CITY OF SUNRISE

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

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I. Program Details:

A. LG(s)

Name of Local Government	City of Sunrise
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:

Assistance will be provided on a first-qualified, first-served basis with first priority given to Special Needs households, ranked by very-low, low-, and moderate-income. The next priority will be to serve essential services personnel (ESP) in the order of very-low, low-, and moderate-income households. After serving sufficient households to meet regulatory required set-asides and any qualified ESP for current funding, all applicants deemed eligible will be considered equally with priority given to very-low, then low, then moderate income households. Ranking Priority: 1. Special Needs Households, ESP then VLI, LI and MOD

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	Administration, Implementation, Monitoring	10%
Third Party Entity/Sub-recipient	N/A	

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:** In addition to the administrative costs listed above, the City will charge up to 5% project delivery cost to cover initial inspection, bid reviews, construction oversight if necessary, final inspection, work specification, title searches, and lead based paint inspections performed by non-city employees for housing assistance programs. The fees will be as per contract with the professional entities providing these services and will be included in the amount of the recorded mortgage and note.

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 within housing assistance programs:

1. Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint);
2. Low-flow water fixtures in bathrooms—WaterSense labeled products or the following specifications:
    a. Toilets: 1.28 gallons per flush or less,
    b. Faucets: 1.5 gallons per minute or less,
    c. Showerheads: 2.0 gallons per minute or less;
3. Energy Star qualified refrigerator;
4. Energy Star qualified dishwasher;
5. Energy Star qualified combination microwave/range hood;
6. Energy Star qualified exhaust fans in all bathrooms;
7. Air conditioning: Minimum of 15.2 SEER2/ 12.0 EER2 for central air conditioners (CAC), and at least 15.2 SEER2/ 12.0 EER2 for split systems. Single packaged units are allowed in studios and one-bedroom units with a minimum of 15.2 SEER2/ 11.5 EER2;
8. Energy Star qualified light fixtures and/or ceiling fans;
9. Energy Star qualified light bulbs; and
10. Energy Star water heaters if applicable.

V. **Describe efforts to meet the 20% Special Needs set-aside:**

The city will collaborate with social service agencies serving the designated special needs populations to achieve the goal of the special needs set-aside. The goals will be met through the Owner-Occupied Residential Rehabilitation, and Disaster Recovery strategies as well as the Purchase Assistance strategy.

Upon the occurrence that a waiting list is currently closed, the City may elect to make an exception for those households that are identified or determined to be Special Needs households as defined by Florida Statute 420.0004(13).

W. **Describe efforts to reduce homelessness:**

The Broward County Homeless Initiative Partnership (HIP) is designated as the lead agency for the Broward County Continuum of Care (CoC), which is tasked with addressing homelessness in and throughout Broward County including the City. As the lead agency for the CoC, HIP works to improve access to services that support housing stability and facilitate self-sufficiency. In addition, the lead agency is responsible for advancing community- wide efforts, including the 10-Year Plan to End Homelessness and the Annual Point-In-Time (PIT) survey. Although the city is not involved directly with these partnerships, participation is coordinated is through the City's participation in the Broward County HOME Consortium. HIP representatives present homeless data to the consortium members and collaborate on local challenges. City retains a commitment to ending homelessness.

Section II. LHAP Strategies:

A. Owner-Occupied Residential Rehabilitation	Code 3

a.	Summary: The Owner-Occupied Residential Rehabilitation program will be awarded to qualified households in need of repairs to correct municipal and/or Florida Building Code violations, abate health and safety issues, to provide safe and efficient electrical and mechanical systems, provide weatherization/home hardening including the replacement of deteriorated or unsafe roofing systems, windows and other structural items. Additional items may be included on rehabilitation projects if funds are available after completing all required repairs listed above.

