	CITY OF MIRAMAR
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: 2025-2026, 2026-2027, 2027-2028

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: The City of Miramar does not maintain a waiting List.

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:

Applicants will be ranked for assistance based on a first-qualified, first-served basis with priorities for Special Needs, Essential Services Personnel and then income groups.

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 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 is 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	Admin. Fee Percentage
Local Government	All duties	10%
Third Party Entity/Sub-recipient		

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 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: (Will be capped at 5%)**

(a) *Owner Occupied Rehabilitation*

- *Preparation of Work Specifications and Pre/Post Inspections -$3,000.00*
- *Lead/Mold Specifications and Pre/Post Inspections - $1,150.00*
- *Title Search - $150.00*

(b) *Emergency Repair*

- *Preparation of Work Specifications and Pre/Post Inspections - $3,000.00*
- *Lead/Mold Specifications and Pre/Post Inspections - $1,150.00*
- *Title Search - $150.00*

(c) *Disaster Assistance*

- *Preparation of Work Specifications and Pre/Post Inspections - $3,000.00*
- *Lead/Mold Specifications and Pre/Post Inspections - $1,150.00*
- *Title Search - $150.00*

T. Essential Service Personnel Definition (ESP): ESP includes teachers and educators, other school districts, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

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 the living room and bedrooms
3. Motion senor light switches
4. Cool roofing—single polymer covers or elastomeric coating
5. Water Sense faucets, toilets, shower heads
6. Green label Certified Floor Coverings

7. Mold/Lead/Asbestos removal
8. Extended warranty items
9. Quality standards for materials
10. New construction projects that are accessible by public transportation

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 Miramar participates with the Broward County Homeless Counsel and the Continuum of Care, by offering Security and /or Utility Deposits assistance to secure apartment units to provide immediate shelter and safe, decent alternatives to the streets. Special Needs are given priority for funding over other income categories.

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

A. OWNER OCCUPIED REHABILITATION	Code 3

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.

b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028

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

d. **Maximum award:** $70,000.00

e. **Terms:**
1. **Repayment loan/deferred loan/grant:** Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and note.

2. **Interest Rate:** 0%

3. **Years in loan term:** 15 Years

4. **Forgiveness:** The loan is forgivable in its entirety at the end of fifteen (15) years from the recordation
   date of mortgage and note. **Special Needs Owner-Occupied Households: Assistance is in the form of a 10 year, 0% interest deferred loan, forgiven at 10% each year**

5. **Repayment:** No repayment if 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 mortgage and note on the property.

f. **Recipient/Tenant Selection Criteria:**

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

Property must be owner-occupied. Verification of ownership, income, homeowner insurance, 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 **(not required for very low income**) should be in place at time of award and be maintained if first and/or second mortgage remains on property. This will be checked and documented annually by the city. 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 documented hardship (job loss, divorce, medical issues) prohibiting the household from maintaining insurance and repairs are needed to eliminate substandard, code, health and safety issue, the Economic Development & Housing Department Director has the authority to waive requirements, if project is not leveraged with Federal funds, where flood insurance is required.

Hardship is defined as: Illness or injury, Change of employment status, Loss of income, National disasters, Divorce, Death, Military deployment or at time of application the household had no insurance and housing insurance expenses exceed 50% of a fixed income household.

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. For home repair activities, the program is not designed to remodel, upgrade homes with purely cosmetic repairs or replace working appliances because the owner wants to upgrade.

The City's current subordination policy, found on the City's website www.miramarfl.gov under the Economic Development & Housing Department shall apply for any refinance transactions. 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 loan modification will not be assisted until the modification is completed and a new mortgage acceptable to the program is provided.

