



City of Deerfield Beach

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028



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E. Signed, dated, witnessed or attested adopting resolution	
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I. Program Details:

A. LG(s)

Name of Local Government	City of Deerfield Beach
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: 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:



Priority will be given to the following:

- i. Very low with Special Needs;
- ii. Low with Special Needs
- iii. Very Low
- iv. Low
- v. Moderate

- 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 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	Admin. Fee Percentage
Local Government	Program Administration, Program oversight, reports, and plans	10%
Third Party Entity/Sub-recipient	N/A	0%

- 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:** N/A



T. Essential Service Personnel Definition (ESP): ESP includes teachers and educators, other school district, 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:

- Energy Conservation
 - ENERGY STAR qualified appliances (i.e. refrigerators, water heaters, etc.)
 - Ceiling fans in living rooms and bedrooms
 - Motion sensor light switches
 - Cool Roofing – single polymer cover or elastomeric coating
 - Programmable Thermostats
- Water Conservation: Water Sense labeled Faucets, Toilets & Showerheads
- Healthy Environment
 - Green Label Certified Floor Coverings
 - Mold, Lead, and Asbestos Removal
- Durability
 - Labor and Product warranty
 - Quality Standards for materials

V. Describe efforts to meet the 20% Special Needs set-aside: The City of Deerfield Beach will meet the 20% Special Needs set-aside by prioritizing Special Needs applicants during the application review process of Owner-Occupied Rehabilitation projects. Outreach efforts will be targeted towards agencies serving the designated special needs population.

W. Describe efforts to reduce homelessness:

1. Homeless Prevention
2. Outreach and assessment to identify an individual's or family's needs in making connections to facilities and services;
3. Immediate shelter and safe, decent alternatives to the streets;
4. Transitional housing and necessary social services. Such services include job training/placement, substance abuse treatment, short-term mental health services, independent living
5. The City works closely with the Broward County Sheriff's Office and other partners to carry out homeless efforts.

Section II. LHAP Strategies:

A. Owner Occupied Rehabilitation Program	Code 03
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- | |
|---|
| <p>a. Summary: SHIP funds will be awarded to qualified applicants to rehabilitate existing homes through construction and/or installation of non-luxury general property improvements that provide basic amenities. Repairs can correct code violations, address health and safety issues, eliminate unsafe and substandard living conditions, and provide accessibility for special needs and the elderly.</p> |
|---|



- 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 – Very low – Low; and
\$40,000 – Moderate.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded Mortgage and Note
 - 2. Interest Rate: 0%
 - 3. Years in loan term:

Award Amount	Term
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
Over \$40,000	15 years

- 4. Forgiveness: Loan will be forgiven on a prorated basis as follows: 20 percent per year for a 5-year term; 10 percent per year for a 10-year term; and 6.67 percent per year for a 15-year term.
- 5. Repayment: None is required if the loan remains 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 the primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where a 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 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.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked on a first qualified, first served basis with priorities for Special Needs and income as outlined in Section I-I of the LHAP.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: All assisted properties must have property insurance. Eligible applicants without property insurance may be referred to agencies and/or nonprofit organizations for assistance with acquiring insurance. If repair/rehab estimates exceed a qualified applicant's maximum award amount, the City will prioritize the applicant's repairs up to the maximum award amount as follows:



1. Mold & Lead Remediation
2. Roof Replacement
3. Exterior Windows and Doors
4. Shutters
5. Air Conditioner, air ducts
6. Electrical
7. Plumbing
8. Interior Repairs (ceiling, walls)
9. Kitchen
10. Appliances - nonfunctional stoves and refrigerators, excluding washers, dryers & microwaves
11. Floors
12. Gutters

Carpets will only be replaced with tile/linoleum flooring in cases where the carpet impedes the mobility of the occupant. Garages or carports illegally converted to create additional rooms are considered code violations and will be rehabilitated through demolition to the last permitted use on record. However, if the home is occupied by a Special Needs occupant or in instances of overcrowding, the City may reconstruct the illegally converted garage or carport to a legal addition.

Homeowners who have received prior assistance through the program cannot reapply for assistance during the deferred loan term. These persons may only reapply after the deferred loan term for eligible rehab/repair assistance that was not previously provided through the program.