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

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

d. Maximum award: $80,000, including all project delivery costs

e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and promissory note.
2. Interest Rate: 0 %

3. Years in loan term:

Assistance Amount	Affordability Period
Under $15,000	5
$15,000 to $40,000	10
Over $40,000	15

4. Forgiveness: A portion of the deferred loan will be forgiven upon the anniversary date of each full year of the mortgage as defined by the closing date. The forgivable portion will be equivalent to 1/5th, 1/10th, or 1/15th of the mortgage, depending on the term.
5. Repayment: No payments required upon satisfaction of loan term. Prior to the satisfaction of loan term, the mortgage shall be subject to the forgiveness terms listed above.
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

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

   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 a repayment.

   The City's administrative policy allows for refinancing and subordination in the event of lowering the applicants' current mortgage interest rate, and/or converting the term of the applicant's current mortgage from adjustable to fixed rate. No cash out will be allowed. The City's Subordination Policy is attached as Exhibit G.

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with ranking priorities as described in section I.

g. Sponsor Selection Criteria: N/A

h. Additional Information: All work will be performed by city approved contractors.

For income certification purposes, for all applicants that are married but living separately, the City of Sunrise will count the income of both spouses, unless the applicant can demonstrate that the spouse is not living at the current residence and has no intentions of living at the residence in the next 12 months. All spouses must sign the program mortgage and promissory note.

Repair priorities under this program include:

1. Correcting municipal and/or Florida Building Code Violations
2. Abating any health and safety problems in the residence.
3. Provide safe electrical and mechanical systems
4. Stopping weather penetration to make the residence more energy efficient.
5. Improving the general condition of the structure

Homeowners, who have received assistance from the City cannot re-apply for assistance during the affordability period of the award.

B. Purchase Assistance	Code 2

a. Summary: The Purchase Assistance Program is offered to assist eligible homebuyers with a deferred payment loan to be applied towards the costs of purchasing existing or newly constructed (with a Certificate of Occupancy) eligible affordable housing as defined in Section I.M of this document. Eligible costs include the following: down payment, closing costs, mortgage buy down principal buy down, and other costs associated with purchasing a home. Eligible housing includes single-family homes, townhomes, condominiums, Planned Unit Developments (PUDs), and Villas. Prospective homebuyers must qualify as a First Time Homebuyer as defined in Section I of this report.

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

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

d. Maximum award: $40,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and promissory note.
2. Interest Rate: 0 %
3. Years in loan term:

Assistance Amount	Affordability Period
Under $15,000	5
$15,000 to $40,000	10
Over $40,000	15

4. Forgiveness: A portion of the deferred loan will be forgiven upon the anniversary date of each full year of the mortgage. The forgivable portion will be equivalent to 1/5th, 1/10th, or 1/15th of the mortgage, depending on the term.
5. Repayment: No payments required upon satisfaction of loan term. Prior to the satisfaction of loan term, the mortgage shall be subject to the forgiveness terms listed above.
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan

term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

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

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 a repayment.

The City's administrative policy allows for refinancing and subordination in the event of lowering the applicants' current mortgage interest rate or converting the term of the applicant's current mortgage from adjustable to fixed rate. No cash out will be allowed. The City's Subordination Policy is attached as Exhibit G.

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with ranking priorities as described in section I.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Applicants must secure a first mortgage by an approved lender.

The applicant must have completed a Homebuyer Education class provided by a Certified U.S. Housing and Urban Development (HUD) approved counseling agency

The applicant must contribute a minimum of three percent (3%) towards the purchase of the home and must have these funds at the time of income certification for the loan.

The home to be purchased must be located within the municipal boundaries of the City of Sunrise.

The applicant must reside in the home being assisted within sixty days (60) after closing.

C. Disaster Assistance	Code 5, 16

a. Summary: Funds will be awarded to applicants in need of assistance following a disaster as declared by an Executive Order of the President of the United States or the Governor of the State of Florida. This strategy will only be implemented in the event of a disaster and will be subject to funding availability. Per SHIP regulation, the City may, at its discretion, use any funds that have not yet been encumbered or additional disaster funds issued by the Florida Housing Finance Corporation.