B. PURCHASEASSISTANCE WITH / WITHOUT REHABLITATION	Code 1,2

a. **Summary:** SHIP funds will be awarded to assist eligible first-time homebuyers with a loan to be applied towards the cost of purchasing existing or newly constructed (with a Certificate of Occupancy) eligible affordable housing. Eligible costs include the following: down payment, closing costs, mortgage buy down, rehabilitation, and other costs associated with purchasing a home. Eligible housing includes single-family homes, townhomes, condominiums, eligible manufactured homes constructed from June 1994 forward, PUDs, and villas.

b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028

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

d. **Maximum award:** Very Low: $90,000.00
Low: $90,000.00
Moderate: $90,000.00

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:** 15 Years

4. **Forgiveness:** The loan is forgivable in its entirety at the end of fifteen (15) years from the recordation date of mortgage and note.

5. **Repayment:** None required if 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 the 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 the funds made available for assistance which is secured by mortgage and note on the property.

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

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 2% 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 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.

C. EMERGENCY REPAIR	Code 6

a. **Summary:** Funds will be awarded to applicants in need of owner-occupied housing rehabilitation due to a dire situation that needs to be mitigated immediately. This includes damaged roof that is leaking, damaged windows causing exposure to the elements, or electrical or plumbing problems that could cause damage (fire) to the home or is an immediate health hazard to the occupants. Applicants who receive emergency repair assistance are eligible to receive Residential Rehabilitation assistance.

b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028

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

d. **Maximum award: $25,000.00.** Projects under $5,000 will be granted and will not require the signing or recordation of the program's mortgage and note.

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:** 15 years

4. **Forgiveness:** The loan is forgivable in its entirety at the end of the fifteen (15) years from the recordation date of mortgage and note. There will be no yearly forgiveness of the loan.

5. **Repayment:** None required if 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 exemption status; or failure to occupy the home as the 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 a failure to make the 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 a mortgage and note on the property.

f. **Recipient/Tenant Selection Criteria:** Property must be owner occupied. Verification of ownership, income, homeowner insurance and flood insurance (not required for very-low income) and payment of property taxes will be conducted to determine eligibility. Insurance requirements will

be waived for very low-income households. 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 the time of award and be maintained if 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 severe case of hardship by household to maintain insurance and repairs are needed to eliminate substandard, code, health and safety issue, the Community & Economic Development Director or his designee may waive insurance requirements, if project is not leveraged with Federal funds, where flood insurance is required.

Hardship is defined as: Illness or injury, Change of employment status, Loss of income, National disasters, Divorce, Death, Military deployment or at time of application the household had no insurance and housing insurance expenses exceed 50% of a fixed income household.

Very low-income households are exempt from the insurance requirement.

The 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 a 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.

g. **Sponsor Selection Criteria: N/A**

h. **Additional Information:** Additional Information: An applicant requesting an emergency repair will be required to:
1. Allow the rehabilitation specialist to access the home for an inspection to determine the need for the repair.
2. Applicant must submit an Emergency Repair Application and provide all documentation cited in the application.

When an applicant is assisted with emergency repairs the amount of funds expended for the emergency repairs will be counted towards the maximum award if the applicant receives subsequent assistance through the rehabilitation strategy. Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by the homeowner's policy.

D. FORECLOSURE PREVENTION	Code 7

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 or sold for non-payment of taxes. Evidence that mortgage or fee is more than 60-90 days late is required and reflected by the most current mortgage statement or applicable statement. Properties with Lis Pendens are not eligible.

b. **Fiscal Years Covered**: 2025-2026, 2026-2027, 2027-2028

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

d. **Maximum award:** $10,000.00 Award under $5,000 will be granted and will not require the signing or recordation of the program's mortgage and note.

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:** Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.

5. **Special Needs Owner-Occupied Households:** Assistance is in the form of a 5-year, 0% interest deferred loan, forgiven at 20% each year.

6. **Repayment:** None required if loan is in good standing.

7. **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, 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.

This is a one-time assistance program, and homeowners may not re-apply for this assistance, but may apply for assistance such as home repair/improvements.

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 this is not enough to bring the delinquency current, the homeowner must pay the remainder to bring the delinquency current. 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 temporary loss of income.
3. Death of a spouse which resulted in a temporary loss of income.
4. Sudden unforeseen medical expenses.
5. Unforeseen emergency home repairs including condo/homeowner association assessments or
6. Involuntarily loss of verifiable income from other sources (temporary or permanent).

