



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

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<ul style="list-style-type: none"> 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 (If applicable) 	

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's 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, local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

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

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan. The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

Applicants who qualify as having Special Needs (420.0004 (13)) will receive priority for all strategies 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 based on 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 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 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 to 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 sums of money 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	<ul style="list-style-type: none"> Project oversight, Annual Reports and Plans. All Administrative duties are monitored thoroughly through weekly conference calls, monthly reports and periodic file reviews; Prepare and submit HUD financial reports (invoices, payments, Integrated Disbursement & Information System (IDIS) and required city reports); Complete environmental reviews; and Conduct monthly meetings/conference calls with sub-recipients. 	4%
Third-Party Entity/Sub-recipient-Broward County Minority Builders Coalition	<ul style="list-style-type: none"> 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 rehabilitation strategies/ programs 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 Rehabilitation Project; Provide monthly detailed progress reports indicating project status, required quarterly reports, and weekly updates throughout the project; Answer home rehabilitation questions from the general public; and Attend public meetings as needed. 	6%

- R. First Time Homebuyer Definition:** An individual who has had no ownership in a principal residence during a 3-year period ending on the date of purchase of the property. This includes a spouse (if meeting 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.
- S. 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 5% of the maximum allowable project amount depending on the age and condition of the property and will be included in the amount of the recorded mortgage and note.
- T. Essential Service Personnel Definition:** The City of Coral Springs' definition of essential personnel consists 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.
- 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 publicized the priority given to those residents with disabling conditions that meet the 20% special needs set-aside in the form of our website, town hall meetings and presentations, for owner-occupied rehabilitation. 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 Homeless Continuum of Care (CoC) 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 to provide decent and safe 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.;
- Permanent housing or permanent supportive housing arrangements; and
- Housing counseling.

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 STRATEGY	Code 3
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Summary: Residential Rehabilitation is provided to owner-occupied households. The Program is available to assist applicants in the rehabilitation of existing homes through renovation, and/or installation of general property improvements to assist in creating a hazard-free and structurally sound home.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely low, very low, low and moderate
- d. Maximum award: \$65,000
- e. Terms
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 10 years
 4. Forgiveness: The loan is forgiven on a prorated basis so that 10% 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(s) 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 a voluntary act, involuntarily, by operation of law or if the Mortgagor(s) 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 Home Repair Policy and Procedures – Subordination Requests 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 additional assistance until ten (10) years from the date of the previously executed agreement or the terms expire for Owner-Occupied Rehabilitation.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Participants can only receive assistance during the term of the lien. The assessed value of the property cannot exceed the SHIP limited assessed property value per annual assessment.

B. BARRIER FREE/SPECIAL NEEDS STRATEGY	Code 11
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Summary: Designed to remove impediments, 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: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely low, very low, low and moderate
- d. Maximum award: \$65,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 years
 - 4. Forgiveness: The loan is forgiven on a prorated basis of 20% annually, starting in the 5th year of the term.
 - 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(s) 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 a voluntary act, involuntarily, by operation of law or if the Mortgagor(s) 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 meeting Special Needs definition 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 additional assistance until fifteen (15) years from the date of the executed agreement or the terms expire for the Barrier Free program.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Eligible uses for barrier removal and home modifications include but are not limited to: modifications to widen entryways, install accessible doors and hardware, widening of halls; kitchens, bathrooms and bedrooms retrofitting 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.

Participants can only receive assistance during the term of the lien. The assessed value of the property cannot exceed the SHIP limited assessed property value per annual assessment.

Assistance under this strategy can be leveraged with funds from the Owner-Occupied Strategy in extreme situations subject to the approval of the City Commission.

C. PURCHASE ASSISTANCE STRATEGY	Code 1&2
<p>Summary: SHIP funds will be awarded for down payment and closing costs to households for the purchase of a newly constructed or existing home. A newly constructed home must have received a certificate of occupancy within the last twelve months.</p> <p>Prospective homebuyers must qualify as First Time Homebuyers under the previously described definition</p>	

in (R) under program details.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely low, very low, low and moderate
- d. Maximum award: \$80,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: The 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(s) 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 a voluntary act, involuntarily, by operation of law or if the Mortgagor(s) 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 on 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 with an approved lender and have received HUD-approved housing counseling from a certified housing counselor.

