



CITY OF HOLLYWOOD, FLORIDA



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 Hollywood
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 city may accept applications throughout the year. Applications will be placed in order of receipt and separated based on the strategy applied for. When funds are available for a particular strategy, the applicants will be contacted to complete/update the application for SHIP assistance. Applicants will be placed in the queue for assistance once they have provided all required documentation and have been deemed eligible under SHIP.



Once there is a list of eligible applicants, they will be ranked giving priority to households qualifying as Special Needs households. These applicants will be further ranked with priority given to very-low income, then low, then moderate income. After serving enough Special Needs households to meet set-asides for the funding year, all applicants deemed eligible will be considered equally with priority given to very-low, then low-, then moderate-income groups.

Ranking Priority

1. Special Needs Households
  - a.) Very Low
  - b.) Low
  - c.) Moderate
  
2. After Special Needs Set-asides are met:
  - a) Very Low
  - b) Low
  - c) Moderate

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:

All strategies will serve households meeting the definition of Special Needs first. After Special Needs, applications will be assisted for each strategy to meet the very low and low income set-asides.

- 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](http://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	Administrative Duties	10%
Third Party Entity/Sub-recipient	Administrative Duties associated with various programs	10%



	administered on behalf of local government	
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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 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 are applicable to the following strategies: A. Owner Occupied Rehabilitation, B. Demolition and Reconstruction, C. Emergency Repair, D. Disaster Recovery, E. Special Needs Barrier Removal, F. Foreclosure Prevention, G. Purchase Assistance with or without Rehabilitation, H. Rental Assistance, and K. Acquisition/Rehabilitation

These project delivery costs will be directed toward housing related services performed by non-city Community Development or Community Development staff and include underwriting services, housing counseling and services, title searches, credit reporting, appraisals, environmental reviews, loan closings, recording fees and documentary stamps, surveys, lead-based paint inspections, termite inspections, initial inspection/review, work write-ups, cost estimates, construction inspections and oversight, case management oversight until construction completion. These costs pertain to the above-described programs, are non-administrative costs and capped at 5%. Project delivery costs will be granted and will not affect the program maximum award to the beneficiary.

**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:**

Section 151.155 of the City of Hollywood Code of Ordinances requires that new construction of, and major renovation to a single-family detached dwelling or duplex with no more than 20,000 SF of total floor area shall include a minimum of ten green building practices listed in Section 151.153 as follows:

1. Central air conditioner of 18 SEER or higher.
2. Radiant barrier – Energy Star qualified – applied to attic or crawlspace.
3. Solar attic vent fans.
4. Energy efficient (Low e) windows. All windows shall conform to the Energy Star rating criteria for South Florida as approved by the NFRC (National Fenestration Rating Council).
5. Energy efficient doors. All doors shall conform to the Energy Star rating criteria for South Florida.
6. Energy Star rated skylights.
7. Energy Star approved roofing materials.
8. Programmable thermostats.
9. Occupancy/vacancy sensors.



10. Pervious pavement.
11. State-certified solar hot water heater system.
12. Pool solar hot water heater system.
13. Reuse for irrigation.
14. Dual flush toilets.
15. Solar photovoltaic system comprising at least 800 watts or better.
16. At least 80% of plants, trees and grasses per the South Florida Water Management District recommendations (latest edition).
17. All energy-efficient outdoor lighting.
18. Energy performance at least 10% more efficient than standard established by ASHRAE (latest edition).
19. Rough-in plumbing for future solar hot water system.
20. All hot water pipes insulated.
21. MERV of air filters on all air conditioning units at least 8 with anti-microbial agent.
22. Tankless water heater in lieu of a standard tank water heater.
23. Electric vehicle-charging-station infrastructure.
24. Any innovative building practice not listed above but approved by the Building Official.

Section 151.158 requires that new construction of, and major renovation to a stand-alone building (other than single-family detached dwelling or duplex) with more than 20,000 SF of total floor area shall certified under the latest applicable version of the LEED Green Building Rating System of the USGBC, certified by the FGBC or under another recognized certification program approved by the City Manager or his or her designee and shall comply with the Florida Building Code. The requirement of certification may be waived by the Planning and Development Board if the developer/owner/contractor demonstrates that compliance with the requirement would create an unreasonable burden on the construction project, would have a negative impact on a historic structure, or would defeat the intent of certification. Any request for a certification waiver must set forth documentary evidence to substantiate the aforementioned elements for non-compliance with the requirement have been met. A waiver request must be submitted at least 30 days prior to building permit application. In addition, the developer/owner/contractor must demonstrate that it has reasonably maximized the number of green building practices included in the development. The Planning and Development Board shall review the waiver request.