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

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

g. **Sponsor Selection Criteria: N/A**

h. **Additional Information:**
The applicant must complete budget/credit counseling from a HUD approved credit counseling agency prior to being approved for foreclosure prevention funding. Priority will be given to persons who received prior down payment/purchase or rehabilitation assistance through the City's program.

E. DISASTER ASSISTANCE	Code 5,16

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 house 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. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered.

b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028

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

d. **Maximum award**: $50,000.00. Projects under $5,000 may be granted and will not require the signing or recordation of the program's mortgage and note.

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:** The loan is forgivable in its entirety at the end of fifteen (15) years from the recordation date of mortgage and not. There will be no yearly forgiveness of the loan. **Special Needs Owner-Occupied Households:** Assistance is in the form of a 10-year, 0% interest deferred loan, forgiven at 10% each year.

5. **Repayment:** None required if 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.

   This is a one-time assistance program, and homeowners may not re-apply for this assistance, but may apply for assistance such as home repair/improvements if there is equity in property.

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

f. **Recipient/Tenant Selection Criteria:** Eligible applicants will be selected on a first-qualified, first-served basis, within income groups. 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.

Applicants will be assisted on a first-qualified, first-served basis with the following additional requirements:
1. Must provide proof of homeowner's insurance. (Not required for very low-income households).
2. Must file for and use proceeds from insurance as first option

g. **Sponsor/Sub-recipient Selection Criteria: N/A**

h. **Additional Information:** 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. The expenditure of funds must be eligible activities as permitted by SHIP statute, rule and/or emergency rule as published by the Florida Housing Finance Corporation.

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 form that requires the same information. Pay stubs and other forms of proof are required, if available. Other documentation required for SHIP income qualification may be waived if unavailable. The county or eligible municipality shall make every effort reasonable to ensure that the recipients of SHIP funds are income qualified.

F. SECURITY AND/OR UTILITY DEPOSITS	Code 23

a. **Summary:** The City of Miramar may provide upfront financial assistance for households to obtain quality, safe, decent, and affordable rental housing. The city may pay for such items as first month's rent, security deposit, utility connection/start-sups.

b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028

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

d. **Maximum award:** $8,000.00

e. **Terms:**

1. **Repayment loan/deferred loan/grant: 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: Applications** will be processed on a first-qualified, first served basis. Applicants must be very low or low, (priority given to 1. very-low-income households and 2. special needs households. 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's 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 or low 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.
2) Divorce or separation which resulted in temporary loss of income.
3) Death of a spouse which resulted in temporary loss of income.
4) Sudden unforeseen medical expenses or
5) Involuntary 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:** SHIP Rent Limits will apply.

The families must have the income to afford the monthly rental payments. Income guidelines provided by the State will be used to determine income eligibility.

A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for the number of bedrooms in the unit. The rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions. Assistance will be limited to a one-time grant not to exceed $8,000.00 per household.

G. MANUFACTURED HOUSING (Mobile Homes)	Code 3, 28, 29

a. Summary: The manufactured housing strategy may provide funds for:
   1. Relocation assistance for persons who are deprived of affordable housing due to closure of a mobile home park in accordance with 723.003, F.S. (code 28)
   2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29)
   3. Rehabilitation/emergency repairs (code 3)

b. Fiscal Years Covered: 2026-2027, 2027-2028

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

d. Maximum award: $10,000 (relocation assistance)
   $5,000 (lot rental assistance)
   $15,000 (rehab/emergency repairs)

e. Terms:
   1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
   2. Interest Rate: 0%
   3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
   4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
   5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
   6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, 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.

      If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Manufactured housing constructed after June 1994 is eligible.

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.

Established Policy and Procedures: Provide Description

Pursuant to the City's adoption of expedited permitting for affordable housing, contractors participating in the City's Minor Home Repair program and other housing rehabilitation programs will have permit fees waived.