D. DISASTER RECOVERY STRATEGY

Codes 5 & 16

Summary: The Disaster Strategy assists households following a disaster declared by an Executive Order of the President of the United States or the Governor of the State of Florida. It is designed to provide home repair assistance to eligible households who sustained disaster damage. This program will only be

implemented in the event of a natural disaster using any funds that have not been encumbered or additional disaster funds issued by the Florida Housing Finance Corporation.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely low, Very low, Low and Moderate
- d. Maximum award:
 - 1. \$65,000 for rehabilitation assistance to owner-occupied housing
 - 2. \$15,000 for rental or mortgage payment assistance for six months
 - 3. \$5,000 for utility assistance payment
- e. Terms:
 - 1. Repayment loan/deferred loan/grant:
 - 1.1. Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note for Rehabilitation assistance to owner-occupied housing.
 - 1.2. Rental, mortgage and utility payment assistance will be awarded as a grant.
 - 2. Interest Rate:
 - 2.1. Rehabilitation assistance to owner-occupied housing – 0%
 - 2.2. Rental, mortgage and utility assistance- N/A
 - 3. Years in loan term:
 - 3.1. Rehabilitation assistance to owner-occupied housing – 10 years
 - 3.2. Rental, mortgage and utility payment assistance – N/A
 - 4. Forgiveness:
 - 4.1. Rehabilitation assistance to owner-occupied housing - The loan is forgiven on a prorated basis so that 10% is forgiven annually.
 - 4.2. Rental, mortgage and utility assistance – N/A
 - 5. Repayment:
 - 5.1. Rehabilitation assistance to owner-occupied housing - None is required if the loan is in good standing.
 - 5.2. Rental, mortgage and utility assistance – N/A
 - 6. Default:
 - 6.1. 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 a voluntary act, involuntarily, by operation of law 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.

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

- f. Recipient Selection Criteria:
 - 1. 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 to carry 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.

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

E. RENTAL INTERVENTION AND RAPID RE-HOUSING STRATEGY	Code 23
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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 low income 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

- 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 may 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 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.

F. FORECLOSURE PREVENTION STRATEGY	Code 7
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Summary: This strategy will assist eligible applicants who are delinquent with their mortgage payments (principal interest tax insurance) and whose homes have not had a foreclosure date scheduled but Lis pendens must be filed. Funding can be used towards late fees, attorney's fees, homeowners' association payments, foreclosure-associated costs, mortgage delinquency and default resolution counseling. Assistance is available for those who have had a crisis and/or hardship.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Extremely low, very low, low and moderate
- d. Maximum award: \$28,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded mortgage and promissory note.
 - 2. Interest Rate: 0%
 - 3. Term: 5 years

4. **Forgiveness:** The loan will be completely forgiven at the end of the term.
5. **Repayment:** No payment is due provided the recipient(s) maintains the property as their primary residence.
6. **Default/Recapture:** The loan will default if any of the following occurs: sale, transfer or conveyance of the property; conversion to rental property; loss of homestead exemption status; or recipient failure to utilize the home as a principal residence.

In the event of the death of the qualifying homeowner(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 a SHIP eligible or chooses not to occupy the home, the original loan amount will be due payable.

- f. **Recipient Selection Criteria:** Applicants will be selected on a first-qualified, first-served basis with priority for very low and special needs households. Applicants may apply for assistance to help prevent the foreclosure of their principal owner-occupied homesteaded property within the City of Coral Springs. Applicants must provide:

1. Proof of arrearage in the form of notification from the first mortgage lender or Homeowner Association of the applicant's delinquency and/or intent to foreclose.
2. Provide evidence of a hardship that caused the arrearage (considerable loss of income/employment, cost associated with an increase in escrows, not previously estimated as an annual increase)
3. Complete counseling from a HUD-approved agency.

Applicants can only apply for assistance one (1) time within 5 years.

- 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 to carry out a similar services program or service.
- h. **Additional Information:** A hardship is defined as a situation that has occurred at no fault of the borrower, such as a reduction in income due to the death of a spouse, loss of employment, divorce, reduction of employment, illness, fire or other disasters not previously listed as a strategy and special assessments greater than 10% of current fees. The certified assessed value of the home cannot exceed SHIP's annual housing limit within the application date. Property taxes and homeowners' insurance must be paid current unless these items are included within the escrow payment within the mortgage payment. The property shall have no other liens other than the first mortgage or previous SHIP, CDBG, or NSP liens.