- V. Describe efforts to meet the 20% Special Needs set-aside:** The City of Hollywood will meet the 20% Special Needs set-aside mandate through prioritizing Special Needs applicants of the owner-occupied rehabilitation, special needs barrier removal, and special needs rental housing strategies.
- W. Describe efforts to reduce homelessness:** The City of Hollywood is actively addressing homelessness by collaborating with various agencies that provide supportive services and rental assistance. The goal is to help individuals and families experiencing homelessness or at risk of homelessness by securing stable rental or transitional housing for at least twelve months. This approach aims to foster long-term housing stability. Additionally, the City's Housing and Social Services coordinator plays a vital role by serving as a referral resource for individuals facing homelessness or those at risk of it. This position helps connect people with necessary services and support. Furthermore, the city recruited a Community Court Coordinator, and as of February 2024, Hollywood has become one of only three cities in Broward County to host a Community Court. This court, which is part of the Broward County 17th Judicial Court, is designed to connect individuals with essential services, including housing assistance, mental health care, substance abuse treatment, and job training, to help resolve the issues contributing to their involvement in the justice system. By focusing on



rehabilitation and support, Hollywood Community Court aims to reduce recidivism and improve the overall well-being of individuals involved in the justice system. It is a key component of the city's broader strategy to address homelessness and provide people with the tools they need for stable, long-term housing and a better quality of life.

**Section II. LHAP Strategies:**

<b>A. Strategy Name: Owner-Occupied Rehabilitation</b>	Code 3
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a. Summary: Funds will be provided to repair owner-occupied homes and to alleviate code violations, health hazards, and life and safety issues.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$120,000.00  
 Maximum award: \$150,000.00 if correcting existing code deficiencies or curing an overcrowding condition

- e. Terms:
  1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
  2. Interest Rate: 0%
  3. Years in loan term: 30 years
  4. Forgiveness: N/A
  5. Repayment: The loan is payable in full on the maturity date of the Promissory Note. However, at thirty days prior to the maturity date the City shall offer the mortgagor a refinancing option under the same terms and conditions, as long as the mortgagor has not defaulted on any terms and conditions set forth in the mortgage.
  6. Default: The loan will be in default, if any of the following occurs and as set forth in the Mortgage document during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence, , , or failure to maintain the property in accordance with all City codes and regulations. If any of these occur, it shall be considered a default under the City's Mortgage and Promissory Note wherein the City may pursue acceleration of the payment and all other legal remedies to recapture the balance. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP-eligible heir who must occupy the home as his/her primary residence. If the legal heir/beneficiary is not SHIP-eligible or chooses not to occupy the home, the outstanding balance of the loan shall be due and payable.

If the home is foreclosed by a superior mortgage holder, the City will pursue any and all legal and equitable remedies to secure repayment through appropriate legal processes, if it is determined that adequate funds are available to justify pursuing repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-Served basis with the priorities for Special Needs and income groups as described in Section I. (I) of





this plan.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Owner-occupied single-family homes, townhomes and condominium units are eligible property types. Mobile homes, multiple dwelling units and co-operatives are not eligible.

<b>B. Strategy Name: Demolition Reconstruction</b>	Code 4
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a. Summary: When an applicant’s home that has been approved for owner-occupied rehabilitation but is determined to be beyond reasonable repair (more than 50% of the structure is deemed unlivable and estimated rehab exceeds maximum award for that strategy), the home will be eligible for demolition and reconstruction of a new home.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$350,000.00
- e. Terms:
  1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
  2. Interest Rate: 0%
  3. Years in loan term: 30 Years
  4. Forgiveness: N/A
  5. Repayment: The loan is payable in full on the maturity date of the Promissory Note (Thirty years from signing). However, at thirty days prior to the maturity date the City shall offer the mortgagor a refinancing option under the same terms and conditions, so long as the mortgagor has not defaulted on any terms and conditions set forth in the mortgage.
  6. Default: The loan will be in default, if any of the following occurs and as set forth in the Mortgage document during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence, or failure to maintain the property in accordance with all City codes and regulations. If any of these occur, it shall be considered a default under the City’s Mortgage and Promissory Note wherein the City may pursue acceleration of the payment and all other legal remedies to recapture the balance.