All contractors for the housing rehabilitation program are provided with the opportunity to submit the final contract with homeowner, including scope of work, to City's Consultant to be stamped for expedited permit processing. The stamp identifies the job as eligible for the expedited permitting process when it is submitted to the City's Building Division to apply for permits.

Developers who are constructing affordable housing, units priced to accommodate the affordability of very low (<50% AMI), low (51%-80% AMI) and moderate (81%-120% AMI) incomes, and have some form of public financing assisting the proposed affordable housing project, are also eligible for expedited permitting.

The staff of the Economic Development & Housing Department may identify eligible projects during the plan review process and make the expedited permitting available.

B. Name of the Strategy: **Ongoing Review Process**
An ongoing process for reviewing local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

Established Policy and Procedures: Provide Description

Each January, programs will be reviewed to determine effectiveness of strategies and to determine whether funds need to be reallocated into other eligible strategies to ensure timely expenditure of funds.

It is recommended that as part of the public participation process, the City Commission must consider the impacts of policies, procedures, ordinances, regulations, or plan revision that significantly increase the cost of housing.

In addition to the above, it is recommended that the following steps be incorporated into the current agenda review process.

A presentation will be made to Department Directors and DRC members to discuss the types of items that could affect the affordability of housing so they may identify them early in the agenda review process.

According to the current guidelines on the agenda item process, the agenda item's author is responsible for ensuring that all necessary staff members, committees, boards, etc. have been involved prior to making a recommendation for or against the item. It is at this step that the agenda author should determine if the item may have an impact on housing costs, and recommend appropriate action.

The Agenda Review meeting should serve as the last opportunity in the review process to identify items that may affect the affordability of housing prior to their consideration by the City Commission.

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 can be mitigated. This analysis should be done by the department that generated the agenda item with subsequent review by the Community & Economic Development Department Director and consultant if an impact is expected.

The determination should be indicated on the agenda cover form and/or in staff memorandum that the proposed item may add to the cost of housing, provide an estimate additional cost per housing unit, and possible ways to mitigate the impact of the legislation. This will serve to formally document the review process.

C. Other Incentive Strategies Adopted:

Established policy and procedures—Expedited Inspection:

Pursuant to the City's adoption of the expedited inspections, projects determined to be eligible that have received expedited permitting will also receive expedited inspections. All shall be Documented.

D. Modification of Impact-Fee Requirements

Subject to City Commission approval of proposed amendments to the City's Land Development Code. The city will modify impact fee requirements.

Both the Future Land Use Element (Policy I0.2) and Housing Element (Policy 1.8) of the City's Comprehensive Plan state that a waiver, reduction, and/or modification of impact fees (and others) should exist in support of affordable housing.

There are three types of fees that would affect a proposed affordable housing project: development application fees (Community Development Department); building permit fees (Building Division); and impact fees (water, sewer, fire, police, and recreation).

The authority to modify or waive any of the three types of fees varies; however, the City Commission can waive Building Permit fees through its development approval powers.

The Transit Oriented Corridor District (TOCD) supports the use of LHAP incentives for affordable housing through LDC Section 715.1.7.

The LDC should be amended to provide for a reduction in impact fees for affordable housing and for affordable senior housing.

Outline the process of impact fee waiver incentive to developers who are willing to include affordable housing units.

E. Allowance of Flexibility in Densities for Affordable Housing

Subject to City Commission approval of proposed amendments to the City's Land Development Code, the City may provide for the allowance of flexibility in densities for affordable housing. The city provides guidelines for flexibility in the zoning criteria to increase density for affordable housing.

Established Policy and Procedures: Provide Description

The Housing Element (Policy 6.3.c) of the City's Comprehensive Plan states: "Ensure residential land is available on the Future Land Use Map at adequate densities of five (5) to fifteen (15) dwelling units per acre to support affordable housing development."

The County's new Comprehensive Plan (Broward NEXT) continues to encourage affordable housing through a bonus provision (Policy 2.16.3) that is applicable throughout the county.

The City's Future Land Use Map includes residential densities ranging from 5 dwelling units per acre to 25 dwelling units per acre. These densities exist city-wide and account for 60% of the total acreage with a residential land use category.

