



City of Pembroke Pines

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

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 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 a local match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

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

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.



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

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

- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. An average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

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

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- M. Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org. When an eligible activity is funded by the SHIP program, households up to 140% AMI shall be eligible to apply for assistance unless otherwise stated in the strategy.

“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.



- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the funds deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

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

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

Entity	Duties	Admin. Fee Percentage
Local Government		
Third Party Entity/Sub-recipient	Community Redevelopment Associates of Florida, Inc. The City’s Consultant is responsible for the following (as outlined in Contract) <ul style="list-style-type: none"> Preparation of Local Housing Assistance Plan including Assisting Planning & Economic Development Department with the Development 	10%



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

S. Project Delivery Costs: Project Delivery costs will be granted to the borrower. These project delivery costs may include an initial inspection, creation of a work write up and cost estimate, and construction oversight. These project delivery costs are actual amounts of services and deliverables and are set at the lesser of 5% or \$6000 of the grant award.

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: The City will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:

- 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
 - WaterSense 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
- New Construction projects that are accessible by public transportation.

V. Describe efforts to meet the 20% Special Needs set-aside: The City will actively publicize the availability of its SHIP funding to agencies that serve the qualified special needs population. Additionally, the City maintains regular communication with various organizations that serve this population. All housing programs and activities offered by the City give prioritize funding for households within the “special needs” population, regardless of the funding source.

W. Describe efforts to reduce homelessness: The City of Pembroke Pines participates with the Broward County Homeless Counsel and the Continuum of Care, which include the following fundamental components;

1. Homeless prevention;
2. Outreach and assessment to identify an individual’s or family’s needs to make connections to facilities and services;
3. Immediate Shelter and safe, decent alternatives to the streets;
4. Transitional housing and necessary social services. Such services include job training/placement, substance abuse treatment, short-term mental health services, independent living skills, etc. and
5. Permanent housing or permanent supportive housing arrangements.

Section II. LHAP Strategies:

A. Owner Occupied Rehabilitation and Emergency Repair	Code 3,6
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a. Summary: SHIP funds will be awarded to households in need of repairs to address code violations, health and safety concerns, electrical, plumbing, roofing, windows and other structural items. The primary purpose of the program is to provide necessary repairs to ensure safe and decent housing, eliminate substandard living conditions, and preserve the City’s affordable housing stock. Any emergency repairs, as determined by the Chief Building Official or designee, shall be expedited for the purpose of stabilizing housing conditions pending full rehabilitation.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate **and households up to 140% AMI** for SHIP funded projects
- d. Maximum award: \$110,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: SHIP funds will be awarded as a deferred loan, secured by a recorded subordinate mortgage and note. Sewer connection projects, repair



projects, or program costs under \$10,000 will be considered a grant.

2. Interest Rate: 0%
3. Years in loan term: 10 years
4. Forgiveness: The loan will be fully forgiven after ten (10) years from the date the mortgage and note are recorded. For Special Needs applicants (as defined in 420.0004 (13)), and/or households that meet the definition of elderly (62 or older) pursuant to 24 CFR 891.205, and FS 420.503 the loan will be forgiven on a prorated basis of 10% per year.
5. Repayment: No repayment is due as long as the loan remains in good standing.
6. Default: The loan will be considered 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. In the event of default, the outstanding balance will become due and payable.

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

In the event of default where there is failure to make required payments on a loan secured by a first mortgage, which leads to foreclosure and/or loss of the property ownership, the City may foreclose to recover the funds made available for assistance, which is secured by the mortgage and note on the property.

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

- Property must be an owner occupied single-family residence. Duplexes and larger properties are not permitted.
- Verification of ownership, income, homeowners insurance (insurance requirements will be waived for extremely low- and very-low applicants), flood insurance (if required), and payment of property taxes will be conducted to determine eligibility.
- A warranty deed, or quit claim deed will be utilized to verify ownership, and primary residences should maintain homestead exemption. Life Estates also qualify.
- Hazard and flood insurance should be in place at time of award and be maintained as long as first and/or second mortgage remains on property. If a property is not required to have flood insurance then the file will be documented that flood insurance is not required.
- In the event property is not insured and there is a hardship by household to maintain insurance and repairs are needed to eliminate substandard, code, health and safety issue, the Planning and Economic Development Director or his designee may waive



insurance requirements, as long as project is not leveraged with Federal funds, where flood insurance is required.