Mobile or Manufactured homes are not eligible for repairs through the Owner-Occupied Rehabilitation Program.

A homeowner assisted by the SHIP program may not take out a second mortgage or refinance a first mortgage unless the City agrees to subordinate its mortgage. If the City denies a homeowner's subordination request, the Owner-Occupant may choose to pay off the City's mortgage in accordance with their recorded Mortgage and Note in order to complete the financing.

B. Purchase Assistance Without Rehabilitation	Code 02
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a. Summary: SHIP funds will be awarded to qualified first-time homebuyers for down-payment, mortgage buys down, interest buy down, and/or closing costs associated with the purchase of an existing or newly constructed home. Refer to LHAP Section I (R) for the first-time homebuyer definition.

- 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 – Very low – Low Income; and
\$40,000 – Moderate Income.



e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded Mortgage and Note
2. Interest Rate: 0%
3. Years in loan term:

Award Amount	Term
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
Over \$40,000	15 years

4. Forgiveness: Loan will be forgiven on a prorated basis as follows: 20% per year for a 5-year term; 10 percent per year for a 10-year term; and 6.67 percent per year for a 15-year term.
5. Repayment: None required if the loan remains 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 the primary residence. If any of these occur, the outstanding balance will be due and payable. In the event of death, an eligible heir can assume the loan or the property without repayment as long as the affordability period is met. If the affordability period is not met at the time of the owner's death, the heirs can assume indebtedness, provided they have been certified as income eligible by the City, and they reside in the property as their primary residence. Otherwise, the amortized balance will be due to the City immediately.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked on a first qualified, first served basis with priorities for Special Needs and income as outlined in Section I-I of the LHAP.

- g. Sponsor Selection Criteria: N/A

- h. Additional Information: The first mortgage lender will determine an applicant's ability to secure a mortgage. Qualified applicants are required to contribute a minimum of 3% of the purchase price to assist with down payment, closing costs, and/or principal reduction. Eligible homes include single-family homes, townhomes, condominiums, Planned Unit Developments, and villas. The home to be purchased must be located in the City of Deerfield Beach. New construction homes must have a Certificate of Occupancy.

A homeowner assisted by the SHIP program may not take out an additional mortgage or refinance a first mortgage unless the City agrees to subordinate its mortgage. If the City denies a homeowner's subordination request, the Owner-Occupant may choose to pay off the City's mortgage in accordance with their recorded Mortgage and Note in order to complete the financing.

C. Disaster Assistance

Code 05, 16

- a. Summary: SHIP funds will be awarded to qualified households for assistance following a disaster declaration by the President of the United States or Governor of the State of Florida through an Executive Order. Assistance can include temporary mortgage, rental, and utility assistance for

qualified applicants financially impacted by the declared disaster. Assistance can also include owner-occupied housing repair for homes damaged by the declared disaster, prioritized as follows:

1. Immediate threats to health and safety in cases where the home is still habitable;
2. Imminent residual damage to the home in cases where the home is still habitable;
3. Repairs and tree and debris removal necessary to make the home habitable;
4. Repairs to mitigate dangerous situation; and

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: Owner-Occupied Housing Repair
- a. \$70,000 – Very low – Low Income; and
 - b. \$40,000 – Moderate Income.
 - c. Mortgage and Rental Assistance - \$10,000
 - d. Utility Assistance - \$1,000
- e. Terms:
1. Repayment loan/deferred loan/grant:
 - a. Owner-Occupied Housing Repair- Deferred Loan secured by a record Mortgage and Note
 - b. Mortgage, Rental, and Utility Assistance: Grant
 2. Interest Rate:
 - a. Owner-Occupied Housing Repair – 0%
 - b. Mortgage, Rental and Utility Assistance: N/A
 3. Years in loan term:

Award Amount	Term
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
Over \$40,000	15 years

7. Forgiveness:
 8. Loan will be forgiven on a prorated basis as follows: 20 percent per year for a 5-year term; 10 percent per year for a 10-year term; and 6.67 percent per year for a 15-year term.
 9. Repayment: None is required if the loan remains in good standing.
4. Default:
- a. Owner-Occupied Housing Rehab/Repair - 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 the primary residence. If any of these occur, the outstanding balance will be due and payable.