In the event that there is a desire to add additional land within these densities, the city would have to adopt a land use plan amendment

Beyond the land use plan map, the City has adopted zoning regulations that help support this incentive: a Traditional Neighborhood Design (TND) district and the Transit Oriented Corridor District. All of these are examples of form-based zoning that are intended to promote compact, mixed-use development using flexible design standards and guidelines. Miramar Innovation and Technology Activity Center ("MITAC") recently was approved for 450 residential units. 15% of which are set aside as affordable units.

The LDC contains provisions for accessory dwelling units (ADUs; Section 405.1) and micro units (Section 405.11) that support this strategy.

Allowance of use/reduction of vacant lots, shopping plazas with minimal traffic for affordable housing.

F. Allowance of Flexible Lot Configurations

Subject to City Commission approval. the City may provide for the allowance of flexible lot configurations for affordable housing.

Established Policy and Procedures: Provide Description

Historically, flexible configurations were provided through the City's Planned Unit Developments (PUDs) such as Huntington, Bluegrass Lakes, Renaissance, and Silver Lakes; however, PUD zoning no longer exists. Under current zoning, most of the residential zoning districts provide for regular configurations, except for the RS-7

district, which allows zero lot line development (found in the Monarch Lakes, Nautica, and Silver Shores developments). The City's variance process is also available, but the hardship test is currently not financially based and is traditionally not a basis for granting a variance.

The City's Traditional Neighborhood Development District (TND) and Transit Oriented Corridor District are examples of form-based zoning that are intended to promote compact, mixed-use development using flexible design standards and guidelines. The Mirabella development is zoned TND and had some affordable units that expired after 5 years of initial ownership. Ifs anticipated that the RS-7, TND, and TOC districts will remain in effect and available for use as related to this incentive. Various PUDs and developments containing RS-7 zoning as well as individual setback variances for room additions to existing homes have been granted.

The Miramar Town Center is zoned TND and includes affordable units.

Also, the Transit Oriented Corridor Zoning District (TOCO) is form-based zoning that, like the TND district, provides for development flexibility.

G. Modifications of Street Requirements for Affordable Housing

For affordable housing projects, the City of Miramar may entertain on a case by- case basis modifications or variance request to the existing code for street requirements.

There is no existing policy on this incentive. The City's TND zoning district contains street design standards that are different from the City's normal standards because of the intent to create compact development. This could have an effect on housing affordability (e.g. Mirabella development). For affordable housing projects, on a case-by-case basis, modifications or variance request to the existing code for street requirements will be reviewed.

Like the TND zoning district, the Transit Oriented Corridor Zoning District (TOCD) contains street design standards that differ from the City's normal requirements for the same reason. Note also that reduced width streets using swales for drainage requires diligent maintenance. There should also be consideration for providing overflow parking for guests in projects using this strategy.

Add alternate street side parking rules in specific neighborhoods to reduce parking

requirements for any projects that provide affordable housing.

To consider reducing setbacks, or driveway regulations to allow homeowners to park on their property.

Add alternate street side parking rules in specific neighborhoods to reduce parking requirements for any projects that provide affordable housing.

To consider reducing setbacks, or driveway regulations to allow homeowners to park on their property.

H. Preparation of a Printed Inventory of Locally Owned Public Lands Suitable for Affordable Housing.

The city has implemented this strategy as its state requirement to maintain a printed inventory of locally owned public lands suitable for affordable housing.

Established Policy and Procedure: Provide Description

All City owned properties have been mapped. This inventory map will be maintained and updated as required.

City-owned properties consist of parks, open space, roads, utility areas and facilities. municipal facilities, and a few undeveloped parcels. Three vacant properties in Historic Miramar (6137 SW 39th St.; 6035 SW 40th Ct.; SW 40th St.) were developed with six affordable housing units by Habitat for Humanity of Broward, Inc.

I. Support of Development Near Transportation Hubs and Major Employment Centers and Mixed-Use Development

The City supports development near transportation hubs and major employment centers and mixed-use development and implements this strategy in accordance with existing policies.