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.

Describe 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. The Community Development Division stamps permit applications before submitting the permit to 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 before their adoption.

Describe 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.

City of Coral Springs

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 1,023,087.00
Salaries and Benefits	\$ 96,170.18
Office Supplies and Equipment	\$ 350.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$ 3,200.00
Total	\$ 101,720.18
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 1,023,087.00
Salaries and Benefits	\$ 96,170.18
Office Supplies and Equipment	\$ 350.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$ 3,200.00
Total	\$ 101,720.18
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 1,023,087.00
Salaries and Benefits	\$ 96,170.18
Office Supplies and Equipment	\$ 350.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$ 3,200.00
Total	\$ 101,720.18
	OK
"Other*" items included but are not limited to, mortgage recording cost or other misc items not detailed here. These items are subject to review and approval. 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	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												
2027-2028												
Name of Local Government:			City of Coral Springs									
Estimated Funds (Anticipated allocation only):			\$ 1,023,087									
Code	Strategies	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
	Homeownership											
3	Owner-Occupied Rehabilitation Strategy	Yes	4	\$65,000	3	\$65,000	1	\$65,000	\$520,000.00	\$0.00	\$520,000.00	8
3 & 11	Barrier Free / Special Needs Strategy	Yes	2	\$65,000	1	\$65,000	1	\$65,000	\$260,000.00	\$0.00	\$260,000.00	4
1 & 2	Purchase Assistance Strategy	Yes	0	\$80,000	0	\$80,000	0	\$80,000	\$0.00	\$0.00	\$0.00	0
5, 6 & 16	Disaster Relief Strategy	Yes	0	\$85,000	0	\$85,000	0	\$85,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention Strategy	No	1	\$28,000	1	\$28,000	0	\$28,000	\$0.00	\$56,000.00	\$56,000.00	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
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		7		5		2		\$780,000.00	\$56,000.00	\$836,000.00	14
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
13 & 26	Rental Intervention and Rapid Rehousing Strategy	No	1	\$20,000	0	\$20,000	0	20000	\$0.00	\$20,000.00	\$20,000.00	1
									\$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		1		0		0		\$0.00	\$20,000.00	\$20,000.00	1
	Administration Fees		\$ 102,308		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 958,308 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		76.2%	OK
Homeownership % (65% requirement)		81.7%	OK
Rental Restriction (25%)		2.0%	OK
Very-Low Income (30% requirement)	\$ 438,000	42.8%	OK
Low Income (30% requirement)	\$ 288,000	28.2%	OK
Moderate Income	\$ 130,000	12.7%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:		City of Coral Springs										
Estimated Funds (Anticipated allocation only):			\$ 1,023,087									
Code	Strategies	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
	Homeownership											
3	Owner-Occupied Rehabilitation Strategy	Yes	4	\$65,000	3	\$65,000	1	\$65,000	\$520,000.00	\$0.00	\$520,000.00	8
3 & 11	Barrier Free / Special Needs Strategy	Yes	2	\$65,000	2	\$65,000	0	\$65,000	\$260,000.00	\$0.00	\$260,000.00	4
1 & 2	Purchase Assistance Strategy	Yes	0	\$80,000	0	\$80,000	0	\$80,000	\$0.00	\$0.00	\$0.00	0
5, 6 & 16	Disaster Relief Strategy	Yes	0	\$85,000	0	\$85,000	0	\$85,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention Strategy	No	1	\$28,000	1	\$28,000	0	\$28,000	\$0.00	\$56,000.00	\$56,000.00	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
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		7		6		1		\$780,000.00	\$56,000.00	\$836,000.00	14
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
13 & 26	Rental Intervention and Rapid Rehousing Strategy	No	1	\$20,000	1	\$20,000	0	20000	\$0.00	\$40,000.00	\$40,000.00	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
									\$0.00	\$0.00	\$0.00	0
	Total Rental		1		1		0		\$0.00	\$40,000.00	\$40,000.00	2
	Administration Fees		\$ 102,308			10%		OK				
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 978,308 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		76.2%	OK
Homeownership % (65% requirement)		81.7%	OK
Rental Restriction (25%)		3.9%	OK
Very-Low Income (30% requirement)	\$ 438,000	42.8%	OK
Low Income (30% requirement)	\$ 353,000	34.5%	OK
Moderate Income	\$ 65,000	6.4%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2025-2026												
Name of Local Government:		City of Coral Springs										
Estimated Funds (Anticipated allocation only):			\$ 1,023,087									
Code	Strategies	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
	Homeownership											
3	Owner-Occupied Rehabilitation Strategy	Yes	3	\$65,000	4	\$65,000	2	\$65,000	\$585,000.00	\$0.00	\$585,000.00	9
3 & 11	Barrier Free/ Special Needs Strategy	Yes	2	\$65,000	2	\$65,000	0	\$65,000	\$260,000.00	\$0.00	\$260,000.00	4
1&2	Purchase Assistance Strategy	Yes	0	\$80,000	0	\$80,000	0	\$80,000	\$0.00	\$0.00	\$0.00	0
5, 6 & 16	Disaster Relief Strategy	Yes	0	\$85,000	0	\$85,000	0	\$85,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention Strategy	No	1	\$28,000	0	\$28,000	0	\$28,000	\$0.00	\$28,000.00	\$28,000.00	1
									\$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		6		6		2		\$845,000.00	\$28,000.00	\$873,000.00	14
Purchase Price Limits:			New	\$ 636,806	Existing	\$ 568,557						