In cases where a 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 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.

b. Mortgage, Rental and Utility Assistance: N/A

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked on a first qualified, first served basis with priorities for Special Needs and income as outlined in Section I-I of the LHAP.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Funding for the Disaster Assistance Program is subject to the availability of unencumbered funds from the City's SHIP allocation and/or funds awarded through the Florida Housing Finance Corporation for the declared disaster.
 - 1. Temporary mortgage rent and utility assistance will only be provided for up to 6 months. Security deposits are an eligible cost under rental assistance.
 - 2. Payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies may be covered through Owner-Occupied Housing Repair.
 - 3. Homeowners' insurance is a program requirement for Owner-Occupied Housing Repair.

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

- A. Name of the Strategy: **Expedited Permitting**
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy:
The Community Services Department Housing Division is responsible for processing and facilitating grant-assisted affordable housing projects. The Housing Division works closely with the City's Building Division permitting staff to expedite building permits related to affordable housing projects. The Housing Division staff will stamp the permit file as Expedited Permitting to inform the Building Division to expedite the review process. There will be a 10-day turnaround for expedited processing.

- B. Name of the Strategy: **Ongoing Review Process**



An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy:

The City's Affordable Housing Committee shall review the City's established policies, ordinances, land development regulations, and comprehensive plan and recommend specific actions or initiatives to encourage or facilitate affordable housing.

C. Other Incentive Strategies Adopted: **Strategy Printed inventory of locally owned public lands suitable for affordable housing.**

Provide a description of the procedures used to implement this strategy:

The City's Planning and Development Services Department, in coordination with the Community Services Department Housing Division, will maintain an inventory of locally owned public land suitable for affordable housing on the City of Deerfield Beach website.

D. Other Incentive Strategies Adopted: **Density Flexibility**

The allowance of flexibility in densities for affordable housing.

Provide a description of the procedures used to implement this strategy:

The City's Planning and Development Services Department, in coordination with the Community Services Department Housing Division, will approve flexible density on a per-application basis.

E. Other Incentive Strategies Adopted: **Flexible Lot Configurations**

The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

Provide a description of the procedures used to implement this strategy:

The City's Planning and Development Services Department, in coordination with the Community Services Department Housing Division, will approve flexible lot configuration within Planned Unit Development and Transit Oriented Development districts on a per-application basis.

F. Other Incentive Strategies Adopted: **Support of Development Near Transportation HUBS**

The support of development near transportation hubs and major employment centers and mixed-use developments.

Provide a description of the procedures used to implement this strategy:

The City's Planning and Development Services Department in coordination with the Community Services Department Housing Division, will support land development for affordable housing near transportation hubs.

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).

Other Documents Incorporated by Reference.

City of Deerfield Beach

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 669,574.00
Salaries and Benefits	\$ 63,957.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 66,957.40
Admin %	10.00%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 669,574.00
Salaries and Benefits	\$ 63,957.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 66,957.40
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 669,574.00
Salaries and Benefits	\$ 63,957.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 66,957.40
Admin %	10.00%
	OK
<p>*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.</p> <p>Details:</p>	

Exhibit B
Timeline for SHIP Expenditures

City of Deerfield Beach _____ 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 Deerfield Beach									
Estimated Funds (Anticipated allocation only):			\$ 669,574									
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	Yes	3	\$65,000	4	\$60,000	2	\$40,000	\$515,000.00	\$0.00	\$515,000.00	9
2	Purchase Assistance	No	0	\$60,000	2	\$60,000	1	\$30,000	\$0.00	\$150,000.00	\$150,000.00	3
5,16	Disaster Assistance	No	0	\$60,000	0	\$60,000	0	\$40,000	\$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
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		3		6		3		\$515,000.00	\$150,000.00	\$665,000.00	12
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
									\$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
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ -		0%			OK				
	Home Ownership Counseling		\$ -									
	Total All Funds		\$ 665,000		OK							

Set-Asides			
Percentage Construction/Rehab (75% requirement)		76.9%	OK
Homeownership % (65% requirement)		99.3%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)		\$ 195,000	29.1%
Low Income (30% requirement)		\$ 360,000	53.8%
Moderate Income		\$ 120,000	17.9%