Established Policy and Procedure: Provide Description

The Future Land Use (Objective 4) and Transportation Elements (Policy I .8) of the City's Comprehensive Plan establish that the City coordinates land uses with the transportation system.

The City's Traditional Neighborhood Development District (TND) and Transit Oriented Corridor District are examples of form-based zoning that are intended to promote compact, mixed-use development using flexible design standards and guidelines.

The Mirabella development is zoned TND and had some affordable units that expired after 5 years of initial ownership. The City's Town Center development is also TND and is a transportation hub for the City's bus routes.

The city has adopted a Transit Oriented Corridor (TOC) land use category along and near the State Road 7/U.S. 441 corridor that will specifically provide for higher density, mixed use development along the County's busiest bus route.

The Transit Oriented Corridor Zoning District (TOCO) has been adopted to implement the TOC land use, reinforcing the city's efforts to achieve this objective.

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.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

CITY OF MIRAMAR **Exhibit A (2025)**

(Local Government name)

Fiscal Year: 2025-2026		
Estimated SHIP Funds for Fiscal Year:	$	1,050,011.00
Salaries and Benefits	$	90,000.00
Office Supplies and Equipment	$	8,500.00
Travel Per diem Workshops, etc.	$	5,000.00
Advertising	$	1,500.00
Other*	$	
Total	$	105,000.00
Admin %		10.00%
		OK
Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	1,050,011.00
Salaries and Benefits	$	90,000.00
Office Supplies and Equipment	$	8,500.00
Travel Per diem Workshops, etc.	$	5,000.00
Advertising	$	1,500.00
Other*	$	
Total	$	105,000.00
Admin %		10.00%
		OK
Fiscal Year 2027-2028		
Estimated SHIP Funds for Fiscal Year:	$	1,050,011.00
Salaries and Benefits	$	90,000.00
Office Supplies and Equipment	$	8,500.00
Travel Per diem Workshops, etc.	$	5,000.00
Advertising	$	1,500.00
Other*	$	
Total	$	105,000.00
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

_CITY OF MIRAMAR_____ affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030

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
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030

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

HOUSING DELIVERY GOALS CHART

2025-2026

Name of Local Government: CITY OF MIRAMAR

Estimated Funds (Anticipated allocation only): $ 1,050,011

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
3	Owner Occupied Rehabilitation	Yes	4	$70,000	2	$70,000	1	$70,000	$490,000.00	$0.00	$490,000.00	7
1	Purchase Assistance with Rehabilitation	Yes	0	$90,000	1	$90,000	2	$90,000	$270,000.00	$0.00	$270,000.00	3
6	Emergency Repair	Yes	2	$25,000	2	$25,000	0	$25,000	$100,000.00	$0.00	$100,000.00	4
7	Foreclosure Prevention	No	1	$10,000	1	$10,000	1	$10,000	$0.00	$30,000.00	$30,000.00	3
5	Disaster Assistance	Yes	0	$50,000	0	$50,000	0	$50,000	$0.00	$0.00	$0.00	0
							0		$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		7		6		4		$860,000.00	$30,000.00	$890,000.00	17
	Purchase Price Limits:		New	$ 636,806	Existing	$ 636,806						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
23	Rental/Security and/or Utility Deposits	No	2	$8,000	2	$8,000	1	$ 8,000.00	$0.00	$40,000.00	$40,000.00	5
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		2		2		1		$0.00	$40,000.00	$40,000.00	5
	Administration Fees		$ 105,000		10%		OK					
	Home Ownership Counseling		$ 12,000									
	Total All Funds		$ 1,047,000	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		81.9%	OK
Homeownership % (65% requirement)		84.8%	OK
Rental Restriction (25%)		3.8%	OK
Very-Low Income (30% requirement)		$ 356,000 33.9%	OK
Low Income (30% requirement)		$ 290,000 27.6%	OK
Moderate Income		$ 268,000 25.5%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government: CITY OF MIRAMAR