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

If the home is foreclosed by a superior mortgage holder, the City will pursue any and all legal and equitable remedies to secure repayment through appropriate legal processes, if it is determined that adequate funds are available to justify pursuing repayment.



- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-Served basis with the priorities for Special Needs and income groups as described in Section I. (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: The City may provide a one-time insurance premium payment to eligible qualified homeowners participating in the owner-occupied housing rehabilitation, demolition/reconstruction, emergency repair, and/or special needs barrier free assistance strategy. Owner-occupied single-family homes, townhomes and condominium units are eligible property types. Mobile homes, multiple dwelling units and co-operatives are not eligible.

<b>C. Strategy Name: Emergency Repair</b>	Code 6
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a. Summary: Funds will be provided to applicants who require urgent home rehabilitation due to critical situations that must be addressed immediately. This includes issues such as leaking roofs, damaged windows that expose the home to the elements, and electrical or plumbing problems that pose a risk of fire or create immediate health hazards for the occupants. This funding will be available exclusively to applicants who have applied for assistance through the owner-occupied rehabilitation program but have not yet received help within the past three months. The goal is to quickly mitigate life-threatening or property-damaging conditions that require prompt attention.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$40,000.00
- e. Terms:
  1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
  2. Interest Rate: 0%
  3. Years in loan term: 30 Years
  4. Forgiveness: N/A
  5. Repayment: The loan is payable in full on the maturity date of the Promissory Note (Thirty years from signing). However, at thirty days prior to the maturity date the City shall offer the mortgagor a refinancing option under the same terms and conditions, so long as the mortgagor has not defaulted on any terms and conditions set forth in the mortgage.
  6. Default: The loan will be in default, if any of the following occurs and as set forth in the Mortgage document during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence, or failure to maintain the property in accordance with all City codes and regulations. If any of these occur, it shall be considered a default under the City's Mortgage and Promissory Note wherein the City may pursue acceleration of the payment and all other legal remedies to recapture the balance.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP-eligible heir who must occupy the home as his/her primary residence. If the legal



heir/beneficiary is not SHIP-eligible or chooses not to occupy the home, the outstanding balance of the loan shall be due and payable.

If the home is foreclosed by a superior mortgage holder, the City will pursue any and all legal and equitable remedies to secure repayment through appropriate legal processes, if it is determined that adequate funds are available to justify pursuing repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-Served basis with the priorities for Special Needs and income groups as described in Section I. (l) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Owner-occupied single-family homes, townhomes and condominium units are eligible property types. Mobile homes, multiple dwelling units and co-operatives are not eligible.

<b>D. Strategy Name: Disaster Recovery</b>	Code 5, 16
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- a. Summary: The Disaster Strategy allows for assistance to households following a disaster that is declared by an Executive Order of the President of the United States of America or the Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any SHIP funds that have not yet been encumbered or additional disaster funds allocated by the Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:
  1. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable.
  2. Mitigation of immediate threats to health and life safety (sewage, damaged windows, roofing) in cases where the home is still habitable.
  3. Repair of imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable.
  4. Repairs to mitigate dangerous situations (exposed wires).
  5. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
  6. Reimbursement of emergency supplies for eligible households to weatherproof damaged homes.
  7. Security deposit for eligible recipients that have been displaced from their homes due to disaster. This assistance will be available to very-low-income households only.
  8. Hotel/Motel reimbursement if no rental housing is available. This assistance will be available to very-low-income households only.
  9. Rental assistance for eligible recipients that have been displaced from their homes due to disaster. This assistance will be available to very-low-income households only.
  10. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster.
  11. Other activities as proposed by the city and approved by Florida Housing Finance Corp.

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

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



- d. Maximum award:
  - 1) \$25,000.00 for Emergency Repairs/ Rehabilitation Assistance to owner-occupied housing
  - 2) \$10,000.00 for Other Assistance including, but not limited to Reimbursement for Insurance Deductibles, and/or Necessary Supplies, Lodging, Security Deposits, and/or Rental Assistance.
  
- e. Terms:
  - 1. Repayment loan/deferred loan/grant:
    - a. Emergency Repairs/ Rehabilitation Assistance to owner-occupied housing- Assistance will be provided as a deferred payment loan secured by a note and mortgage
    - b. Other Assistance including, but not limited to Reimbursement for Insurance Deductibles, and/or Necessary Supplies, Lodging, Security Deposits, and/or Rental Assistance- Assistance will be provided as a grant.
  