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
13 & 26	Rental Intervention and Rapid Rehousing Strategy	No	0	\$20,000	0	\$20,000	0	\$ 20,000	\$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 Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 102,308		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 975,308 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		82.6%		OK
Homeownership % (65% requirement)		85.3%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)	\$ 353,000	34.5%		OK
Low Income (30% requirement)	\$ 390,000	38.1%		OK
Moderate Income	\$ 130,000	12.7%		

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: The 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 that will ensure that there will be no discrimination based on race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for the 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 an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to ensure compliance.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing Finance Corporation for review and/or approval within 21 days after adoption.
- (9) The local housing trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts deposited into 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 government's audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document 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 the Florida Housing Finance Corporation 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 follow 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 that continue to serve eligible persons.
- (16) Rental units constructed or rehabilitated with SHIP funds shall be monitored for compliance through tenant income 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



Type Name and Title



Date

OR



Attest
(Seal)

RESOLUTION 2025-003

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF CORAL SPRINGS, FLORIDA, APPROVING THE 2025-2028 LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVE PARTNERSHIP (SHIP) ACT; PROVIDING FOR AN EFFECTIVE DATE.

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

WHEREAS, since 1993, the City has been a recipient of SHIP funding; and

WHEREAS, the SHIP Act, Sections 420.907-420.9079, Florida Statutes (2025), and Rule Chapter 67-37, Florida Administrative Code, require local governments to develop a three-year Local Housing Assistance Plan (LHAP); and

WHEREAS, the Community Development Division has prepared a three-year LHAP for submission to the Florida Housing Finance Corporation; and

WHEREAS, the 2025-2028 LHAP incorporates the City's delivery goals and reflects an annual budget for the SHIP program in the estimated amount of \$1,023,087.00 (based on revenue estimates by the State); 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

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

SECTION 1. That the foregoing “WHEREAS” clauses are hereby ratified and confirmed as being true and correct and are hereby made a specific part of this Resolution.

SECTION 2. The City Commission of the City of Coral Springs hereby approves the Local Housing Assistance Plan (LHAP), as attached and incorporated herein for submission to the Florida Housing Finance Corporation as required by Sections 420.907-420.9079, Florida Statutes, for fiscal years 2025-2026, 2026-2027, and 2027-2028.

SECTION 3. The City Manager or his designee is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as it relates to the LHAP, and to do all things necessary and proper to carry out the term and conditions of said program.

SECTION 4. This Resolution shall become effective upon adoption.

PASSED AND ADOPTED the 5 day of March 2025.


SCOTT BROOK, Mayor


ATTEST

GEORGIA ELLIOTT, CMC, CITY CLERK

Unanimous _____
Motion/2nd _____

			Yes	No
<input checked="" type="checkbox"/>	_____	Mayor Brook	_____	_____
<input type="checkbox"/>	_____	Vice Mayor Metayer Bowen	_____	_____
<input type="checkbox"/>	_____	Commissioner Cerra	_____	_____
<input type="checkbox"/>	_____	Commissioner McHugh	_____	_____
<input checked="" type="checkbox"/>	_____	Commissioner Simmons	_____	_____