Estimated Funds (Anticipated allocation only): $ 1,050,011

Code	Strategies / Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
3	Owner Occupied Rehabilitation	Yes	4	$70,000	2	$70,000	1	$70,000	$490,000.00	$0.00	$490,000.00	7
1	Purchase Assistance with Rehabilitation	Yes	0	$90,000	1	$90,000	2	$90,000	$270,000.00	$0.00	$270,000.00	3
6	Emergency Repair	Yes	1	$25,000	1	$25,000	0	$25,000	$50,000.00	$0.00	$50,000.00	2
7	Foreclosure Prevention	No	1	$10,000	1	$10,000	1	$10,000	$0.00	$30,000.00	$30,000.00	3
5	Disaster Assistance	Yes	0	$50,000	0	$50,000	0	$50,000	$0.00	$0.00	$0.00	0
3	Manufactured Housing (Mobile Homes)	Yes	1	$15,000	1	$15,000	0	$15,000	$30,000.00	$0.00	$30,000.00	2
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		7		6		4		$840,000.00	$30,000.00	$870,000.00	17
	Purchase Price Limits:		New	$ 636,806	Existing	$ 636,806						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
23	Rental/Security and/or Utility Deposits	No	2	$8,000	2	$8,000	1	8000	$0.00	$40,000.00	$40,000.00	5
28	Relocation due to Park Closure	No	0	$10,000	1	$10,000	0	$ 10,000.00	$0.00	$10,000.00	$10,000.00	1
29	Lot Rental Assistance	No	1	$5,000	1	$5,000	0	$ 5,000.00	$0.00	$10,000.00	$10,000.00	2
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		3		4		1		$0.00	$60,000.00	$60,000.00	8
	Administration Fees		$ 105,000		10%		OK					
	Home Ownership Counseling		$ 12,000									
	Total All Funds		$ 1,047,000	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		80.0%	OK
Homeownership % (65% requirement)		82.9%	OK
Rental Restriction (25%)		5.7%	OK
Very-Low Income (30% requirement)		$ 351,000 33.4%	OK
Low Income (30% requirement)		$ 305,000 29.0%	OK
Moderate Income		$ 268,000 25.5%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

Name of Local Government: CITY OF MIRAMAR

Estimated Funds (Anticipated allocation only): $ 1,050,011

Code	Strategies / Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
3	Owner Occupied Rehabilitation	Yes	4	$70,000	2	$70,000	1	$70,000	$490,000.00	$0.00	$490,000.00	7
1	Purchase Assistance with Rehabilitation	Yes	0	$90,000	1	$90,000	2	$90,000	$270,000.00	$0.00	$270,000.00	3
6	Emergency Repair	Yes	1	$25,000	1	$25,000	0	$25,000	$50,000.00	$0.00	$50,000.00	2
7	Foreclosure Prevention	No	1	$10,000	1	$10,000	1	$10,000	$0.00	$30,000.00	$30,000.00	3
5	Disaster Assistance	Yes	0	$50,000	0	$50,000	0	$50,000	$0.00	$0.00	$0.00	0
3	Manufactured Housing (Mobile Homes)	Yes	1	$15,000	1	$15,000	0	$15,000	$30,000.00	$0.00	$30,000.00	2
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership				6		4		$840,000.00	$30,000.00	$870,000.00	17
	Purchase Price Limits:		**New**	$ 636,806	**Existing**	$ 636,806						
			OK		**OK**							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
23	Rental/Security and/or Utility Deposits	No	2	$8,000	2	$8,000	1	8000	$0.00	$40,000.00	$40,000.00	5
28	Relocation due to Park Closure	No	0	$10,000	1	$10,000	0	$ 10,000.00	$0.00	$10,000.00	$10,000.00	1
29	Lot Rental Assistance	No	1	$5,000	1	$5,000	0	$ 5,000.00	$0.00	$10,000.00	$10,000.00	2
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		3		4		1		$0.00	$60,000.00	$60,000.00	8
	Administration Fees		$ 105,000		10%		OK					
	Home Ownership Counseling		$ 12,000									
	Total All Funds		$ 1,047,000	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		80.0%	OK
Homeownership % (65% requirement)		82.9%	OK
Rental Restriction (25%)		5.7%	OK
Very-Low Income (30% requirement)		$ 351,000 33.4%	OK
Low Income (30% requirement)		$ 305,000 29.0%	OK
Moderate Income		$ 268,000 25.5%	

Docusign Envelope ID: 6555F1E3-963B-8632-8127-48BB1262F596

Exhibit D

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

2025

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: CITY OF MIRAMAR

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

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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).