  - 2. Interest Rate:
    - a. Emergency Repairs/ Rehabilitation Assistance to owner-occupied housing- 0% Interest Rate
    - b. Other Assistance including, but not limited to Reimbursement for Insurance Deductibles, and/or Necessary Supplies, Lodging, Security Deposits, and/or Rental Assistance- N/A
  
  - 3. Years in loan term:
    - a. Emergency Repairs/ Rehabilitation Assistance to owner-occupied housing- 30 Years
    - b. Other Assistance including, but not limited to Reimbursement for Insurance Deductibles, and/or Necessary Supplies, Lodging, Security Deposits, and/or Rental Assistance- N/A
  
  - 4. Forgiveness:
    - a. Emergency Repairs/ Rehabilitation Assistance to owner-occupied housing- N/A
    - b. Other Assistance including, but not limited to Reimbursement for Insurance Deductibles, and/or Necessary Supplies, Lodging, Security Deposits, and/or Rental Assistance- N/A
  
  - 5. Repayment:
    - a. Emergency Repairs/ Rehabilitation Assistance to owner-occupied housing- The loan is payable in full on the maturity date of the Promissory Note (Thirty years from signing). However, at thirty days prior to the maturity date the City shall offer the mortgagor a refinancing option under the same terms and conditions, so long as the mortgagor has not defaulted on any terms and conditions set forth in the mortgage.
    - b. Other Assistance including, but not limited to Reimbursement for Insurance Deductibles, and/or Necessary Supplies, Lodging, Security Deposits, and/or Rental Assistance- N/A
  
  - 6. Default:
    - a. Emergency Repairs/ Rehabilitation Assistance to owner-occupied housing- The loan will be in default, if any of the following occurs and as set forth in the Mortgage document during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence, failure to maintain fire, hazard, flood, and windstorm (where applicable) insurance in an amount that is adequate to cover all property loans, with the City named as loss payee, failure to maintain the property in accordance with all City codes and regulations,. If any of these occur, it shall be



considered a default under the City’s Mortgage and Promissory Note wherein the City may pursue acceleration of the payment and all other legal remedies to recapture the balance.

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

If the home is foreclosed by a superior mortgage holder, the City will pursue any and all legal and equitable remedies to secure repayment through appropriate legal processes, if it is determined that adequate funds are available to justify pursuing repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-Served basis with the priorities for Special Needs and income groups as described in Section I. (l) of this plan
- g. Sponsor/Subrecipient Selection Criteria: Sponsor/ Subrecipient selection shall be done in one or more of the following ways; 1) a Sponsor/ Subrecipient that has been selected to perform duties through a Citizen Participation evaluation process conducted during grant awards; 2) an RFQ that will require proof of sponsor/subrecipient experience in providing eligible services or product and proof of financial capacity; or 3) Best Interest and/or Sole Source designation as allowed by Chapter 38 of the City of Hollywood Code of Ordinances.
- h. Additional Information: If homeowner is insured, proceeds from the insurance must be used first before SHIP funds, except for the payment of the deductible.

<b>E. Strategy Name: Special Needs Barrier Removal</b>	Code 11
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a. Summary: Funds will be awarded to remove architectural barriers to owner occupied homes to alleviate and improve accessibility to Special Needs households as defined in s. 420.0004 (13), F.S., and to seniors over the age of 62 years old.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000.00
- e. Terms:
  1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
  2. Interest Rate: 0%
  3. Years in loan term: 10 years
  4. Forgiveness: The loan will be forgiven at the end of the term. Forgiven incrementally at a rate of 10% per year, over a 10-year period.  
 Repayment: The amount of the City Lien due at the end of the term, or at such time the beneficiary seeks satisfaction of the City Lien,.



5. Default: The loan will be in default, if any of the following occurs and as set forth in the Mortgage document 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, it shall be considered a default under the City’s Mortgage and Promissory Note wherein the City may pursue acceleration of the payment and all other legal remedies to recapture the balance.

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

If the home is foreclosed by a superior mortgage holder, the City will pursue any and all legal and equitable remedies to secure repayment through appropriate legal processes, if it is determined that adequate funds are available to justify pursuing repayment.