Hardship is defined as:

- 1) The condition of property makes it uninsurable, or
 - 2) At time of application, the household had no insurance or housing insurance expenses exceeded 50% of the household's income (waived for extremely low- and very-low income households).
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: The home must be located within the city limits. In the event of a disaster declared by Executive Order by the President or Governor, and if disaster mitigation funds are no longer available, this program will assist with disaster-related repairs as well. The program is not intended for remodeling or purely cosmetic repairs or to replace working appliances simply because the owner wishes to upgrade. If repair/rehabilitation estimates exceed the maximum award amount for a qualified applicant, the City will prioritize repairs up to the maximum award amount in the following order:
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 (Non-functional stoves and refrigerators, excludes washers, dryers & microwaves)
 11. Floors
 12. Gutters

*When it is determined that the replacement of a roof is warranted by inspection and included in the project work specifications, such replacement shall be deemed mandatory and may not be deleted from the proposed work specifications.

Housing units that have a pending foreclosure (Lis Pendens) from a mortgage company or homeowners/condo association cannot be assisted until the issue is resolved. Properties with a lien from the homeowners/condo association also will not be assisted until resolved. Households undergoing a loan modification will not be assisted until the modification is complete and a new mortgage, that will not cause the applicant to become cost burdened and/or exceed 35% of their income, is provided. Title searches will be conducted to ensure that



there is no pending foreclosure on the property.

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

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

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

Homeowners who have received prior assistance through the program cannot reapply for assistance during the deferred loan term, except in cases where emergency repairs are needed, as determined by the City's Building Official or their designee. Reapplications can only be made after the term for eligible rehab/repair assistance not previously provided through the program.

B. Purchase Assistance	Code 2
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a. Summary: SHIP funds will be awarded to assist eligible first-time homebuyers with a loan to be applied towards the costs of purchasing eligible affordable housing, either existing or newly constructed (with a Certificate of Occupancy). Eligible expenses may include the following: down payment, closing costs (including a one-time homeowners insurance escrow payment), mortgage buy down, and other costs associated with the home purchasing process. Eligible properties include single-family homes, townhomes, condominiums, eligible manufactured homes, and villas. First-Time homebuyers may separately apply for assistance under the Owner Occupied Rehabilitation program after closing.

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

c. Income Categories to be served: Very low, low, moderate and households up to 140% AMI for SHIP funded projects

d. Maximum award: Very Low: \$ 75,000
Low: \$ 75,000
Moderate: \$ 50,000

e. Terms:

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

2. Interest Rate: 0%

3. Years in loan term: 10 years

4. Forgiveness: The loan will be fully forgivable at the end of ten (10) years from the date the



mortgage and note are recorded. Special Needs applicants (as defined in 420.0004 (13)), will have their loans forgiven on a prorated basis of 10% per year. Applicants who meet the definition of Elderly or Elderly family (as defined in this document) shall have their loans forgiven on a prorated basis of 10% per year.

5. Repayment: No repayment is due as long as the loan remains in good standing.
6. Default: The loan will be considered 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. In the event of default, the outstanding balance will become due and payable.

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

In the event of default where there is failure to make required payments on a loan secured by a first mortgage, which leads to foreclosure and/or loss of the property ownership, the City may foreclose to recover the funds made available for assistance, which is secured by the mortgage and note on the property.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-served, first-qualified basis, with the priority given to Special Needs applicants, Essential Services Personnel, and the income groups described in Section I. (I) of this plan.
 - The applicant must be a first-time homebuyer (as defined in section 1(R) – “first-time homebuyer”). Applicants must not own any other residential property, and the home to be purchased must be located within the City limits.
 - Applicants must use the mortgage programs offered by the mortgage City’s lenders consortium.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - Applicants must secure a first mortgage from an approved lender.
 - Applicants must contribute a minimum of 1% of the sales price (including pre-paid costs) towards the purchase of the home.
 - The Purchase Assistance Program cannot be utilized when the seller of the property is providing the financing for the mortgage.
 - Funds may be leveraged with Broward County, HOME, CDBG or related purchase assistance related activities. In cases where bond or County assistance is provided in conjunction with the City’s SHIP funds, the City will take no less than third position in the transaction.