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

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

d. Maximum award: All others not specifically listed below - $20,000

Mortgage, HOA, Rent and/or Utility Assistance – 6 Months or $12,000 maximum award, whichever comes first.

e. Terms:
1. Repayment loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first served basis. Applicants will be assisted within income groups with ranking priorities as described in section I.

The following additional requirements apply for home repair:

1. Must declare whether or not the residence is covered by homeowner's insurance as well as disclose all storm related insurance claims on the property prior to consideration for assistance.

2. Must file for and use proceeds from insurance as a first option.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Funds will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster.

Recipients must sign an attestation statement that the assistance received is disaster related and that they have not received any other source of help for the particular assistance being provided, or the assistance received from the insurance claim was not enough to cover the item, therefore; the difference between insurance reimbursement and actual costs of repairs will be eligible. Applicant must provide documentation of insurance reimbursement and proof of repairs. Personal effects and household items (i.e. furniture, appliances, clothing, etc.) are not covered under this program. The applicant-homeowner is required to provide verifiable receipts for disaster related expenses.

Homeowners will be required to declare assistance received from Federal, State or private insurance prior to consideration for eligibility. Repairs are limited to owner-occupied residences, and damages covered by a homeowner's insurance policy and/or FEMA are not eligible.

Repairs may Include:

1. Immediate threats to health and life safety (including but not limited to sewage, damaged windows, roofing) in cases where the home is still habitable.
2. Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable.
3. Repairs necessary to make the home habitable.
4. Repairs to mitigate dangerous situations (such as exposed wires).

Additional Assistance:

1. Temporary rent, mortgage and/or HOA payments
2. Temporary utility payments
3. Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order.

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:
All program contractors must submit the building permit application package to Grants Division staff. A cover memo executed by the Grants Administrator and the Community Development Director, or designee, is placed on top of the permit package, and then the Grants Division staff delivers the package to the Building Division for processing. (City Ordinance No. 402-95-B)

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 Planning Division is responsible for performing the analysis for this incentive and presenting the results to the decision-makers. The City Commission also holds two regular meetings per month during which all proposed changes are considered and discussed before adoption.

C. Other Incentive Strategies Adopted: **Increased Density Levels**

Provided by Ordinance No. 402.

Provide a description of the procedures used to implement this strategy:
The City considers increased density levels through Land Use Plan amendments. The City provides

for Affordable Housing Density Bonus as per the City's Comprehensive Plan: Future Land Use Element Policy 1.2.4, 1.3.5, and 16.3.16, Future Land Use Element Implementation Section A, Residential (7), and Housing Element Policy Housing Element Policy 1.2.11

D. Other Incentive Strategies Adopted: **Reservation of Infrastructure**

Provide a description of the procedures used to implement this strategy:
The City has sufficient infrastructure capacity to handle very-low-income, low-income, and Moderate-income persons. AHAC has recommended the maintenance of the infrastructure capacity for very-low income, low-income, and moderate-income persons. This has been adopted by City Commission.

E. Other Incentive Strategies Adopted: **Reduction of Parking and Setback Requirements for Affordable Housing**

Provide a description of the procedures used to implement this strategy:
The City's Land Development Code Section 16-144 provides for reduction of parking for affordable housing and the Land Development Code, Article V, "District Regulations" provides for reduction in setbacks requirements

F. Other Incentive Strategies Adopted: **Allowance of Flexible Lot Configurations, Including Zero-Lot-Line Configurations for Affordable Housing**

The City allows zero-lot-line construction as provided by Ordinance No. 402.

Provide a description of the procedures used to implement this strategy:
The City provides for zero-lot-line configurations and additional flexible lot configurations as per the City's Comprehensive Plan Future Land Use Element, Policy 16.3.16, Housing Element Policy 1.4.3, and as granted per the City Land Development Code, Article V "District Regulations" under the residential zoning districts.