- f. Recipient Selection Criteria: Qualified eligible homeowners will be ranked for assistance based on a first-qualified, first-Served basis with the priorities for Special Needs and income groups as described in Section I. (I) of this plan, except for those qualified homes deemed as an emergency by Hollywood Housing Inspectors, which may be given priority.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Owner-occupied single-family homes, townhomes and condominium units are eligible property types. Mobile homes, multiple dwelling units and co-operatives are not eligible.

<b>F. Strategy Name: Foreclosure Prevention</b>	Code 7
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a. Summary: Funds will be awarded to homeowners who are in default on their mortgages for at least 60 days and have not received a Lis Pendens. Designed to preserve the affordable housing stock throughout Hollywood.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000.00
- 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 ranked for assistance based on a first-qualified, first-Served basis with the priorities for Special Needs and income groups as described in Section I. (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: SHIP funds will be used to bring mortgages current, including maintenance payments in foreclosure, special assessments, and other fees including, but not limited to, legal fees, in an effort to avoid a foreclosure action. As part of the application process, review the funding request, factors contributing to the foreclosure action including, but not limited to, loss of employment, loss of income due to illness, divorce, and the homeowner's ability to demonstrate and be able to make future monthly payments. Owner-occupied single-family homes, townhomes and condominium units are eligible property types. Mobile homes, multiple dwelling units and co-operatives are not eligible.

<b>G. Strategy Name: Purchase Assistance with or without Rehab.</b>	Code 1, 2
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a. Summary: SHIP funds will be awarded to eligible first-time homebuyers (recipient) for existing affordable housing units. Eligible costs include the following: down payment, closing costs, mortgage buy down, rehabilitation, and other costs associated with purchasing a home. Existing homes requiring rehabilitation must be in need of at least \$10,000 in rehabilitation repairs. These repairs to be made and paid within 12 months by the seller, the buyer or another source. Eligible housing includes single-family homes, townhomes, and condominiums.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$120,000.00 (Without Rehab.), \$170,000.00 (With Rehab.)
- e. Terms:
  1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note, mortgage, and Declaration of Restrictive Covenants.
  2. Interest Rate: 0%
  3. Years in loan term: 30 Years
  4. Forgiveness: N/A
  5. Repayment: The loan is payable in full on the maturity date of the Promissory Note (Thirty years from signing). However, at thirty days prior to the maturity date the City shall offer the mortgagor a refinancing option under the same terms and conditions, so long as the mortgagor has not defaulted on any terms and conditions set forth in the mortgage.
  6. Default: The loan will be in default, if any of the following occurs and as set forth in the Mortgage document during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence, failure to maintain fire, hazard, flood, and windstorm (where applicable) insurance in an amount that is adequate to cover all property loans, with the City named as loss payee, failure to maintain the property in accordance with all City codes and regulations,. If any of these occur, it shall be



considered a default under the City’s Mortgage and Promissory Note wherein the City may pursue acceleration of the payment and all other legal remedies to recapture the balance.

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

If the home is foreclosed by a superior mortgage holder, the City will pursue any and all legal and equitable remedies to secure repayment through appropriate legal processes, if it is determined that adequate funds are available to justify pursuing repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-Served basis with the priorities for Special Needs and income groups as described in Section I. (l) of this plan
- g. Sponsor/Subrecipient Selection Criteria: Selection shall be done in one or more of the following ways; 1) a Sponsor/ Subrecipient that has been selected to perform duties through a Citizen Participation evaluation process conducted during grant awards; 2) an RFQ that will require proof of sponsor/subrecipient experience in providing eligible services or product and proof of financial capacity; or 3) Best Interest and/or Sole Source designation as allowed by Chapter 38 of the City of Hollywood Code of Ordinances.
- h. Additional Information: N/A

<b>H. Strategy Name Rental Assistance, Security and/or Utility Deposits and Rapid Rehousing</b>	Code 13, 23, 26
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a. Summary: Funds will be awarded to renters that are in need of a one-time payment to assist in obtaining a lease on a rental unit and qualify under s. 420.621 (5) (a) (b) (, F.S. This may include utility deposits, security deposits and eviction prevention up to six months’ rent. For households that are very low income and have one adult with special needs according to s. 420.0004 (13), F.S., rent equal to no more than twelve months’ rent assistance is eligible.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000.00
- e. Terms :
  1. Repayment loan/deferred loan/grant: Grant
  2. Interest Rate: %
  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 ranked for assistance based on a first-qualified, first-Served basis with the priorities for Special Needs and income groups as described in Section I. (I) of this plan.
- g. Sponsor Selection Criteria: Subrecipient/Sponsor selection shall be done in one or more of the following ways; 1) a Sub recipient to perform duties through a Citizen Participation process conducted during grant award; 2) an RFQ that will require proof of sponsor/subrecipient experience in providing affordable rental assistance and proof of financial capacity; or 3) Best Interest and/or Sole Source designation as allowed by Chapter 38 of the City of Hollywood Code of Ordinances.
- h. Additional Information: N/A