C. Foreclosure Prevention	Code 7
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a. Summary: The Foreclosure Prevention Program provides qualified homeowners an opportunity to prevent foreclosure and retain their homes. The program aims to provide immediate financial assistance to households at risk of foreclosure or facing tax lien sales due to non-payment. Funds will be provided to bring current the first and/or subordinate mortgage payments (including Principal, Interest, Taxes and Insurance), as well as attorney's fees, late fees, HOA dues, assessments, and other customary fees. Evidence that mortgage or fee is no less than 60 days past due is required, along with a current mortgage statement or applicable statement.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low and low income.
- d. Maximum award: \$10,000. Awards under \$5,000 will be considered an outright grant.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan, secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 years
 - 4. Forgiveness: The loan will be fully forgiven after ten (10) years from the date the mortgage and note are recorded. There will be no yearly forgiveness of the loan.
 - 5. Repayment: No repayment is due as long as the loan remains in good standing.
 - 6. Default: The loan will be considered 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. In the event of default, the outstanding balance will become due and payable.

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

In the event of default where there is failure to make required payments on a loan secured by a first mortgage, which leads to foreclosure and/or loss of the property ownership, the City may foreclose to recover the funds made available for assistance, which is secured by the mortgage and note on the property.

- f. Recipient/Tenant Selection Criteria: Housing units that have a pending foreclosure (Lis Pendens)



from a mortgage company or homeowners/condo association cannot be assisted until the issue is resolved. In addition to being selected on a first-qualified, first-served basis, all special needs households, as defined by 420.0004(13) Florida Statutes will be given priority by income, with preference given to very-low and low income respectively. The applicant(s) must demonstrate their ability to continue to making their mortgage payments after receiving assistance. If the assistance provided is not enough to bring the delinquency current, the homeowner is responsible for making arrangements to resolve the remaining delinquency. Applicants must show that their mortgage non-payment is due to the following eligible reasons:

1. Involuntary job loss resulting in loss of income;
2. Divorce leading to a loss of income;
3. Death of a spouse resulting in a loss of income;
4. Unforeseen medical expenses;
5. Emergency home repairs, including condo/homeowner association assessments;
6. Involuntary loss of verifiable income from other sources.

Applicants will be responsible for covering the costs of the credit report, title report, and overnight courier fees. These fees must be paid in the form of a money order.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

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

D. Disaster Assistance	Code 5,16
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a. Summary: Funds will be awarded to applicants requiring home repairs due to damage caused by a disaster declared under an Executive Order by the President or Governor. Eligible expenses may include, but are not limited to, temporary rental assistance (up to 6 months), emergency interim repairs to prevent further damage, removal of trees and debris necessary to make the housing unit habitable, condo and homeowner assessments for post-disaster repairs, assistance for non-insured repairs, and soft costs associated with processing assistance applications.

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

c. Income Categories to be served: Very low, low and moderate (up to 140% AMI for SHIP funded projects)

d. Maximum award: \$50,000. \$10,000 for rental assistance. Rental assistance will be awarded as a grant.



- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan, secured by a recorded subordinate mortgage and note
 2. Interest Rate: 0%
 3. Years in loan term: 10 years
 4. Forgiveness: The loan will be fully forgivable at the end of ten (10) years from the date the mortgage and note are recorded. Special Needs applicants (as defined in 420.0004 (13), will have their loans forgiven on a prorated basis of 10% per year. Applicants who meet the definition of Elderly or Elderly family (as defined in this document) shall have their loans forgiven on a prorated basis of 10% per year.
 5. Repayment: No repayment is due as long as the loan remains in good standing.
 6. Default: The loan will be considered 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. In the event of default, the outstanding balance will become due and payable.

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

In the event of default where there is failure to make required payments on a loan secured by a first mortgage, which leads to foreclosure and/or loss of the property ownership, the City may foreclose to recover the funds made available for assistance, which is secured by the mortgage and note on the property.