G. Other Incentive Strategies Adopted: **Inventory of Locally Owned Public Lands Suitable for Affordable Housing**

Provide a description of the procedures used to implement this strategy:
The City continues to have an inventory of locally owned public lands suitable for affordable housing readily available, and will review at a public hearing every 3 years consistent with 166.0451 F.S. and as part of the Affordable Housing Advisory Board Annual Report of Affordable Housing Incentive Strategies.

H. Other Incentive Strategies Adopted: **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:
This incentive is addressed in the City's Comprehensive Plan, Policy 1.2.8 of the Housing Element. The City's Land Development Code for parking requirements of affordable housing, Section 16-

144(a)(10), requires affordable housing to be located within one-quarter mile of an existing public transit route.

I. Other Incentive Strategies Adopted: **Donation of Public Land for Affordable Housing**

Provide a description of the procedures used to implement this strategy:
The City previously partnered with Habitat for Humanity and donated public land for an affordable housing project. The City will continue to evaluate the possibility to continue partnerships and donation of public land for affordable housing projects

J. Other Incentive Strategies Adopted: **Expand and Increase Partnerships with Public, Private, and Not-For-Profit Housing Providers.**

Provide a description of the procedures used to implement this strategy:
This incentive is Goal 1 in the Housing Element of the City's Comprehensive Plan. The City previously partnered with Habitat for Humanity and Broward Alliance for Neighborhood Development in previous years, and continues to explore various options for future partnerships.

The City recently donated approximately $1.2 million towards two affordable housing projects in the City. In addition, the City donated land to a third affordable housing project.

K. Other Incentive Strategies Adopted: **Financing Mechanisms to Promote Acquisition and Rehabilitation of Foreclosed Homes and Residential Buildings.**

Provide a description of the procedures used to implement this strategy:
The City has researched and applied for various financing mechanisms for this incentive and has received grant funds as well as private funds from non-profit partnerships. The City will continue to research and apply for available financing mechanism to promote acquisition and rehabilitation of foreclosed homes and residential buildings.

L. Other Incentive Strategies Adopted: **Waiver Incentives for Multifamily Residential Properties in Business District**

Provide a description of the procedures used to implement this strategy:
To facilitate the production of affordable housing units the regulations in subsections a, b, c, d, and e of Section 16-79 Master Business List shall not apply to residential projects in which all units are deed restricted for at least fifteen (15) years to affordable housing units at a level of 80 percent area median income or lower. Residential uses shall be developed in accordance with standards of the residential zoning district with a similar level of intensity.

M. Other Incentive Strategies Adopted: **Waivers in Planned Unit Development (PUD) District for Affordable Housing Projects**

The City has established an Ordinance Amending Chapter 16 "Land Development Code: Article V "District Regulations" by Amending Section 16-101 "Planned Unit Development (PUD) District" to allow for Affordable Housing Waivers including parking spaces, parking space dimensions, landscape, and wall design. The City will implement this waiver on affordable housing projects long as waivers are in compliance with all applicable federal and state regulations.

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: (Unchanged).

G. Interlocal Agreement (Required if applicable).

H. Other Documents Incorporated by Reference.

   a. Subordination Policy

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A (2025)

City of Sunrise		
Fiscal Year: 2025-2026		
Estimated SHIP Funds for Fiscal Year:	$	743,384.00
Salaries and Benefits	$	70,338.00
Office Supplies and Equipment	$	2,000.00
Travel Per diem Workshops, etc.	$	1,500.00
Advertising	$	500.00
Other*	$	-
Total	$	74,338.00
Admin %		10.00%
		OK
Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	743,384.00
Salaries and Benefits	$	70,338.00
Office Supplies and Equipment	$	2,000.00
Travel Per diem Workshops, etc.	$	1,500.00
Advertising	$	500.00
Other*	$	-
Total	$	74,338.00
Admin %		10.00%
		OK
Fiscal Year 2027-2028		
Estimated SHIP Funds for Fiscal Year:	$	743,384.00
Salaries and Benefits	$	70,338.00
Office Supplies and Equipment	$	2,000.00
Travel Per diem Workshops, etc.	$	1,500.00
Advertising	$	500.00
Other*	$	-
Total	$	74,338.00
Admin %		10.00%
		OK
*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.		
Details:		