<b>I. Strategy Name Rental Development (Rental Rehabilitation and New Construction)</b>	Code 14, 21
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a. Summary: Funds will be awarded to developers of new or rehabilitated affordable rental units that are awarded construction financing through other public or private sources to construct or rehabilitate affordable rental units. This funding is intended to be used as gap financing required for the project.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$225,000.00 or \$22,500.00 per unit
- e. Terms:
  1. Repayment loan/deferred loan/grant: deferred payment loan
  2. Interest Rate: 0%
  3. Years in loan term: 30 Years
  4. Forgiveness: N/A
  5. Repayment: Loan is due and payable at the end of the term unless renegotiated by the City to extend affordability in accordance with affordability period of other funding sources that are providing compliance monitoring.
  6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or failure to occupy with the terms of the mortgage or Declaration of Restrictive Covenants. If any of these occur, the outstanding balance will be due and payable.
- f. Recipient/Tenant Selection Criteria: N/A
- g. Sponsor Selection Criteria: Developers may be selected in one or more of the following ways; 1) an RFQ process that is open year-round. The RFQ will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets the requirements of the City’s housing element in the Comprehensive Plan; 2) receipt of an unsolicited proposal in accordance with Section 287.0512 of the Florida Statutes and received by the City in accordance with Chapter 30 of the City of Hollywood Code of Ordinances; 3) Best Interest and Sole



Source designations as allowed by Chapter 38 of the City of Hollywood Code of Ordinances.

h. Additional Information: N/A

<b>J. Strategy Name: Special Needs Rental Housing</b>	Code 12
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b. Summary: Funds will be awarded to eligible non-profits for the acquisition of land, construction of housing, and/or acquisition and rehabilitation of or additions to existing housing to be used for housing persons with special needs as defined in Section 420.0004 (13), Florida Statutes.

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

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

d. Maximum award: \$500,000.00 or \$50,000.00 per unit

e. Terms:

1. Repayment loan/deferred loan/grant: deferred payment loan
2. Interest Rate: 0%
3. Years in loan term: 30 Years
4. Forgiveness: N/A
5. Repayment: Loan is due and payable at the end of the term unless renegotiated by the City to extend affordability in accordance with affordability period of other funding sources that are providing compliance monitoring.
6. Default: A Default of the loan occurs if the Mortgagor no longer uses the property as Special Needs Housing, or if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntary, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy, or other proceeding, or if foreclosure action is instituted against the property. A Land Use Restriction Agreement will also be required and recorded in the public records. In the event of a default, the loan shall become due and payable immediately and the loan will be repaid to the City of Hollywood SHIP Fund as program income. SHIP assisted housing for special needs offered for sale prior to the end of the 30-year affordability period must give a first right of refusal to eligible not-for-profit organizations for purchase at the current market value for continued occupancy by eligible residents.

f. Recipient/Tenant Selection Criteria: All tenants will be ranked for assistance based on a first-qualified, first-Served basis with the priorities for Special Needs and income groups as described in Section I. (I) of this plan.

g. Sponsor Selection Criteria:

1. Funds must be expended in the City of Hollywood.
2. Must provide housing units to persons with special needs.
3. Must demonstrate the ability to successfully complete similar projects in a timely manner demonstrating capacity to develop affordable housing.
4. Must possess financial accountability standards.
5. Must permit Hollywood SHIP Administrator to account for and audit the SHIP funds utilized in order to



- meet the state statutory requirements of the SHIP Program relating to beneficiaries and units assisted.
6. Must have the administrative capacity to provide all necessary income, demographic and medical documentation the year monies are expended in order to meet the state statutory requirements of the SHIP program relating to beneficiaries, units assisted and state statutory deadlines for expending SHIP program funds.
  7. Must have the administrative capacity to re-certify residents' income, demographic and medical documentation during the 30-year term, pursuant to Chapter 420, Part V, Florida Statutes.
  8. Must have some prior grant experience.