- f. Recipient/Tenant Selection Criteria: Eligible applicants will be selected on a first-qualified, first-served basis within income groups. Applications for disaster assistance will be given prioritized above others on the waiting list for other strategies. Eligibility will be processed on an expedited basis and may include alternative forms of documentation, such as current pay stubs, benefit letters, oral verification of employment wages, income, and assets.
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information: This strategy will only be implemented in the event of a disaster, utilizing any funds that have not yet been encumbered. Funds will not be allocated to this strategy except in the case of a federal or state disaster. SHIP funds may be used to leverage other federal and/or state emergency programs. Insurance requirements will be waived for extremely low & very- low applicants.

Deductibles: In the event of a disaster, the City of Pembroke Pines is able to assist individual income eligible households with insurance deductibles for eligible disaster related damage up to \$5,000. The City's inspector will assess storm-related property damage and provide an estimate.



Any expense exceeding the actual deductible is the responsibility of the homeowner. Residential Rehabilitation Program guidelines will apply.

As permitted by Section 420.9073(2)(b), F.S., Local governments may use unencumbered SHIP funds for disaster relief activities. Recipients of SHIP funds under a local government’s disaster relief strategy shall be required to verify income by executing a Disaster Self Certification of Income Form (08/04), which is hereby adopted and incorporated by reference with an effective date of 1-30-05. Local governments may also use a similar form that collects the same information.

Pay check stubs and other forms of proof are required, if available. Other documentation required for SHIP income qualification may be waived if unavailable.

E. Multifamily Rental Housing	Code 14,21
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a. Summary: This strategy aims to promote the development of affordable multi-family housing within the city. Funds may be provided as deferred loans or low interest loans to support the acquisition, rehabilitation, or new construction of multifamily housing. This includes single-room occupancy, transitional/group home housing, and senior rental facilities, as well as the housing portion of mixed-use developments. This strategy is designed to encourage mixed-income projects and neighborhoods.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, and low income.
- d. Maximum award: \$10,000 per unit to a maximum of \$250,000 per development.
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funding will be provided in the form of a deferred payment loan or a low-interest loan, with a term not to exceed thirty (30) years. The term will be determined subject to the needs of the development project necessary to maintain affordability of units set aside for eligible persons, as negotiated with the city. Units assisted under this strategy must be reserved for eligible persons for the greater of fifteen (15) years, or the term of the assistance of superior liens, whichever period is longer. To determine the interest rate, the City will consider factors such as the income of the intended residents, the type of loan, loan-to-value ratios, and whether the project is being carried out by a for-profit or non-profit developer. The table below outlines the types of loans and interest rates that may be applied.

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



2. Interest Rate For-Profit: The interest rate is based on the percentage of units set aside for households earning less than 80% of the Area Median Income (AMI), as follows:
 - a. 51% or above: 0%;
 - b. 41% - 50%: 1% interest;
 - c. 31% - 40%: 2% interest;
 - d. 21% - 30%: 3% interest;
 - e. 10% - 20%: 4% interest;
 - f. 10% or less: 5% interest.
 3. Years in loan term: For a period not to exceed 30 years.
 4. Forgiveness: The loan will be forgiven at the end of the 30 year term.
 5. Repayment: No repayment is required as long as the loan remains in good standing.
 6. Default: The loan will be considered to be in default if any of the following occur: sale, transfer, or conveyance of the property; conversion to another use; or failure to maintain compliance with the standards required by any of the funding sources. If any of these events occur without prior written consent from the City, the outstanding loan balance will be due and payable. The default terms outlined in this section will also be included in the mortgage and promissory note securing the property.
- f. Recipient/Tenant Selection Criteria: For rehabilitated and new construction rental units, assistance will be provided on a first-qualified, first-served basis. Priority will be given to:
1. Very low-income households
 2. Special needs individuals
 3. Essential service personnel
 4. Elderly Individuals
- However, the program will be open to all SHIP eligible applicants in order to foster inclusive rental communities.
- g. Sponsor Selection Criteria: A competitive procurement process will be utilized to select a sponsor for implementing these projects. The criteria for determining the sponsor may include, but are not limited to:
1. Capacity and capability to administer the project
 2. Experience in completing similar projects
 3. Use of personnel from the Welfare Transition Program and Workforce Development programs
 4. Ability to leverage additional resources
 5. Site control
 6. Neighborhood compatibility/compatibility with the Area Redevelopment Plan
 7. Creation of mixed-income communities



8. Access to transportation networks, infrastructure, and utilities to service the site pursuant to the City's Development Review process
9. For multi-story buildings, inclusion elevators and ADA compliance
10. Use of green building techniques

- h. Additional Information: A rental limit chart will be provided annually to local governments by the Department of Housing and Urban Development (HUD) and distributed by the Florida Housing Finance Corporation (FHFC).