Exhibit B
Timeline for SHIP Expenditures

_City of Sunrise_____ 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 Sunrise

Estimated Funds (Anticipated allocation only): $ 743,384

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
3	Owner Occupied Rehabilitation	Yes	2	$80,000	5	$80,000	1	$80,000	$640,000.00	$0.00	$640,000.00	8
1,2	Purchase Assistance	No		$40,000		$40,000		$20,000	$0.00	$0.00	$0.00	0
5	Disaster Recovery	Yes		$20,000		$20,000		$20,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		2		5		1		$640,000.00	$0.00	$640,000.00	8
	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
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$	74,338	10%			OK				
	Home Ownership Counseling		$	-								
	Total All Funds		$	714,338	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		86.1%	OK
Homeownership % (65% requirement)		86.1%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)		$ 160,000 21.5%	OK
Low Income (30% requirement)		$ 400,000 53.8%	OK
Moderate Income		$ 80,000 10.8%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government: City of Sunrise

Estimated Funds (Anticipated allocation only): $ 743,384

Code	Strategies / Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
3	Owner Occupied Rehabilitation	Yes	2	$80,000	5	$80,000	1	$80,000	$640,000.00	$0.00	$640,000.00	8
1,2	Purchase Assistance	No		$40,000		$40,000		$20,000	$0.00	$0.00	$0.00	0
5	Disaster Recovery	Yes		$20,000		$20,000		$20,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		2		5		1		$640,000.00	$0.00	$640,000.00	8
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
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$ 74,338		10%			OK				
	Home Ownership Counseling		$ -									
	Total All Funds		$ 714,338	OK								

Set-Aides

Percentage Construction/Rehab (75% requirement)		86.1%	OK
Homeownership % (65% requirement)		86.1%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)		$ 160,000 21.5%	OK
Low Income (30% requirement)		$ 400,000 53.8%	OK
Moderate Income		$ 80,000 10.8%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

Name of Local Government: City of Sunrise

Estimated Funds (Anticipated allocation only): $ 743,384

Code	Strategies / Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
3	Owner Occupied Rehabilitation	Yes	2	$80,000	5	$80,000	1	$80,000	$640,000.00	$0.00	$640,000.00	8
1,2	Purchase Assistance	No		$40,000		$40,000		$20,000	$0.00	$0.00	$0.00	0
5	Disaster Recovery	Yes		$20,000		$20,000		$20,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		2		5		1		$640,000.00	$0.00	$640,000.00	8
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
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$	74,338	10%		OK					
	Home Ownership Counseling		$	-								
	Total All Funds		$	714,338	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		86.1%		OK
Homeownership % (65% requirement)		86.1%		OK
Rental Restriction (25%)		0.0%		OK
Very-Low Income (30% requirement)		$ 160,000	21.5%	OK
Low Income (30% requirement)		$ 400,000	53.8%	OK
Moderate Income		$ 80,000	10.8%	

CITY CLERK
CITY OF SUNRISE
2025 APR 24 AM 10:19

Exhibit D
67-37.005(1), F.A.C.
2025

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: City of Sunrise

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

Witness

Date

Chief Elected Official or designee

Mayor Michael Ryan
Type Name and Title

OR

Attest: (Seal)

CITY CLERK
CITY OF SUNRISE
2025 APR 11 PM 3:41

SUNRISE, FLORIDA

RESOLUTION NO. 25-55

A RESOLUTION OF THE CITY OF SUNRISE, FLORIDA, APPROVING THE "SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)" AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SECTIONS 402.907 TO 420.9079, FLORIDA STATUTES, AND CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING THE MAYOR TO EXECUTE ALL DOCUMENTS AND CERTIFICATIONS REQUIRED BY THE STATE; AUTHORIZING THE SUBMISSION ON THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

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

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

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

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

WHEREAS, as required by Section 420.9075, Florida Statutes, it is found that five (5) percent of the local housing distribution plus five (5) percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed ten (10) percent of the local housing distribution plus five (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 ten (10) percent of program income for administrative costs.