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:		City of Deerfield Beach										
Estimated Funds (Anticipated allocation only):			\$ 669,574									
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	Yes	3	\$65,000	4	\$60,000	2	\$40,000	\$515,000.00	\$0.00	\$515,000.00	9
2	Purchase Assistance	No	0	\$60,000	2	\$60,000	1	\$30,000	\$0.00	\$150,000.00	\$150,000.00	3
5,16	Disaster Assistance	No	0	\$60,000	0	\$60,000	0	\$40,000	\$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
									\$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		3		6		3		\$515,000.00	\$150,000.00	\$665,000.00	12
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
									\$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
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$	-	0%			OK				
	Home Ownership Counseling		\$	-								
Total All Funds			\$ 665,000 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)	76.9%	OK
Homeownership % (65% requirement)	99.3%	OK
Rental Restriction (25%)	0.0%	OK
Very-Low Income (30% requirement)	\$195,000 29.1%	OK
Low Income (30% requirement)	\$360,000 53.8%	OK
Moderate Income	\$110,000 16.4%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Deerfield Beach

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the

local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.

- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Todd Drosky, Mayor

Witness

Type Name and Title

Date

OK

Attest:

(Seal)

RESOLUTION NO. 2025/043

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF DEERFIELD BEACH, FLORIDA, APPROVING THE STATE HOUSING INITIATIVE PROGRAM ("SHIP") LOCAL HOUSING ASSISTANCE PLAN FOR FISCAL YEARS 2025-2026, 2026-2027, AND 2027-2028 (THE "LHAP"); AUTHORIZING THE MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS; AUTHORIZING THE SUBMISSION OF THE LHAP TO THE FLORIDA HOUSING COALITION; PROVIDING FOR IMPLEMENTATION AND AN EFFECTIVE DATE

WHEREAS, the William E. Sadowski Affordable Housing Act of 1992 created a dedicated revenue source for the state and local housing trust funds expressly and specifically to fund state and local housing programs that assist local governments in meeting the housing needs of its populations; and

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

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

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

WHEREAS, since 1993, the City has been a recipient of SHIP funds and receives an annual allocation from the SHIP Program; and

WHEREAS, SHIP is administered by the Florida Housing Coalition and funding is distributed to eligible counties and cities on an entitlement basis; and

WHEREAS, the City has utilized SHIP funds as part of its Local Housing Assistance Program to assist eligible very low, low-, and moderate-income families in the community with home repairs, down payment and closing costs for the purchase of a home in the City, and disaster assistance; and

WHEREAS, the goals of the Program are to expand production and preserve affordable housing, and to further the housing element of the City's Comprehensive Plan; and

WHEREAS, the City's Local Housing Assistance Plan, attached as Exhibit "A", (the "LHAP") covers Fiscal Years 2025-2026, 2026-2027, and 2027-2028; and

WHEREAS, the City's estimated SHIP funding allocation for Fiscal Year 2025-2026 is \$664,109.00; and

WHEREAS, staff recommends approval of the LHAP, attached as Exhibit "A".

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

Section 1. The above referenced "Whereas" clauses are true and correct and made a part of this Resolution.

Section 2. The City Commission hereby approves the LHAP, attached as Exhibit "A".

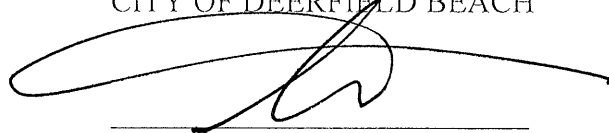
Section 3. The Mayor is hereby designated and authorized to execute any documents and certifications required and related to the LHAP, and the appropriate City officials are authorized to do all necessary to carry out the terms and conditions of the LHAP and program.

Section 4. The appropriate City officials are authorized to do all things necessary to carry out the aims of this Resolution, including submission of the LHAP to the Florida Housing Finance Corporation and Florida Housing Coalition.

Section 5. The Resolution shall take effect immediately upon adoption.

PASSED AND ADOPTED THIS 22ND DAY OF APRIL, 2025.

CITY OF DEERFIELD BEACH



TODD DROSKY, MAYOR

ATTEST



HEATHER MONTEMAYOR, CITY CLERK