Developers receiving assistance from both SHIP and the Low-Income Rental Housing Tax Credit (LIHTC) Program must comply with LIHTC income, affordability, and other requirements. Similarly, any units receiving SHIP assistance alongside other federal, state, or local program funding must adhere to the requirements of all applicable programs. In the event both programs have restrictions on the same issue, the more restrictive regulation shall take precedence. If one program is silent on an issue, the regulations of the other program will apply. All other regulatory requirements will be enforced.

Funds may be used as a match for U.S. Department of Housing and Urban Development's HOME program and other federal or state programs aimed at developing affordable housing.

Eligible expenses include construction hard costs and soft costs necessary to rehabilitate or construct the project. This includes the cost of land, land acquisition, demolition, professional service fees (e.g., environmental Phase 1, engineering, surveys, appraisals, architectural,) and interest buy downs.

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

The financing structure used will be designed to provide the greatest affordability to the household that will eventually occupy the unit. Loans provided to developers for multi-family housing constructed under this strategy must be reserved for units that will benefit eligible persons and include deed restrictions for long term affordability for no less than 15 years. The overall loan term shall not exceed 30 years and will be determined subject to the needs of the development project necessary to maintain affordability of units set aside for eligible persons, as negotiated with the city.

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

The City staff, or the contracted entity with administrative authority for implementing the local housing assistance plan, shall annually monitor and determine tenant eligibility throughout the



compliance period. For developments that are also monitored by the Florida Housing Finance Corporation or federal programs, such as Section 202, the City may rely on their monitoring and eligibility determination.

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

F. Rent Assistance, Security and/or Utility Deposits	Code 13, 23
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a. Summary: The City of Pembroke Pines may provide upfront financial assistance to households in need of quality, safe, decent, and affordable rental housing. To qualify, families must have the income sufficient to avoid becoming cost burdened and/or exceed 35% of their monthly income. The City may assist with expenses such as first month’s rent, security deposit, and utility connection/startups. Funds may also be provided to tenants at risk of eviction from their current occupied rental units to cover past due rent, up to a maximum of 6 months, subject to funding availability.

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

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

d. Maximum award: \$4,500

e. Terms:

1. Repayment loan/deferred loan/grant: One-time grant
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first served basis. The applicant must be very low or low income, with priority given to very low-income households and special needs households, as defined by Chapter 67-37.002(13), F.A.C. Priority will also be given to individuals who are homeless or at risk of homelessness due to their inability to pay the rental deposit (including first and last month’s rent). The lease must be for at least one year. Assistance will be provided one time only.

Applicants for eviction protection must meet the following criteria: be very low or low income, and be in danger of eviction from their rental dwelling unit due to late or non-payment, caused by:



1. Loss of income due to involuntary job loss or underemployment.
2. Divorce resulting in temporary loss of income.
3. Death of a spouse resulting in temporary loss of income.
4. Sudden, unforeseen medical expenses or involuntarily loss of verifiable income from other sources (temporary or permanent).

Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs, benefit letters, as well as oral verification of employment wages, income, and assets. Assistance shall be provided on a first-qualified, first-served basis and is limited to a one-time award.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Rent limits will apply.

Section III. LHAP Incentive Strategies

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

A. Name of the Strategy: **Expedited Permitting**

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Section 420.9071(16), F.S.

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

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

Established Policy and Procedures – Expedited Permitting:

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

The city has posted a detailed description of its expedited permitting process for affordable housing projects on its website. This includes the priority building permit reviews for State and Federal housing assistance projects, such as CDBG, SHIP, and HOME programs. Under this process, permit plans are separately processed and coded to reflect their expedited status, generally saving applicants two to three weeks in permit review time.



Qualifying permit applications are organized in color-coded folders and routed separately by the building department. A dedicated building clerk is assigned to manage these plans and building department reviewers treat these applications as priority items

Emergency permits are typically reviewed within one day, while non-emergency permits are reviewed within two to five business days, depending on their complexity. The City of Pembroke Pines continues to outsource its building department services.