WHEREAS, the Grants Division of the Finance & Administrative Services Department has prepared a three-year "SHIP Local Housing Assistance Plan (LHAP) 2025-2026, 2026-2027, 2027-2028" for submission to the Florida Housing Finance Corporation; and

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

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

Section 1. The City Commission of the City of Sunrise, Florida hereby approves the SHIP Local Housing Assistance Plan (LHAP) for fiscal years 2025-2026, 2026-2027, and 2027-2028, attached hereto and incorporated herein as Exhibit A, for submission to the Florida Housing Finance Corporation as required by Sections 420.907 to 420-9079, Florida Statutes.

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

Section 3. Effective Date. This resolution shall be effective immediately upon its passage.

PASSED AND ADOPTED this 8TH DAY of APRIL, 2025.

Mayor Michael J. Ryan

Authentication:

Felicia M. Bravo
City Clerk

MOTION: KERCH
SECOND: GUZMAN

CLARKE: YEA
GUZMAN: YEA
KERCH: YEA
SCUOTTO: YEA
RYAN: YEA

Approved by the City Attorney
as to Form and Legal Sufficiency

Thomas P. Moss

Ordinance: Unchanged – Original Ordinance No. 859-X has not changed.

OTHER DOCUMENTS

CITY OF SUNRISE
SUBORDINATION POLICY

City of Sunrise Resolution 89-228-00-A authorizes the Mayor to execute subordination agreements when the homeowner is refinancing the mortgage on the residence only.

It is the policy of the City of Sunrise to review all requests for subordinating the restrictive covenant when the homeowner is requesting one or more of the following:

- to refinance the first mortgage (plus second mortgage if applicable) in order to lower the interest rate, to reduce the monthly mortgage payments.
- to refinance the first mortgage to convert the term of the loan from an adjustable rate mortgage to a fixed rate mortgage.
- to refinance the first mortgage to convert the term of the loan from a balloon mortgage to a fixed 30 year or 15 year mortgage.

The following conditions must be met in order for a subordination agreement to be prepared:

- No cash out to homeowner or payment of debt other than primary mortgage.
- New loan cannot be an Adjustable Rate Mortgage.
- Homeowner must retain at least 10% equity.
- City of Sunrise must stay in second lien place.

The attached exhibit details the required documentation for review and determination.

Exhibit G

SUBORDINATION INFORMATION

The borrower has requested information regarding the possibility of subordinating a mortgage held by the City of Sunrise in reference to refinancing the home. The following conditions must be met in order for subordination to be considered:

- No cash out to homeowner or payment of debt other than primary mortgage.
- New loan cannot be an Adjustable Rate Mortgage.
- Homeowner must retain at least 10% equity.
- City of Sunrise must stay in second lien place.

If the above criteria have been met, please submit documentation identifying the following information for consideration.

- Current principal balance of mortgage
- Current interest rate
- Current terms (15, 20, 30 yr. - fixed or adjustable)
- Current monthly principal & interest
- Current lender
- Proposed loan/mortgage balance
- New interest rate
- New terms
- New monthly principal & interest
- New mortgage holder/lender (must be registered with the State of Florida)

Additional documentation required:

First 2 pages of appraisal
Proposed HUD Settlement statement or Good Faith Estimate

The borrower will be notified once a determination is made. If approved, processing time is approximately two weeks due to the document being prepared, and then reviewed by the City Attorney's Office and then forwarded to Mayor for execution.