Signed by: Kassandra Carvalho-Lindsay
FD23CABA3E6843E...

Witness Kassandra Carvalho-Lindsay

DocuSigned by: Norman Powell
7FE7B3C6BE21441...

Witness Norman Powell

11/5/2026

Date

Signed by: Roy Virgin
6FC2075825F4418...

Chief Elected Official or designee

Roy Virgin City Manager

Type Name and Title 11/5/2026

OR

Signed by: Denise A. Gibbs
CEB61DDBCDD34DB...

Attest: Denise A. Gibbs City Clerk

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CITY OF MIRAMAR, FLORIDA

By: Signed by: Roy Virgin 6FC2075825F4418... Date: 11/5/2026

Dr. Roy L. Virgin, City Manager

ATTEST:

Signed by: Denise A. Gibbs CEB61DDBCDD34DB...

Denise A. Gibbs, City Clerk

Approved as to form and legal sufficiency for the use of and reliance by the City of Miramar only:

By DocuSigned by: Norman Powell 7EE7B3C6BE21441...

Austin Pamies Norris Weeks Powell, P.L.L.C
City Attorney

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Temp. Reso. No. 8817
10/27/26

CITY OF MIRAMAR
MIRAMAR, FLORIDA

RESOLUTION NO. 27-24

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF MIRAMAR, FLORIDA, APPROVING AN AMENDMENT TO THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES AND 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 APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING FOR 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

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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(17), and eligible municipalities receiving a local housing distribution of up to $350,000 may use up to ten (10) percent of program income for administrative costs; and

WHEREAS, the current LHAP was adopted on April 2, 2025, by Resolution 25-114, covering fiscal years 2025-2026, 2026-2027, and 2027-2028; and

WHEREAS, Senate Bill (SB) 594, effective July 1, 2026, removed the 20% expenditure cap on manufactured housing and requires all LHAPs to include an affordable housing strategy for manufactured housing; and

WHEREAS, a formal amendment is required to add an affordable housing strategy to the Local Housing Assistance Plan; and

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WHEREAS, the Economic Development and Housing Department has prepared an amendment to the Local Housing Assistance Plan, Exhibit "A," 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 Miramar to submit the amendment of the Local Housing Assistance Plan for review and approval to comply with SB 594; and

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF MIRAMAR, FLORIDA AS FOLLOWS:

Section 1: The Commission of the City of Miramar hereby approves the amendment to the Local Housing Assistance Plan, as attached and incorporated hereto as Exhibit "A," for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2025-2026, 2026-2027, and 2027-2028.

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

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Section 3: That the appropriate City officials are authorized to do all things necessary and expedient to carry out the aims of this Resolution.

PASSED AND ADOPTED this 4th day of November, 2026.

DocuSigned by:
7850B10E79F04D4...
Mayor, Wayne M. Messam

Signed by:
1B4782537C9D4A6...
Vice Mayor, Carson " Eddy" Edwards

ATTEST:

Signed by:
Denise A. Gibbs
CEB61DDBCDD34DB...
City Clerk, Denise A. Gibbs

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

DocuSigned by:
Norman Powell
7EE7B3C6BE21441...
City Attorney,
Austin Pamies Norris Weeks Powell, PLLC

Requested by Administration	Voted
Commissioner Maxwell B. Chambers	Yes
Commissioner Avril Cherasard	Yes
Commissioner Yvette Colbourne	Yes
Vice Mayor Carson "Eddy" Edwards	Yes
Mayor Wayne M. Messam	Yes