B. Name of the Strategy: Ongoing Review Process

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

Established Policy and Procedures – Ongoing Review Process

The city's adopted Local Housing Assistance Plan (LHAP) stipulates that, following directives from the City Manager's office, all Department heads must participate in the review of local policies, ordinances, regulations, and plan provisions that could affect housing costs.

In compliance with State of Florida requirements, the City must report any policy changes that increase the cost of affordable housing. Additionally, any housing-related items presented to the City Commission may necessitate financial impact analysis.

C. Other Incentive Strategies Adopted:

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

Historically, the city utilized flexibility units and land use plan amendments to increase the density of affordable development projects. While the City has yet to take advantage of the new density bonuses for flexibility and reserve units, it may consider these options when allocating flexibility units for affordable projects in the future. Broward County Land Use Policy 2.16.3 provides for bonus density allocation for affordable housing projects based on the number of units and their affordability levels.

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

The City continues to maintain a vacant land map, which is available to all affordable housing applicants and interested parties and can also be accessed on the city's website.

3. Name of Strategy: Reservation of Infrastructure Capacity

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



The city has implemented a sewer hookup grant under the CDBG program, offering financial assistance for sewer connections to low-income residents.

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

The City supports development near transportation hubs, major employment centers, and mixed-use development and implements this strategy in accordance with existing policies. The Future Land Use (Policy 2.5, 9.2, 9.4, 19.1 -19.10, 20.1 – 22.1) of the City’s Comprehensive Plan states that the City will coordinate land uses with the transportation system.

Under Senate Bill 328, municipalities must reduce parking requirements by at least 20 percent for qualifying proposed developments located within one-half mile of a major transportation hub. This hub must be accessible from the development via safe, pedestrian-friendly routes, such as sidewalks, crosswalks, or elevated pedestrian and bike paths.

The city, with strong support from the City Commission, is enhancing mobility options in and around City Center, through the implementation of the City Center Mobility Hub.

The City’s Development Review Committee (DRC), which includes a Broward County Mass Transit representative, reviews development applications and may request new bus stops, expansions, or upgrades to bus shelters in response to new development and anticipated ridership.

5. Name of Strategy: Parking and Setback Requirements

Historically, the City’s Planned Districts (including Planned Unit Developments, mixed-use developments, and Planned Development - Small Lot Districts) have offered flexible setbacks and parking configurations. These Planned Districts use performance criteria, allowing for diverse residential and non-residential developments, where setback and parking reductions can be applied as needed. In addition, the City’s variance process is a tool that can be used to adjust setbacks and parking standards for specific sites.

In 2023, staff discussed Senate Bill 102 (Live Local Act) with the AHAC. The Live Local Act required municipalities to consider the reduction of parking requirements for qualifying affordable housing developments located within one-half mile of a “major transit stop.” Senate Bill 328, which amended Senate Bill 102, required that local governments must reduce parking requirements by at least 20% for qualifying developments located within one-half mile of a “major transportation hub,” provided there is available parking within 600 feet. Senate Bill 328 defines a “major transportation hub” as any transit station—whether bus, train, or light rail—that is served by public transit and offers a mix of other transportation options.



IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed, or attested adopting resolution.

Optional

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

City of Pembroke Pines

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 1,308,782.00
Salaries and Benefits	\$ 115,172.82
Office Supplies and Equipment	\$ 7,852.69
Travel Per diem Workshops, etc.	\$ 4,842.49
Advertising	\$ 3,010.20
Other*	\$
Total	\$ 130,878.20
Admin %	10.00%
	OK

Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 1,308,782.00
Salaries and Benefits	\$ 115,172.82
Office Supplies and Equipment	\$ 7,852.69
Travel Per diem Workshops, etc.	\$ 4,842.49
Advertising	\$ 3,010.20
Other*	\$
Total	\$ 130,878.20
Admin %	10.00%
	OK

Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 1,308,782.00
Salaries and Benefits	\$ 115,172.82
Office Supplies and Equipment	\$ 7,852.69
Travel Per diem Workshops, etc.	\$ 4,842.49
Advertising	\$ 3,010.20
Other*	\$
Total	\$ 130,878.20
Admin %	10.00%
	OK

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

**Exhibit B
Timeline for SHIP Expenditures**

City of Pembroke Pines 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.