Sponsor/Subrecipient Selection Criteria: Sponsor/ Subrecipient selection shall be done in one or more of the following ways; 1) a Sponsor/ Subrecipient that has been selected to perform duties through a Citizen Participation evaluation process conducted during grant awards; 2) an RFQ that will require proof of sponsor/subrecipient experience in providing eligible services or product and proof of financial capacity; or 3) Best Interest and/or Sole Source designation as allowed by Chapter 38 of the City of Hollywood Code of Ordinances.

- h. Additional Information: Depending upon the scale of the proposal, other financing sources for projects under this strategy, such as private loans or grants from non-profits or other government programs may be required.

<b>K. Strategy Name: Acquisition/Rehabilitation</b>	Code 9, 10
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a. Summary: The City shall acquire and/or rehabilitate single-family units to be resold as affordable homeownership units. The City may also award funds to developers that are awarded construction financing through other public or private sources to acquire and/or rehabilitate affordable single-family units to be resold as affordable homeownership units. To the greatest extent feasible this funding is intended to be used as gap financing required for the project.

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$250,000.00
- e. Sponsor/Developer/Subrecipient Agreement Terms
  1. Acquire eligible residential properties in accordance with program guidelines.
  2. Perform necessary rehabilitation to bring properties up to code, meeting all local, state, and federal housing standards.
  3. Ensure that rehabilitated properties are sold or rented to SHIP-eligible households at affordable rates.
  4. Properly manage and document all program funds, providing detailed expense reports.
  5. Comply with all applicable SHIP regulations, ensuring transparency and program integrity.
  6. Submit regular progress and financial reports as required by the City.
  7. Eligible Properties:
    - o Properties must be located within the jurisdiction of the City of Hollywood.
    - o Properties must be single-family homes, townhomes, condos or other eligible residential units as outlined in the LHAP.



8. Funds may be used for property acquisition, rehabilitation, project delivery costs, and administrative expenses as outlined in the LHAP.
9. The maximum per-unit subsidy shall not exceed the SHIP program limits specified in the LHAP.
10. Funds must be expended within the required SHIP timeline.
11. A deed restriction, mortgage, or other legal mechanism shall be recorded to ensure compliance.
12. The Sponsor/Subrecipient must submit quarterly and annual reports detailing project progress, financial expenditures, and beneficiary data.
13. The City reserves the right to conduct inspections and audits at any time to ensure compliance.
14. The City may terminate the agreement for non-compliance, mismanagement of funds, or failure to meet program objectives.

f. Homebuyer Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note, mortgage, and Declaration of Restrictive Covenants
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness: N/A
5. Repayment: The loan is payable in full on the maturity date of the Promissory Note. However, at ninety days prior to the maturity date the City shall offer the sponsor an opportunity to request for an extension. The sponsor must submit a request, supported by justification of the extension, which will be evaluated for approval by the Community Development Division.
6. Default: The loan will be in default if any of the following occurs and as set forth in the Mortgage document during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence, failure to maintain fire, hazard, flood, and windstorm (where applicable) insurance in an amount that is adequate to cover all property loans, with the City named as loss payee, failure to maintain the property in accordance with all City codes and regulations,. If any of these occur, it shall be considered a default under the City's Mortgage and Promissory Note wherein the City may pursue acceleration of the payment and all other legal remedies to recapture the balance.

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

If the home is foreclosed by a superior mortgage holder, the City will pursue any and all legal and equitable remedies to secure repayment through appropriate legal processes, if it is determined that adequate funds are available to justify pursuing repayment.

- g. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-Served basis with the priorities for Special Needs and income groups as described in Section I. (l) of this plan.
- h. Sponsor Selection Criteria: When the City awards funding to an outside source, Sponsors/Developers/Subrecipients may be selected in the following ways; 1) an RFQ process that is open year-round. The RFQ will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is



closed, and a housing unit design plan that meets the requirements of the City's housing element in the Comprehensive Plan; 2) receipt of an unsolicited proposal in accordance with Section 287.0512 of the Florida Statutes and received by the City in accordance with Chapter 30 of the City of Hollywood Code of Ordinances; 3) Best Interest and Sole Source designations as allowed by Chapter 38 of the City of Hollywood Code of Ordinances.

i. Additional Information: N/A

### 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:

Application for development approval for Affordable Housing Projects will be tracked and inspection expediting via a designated city representative, within the respective Divisions. to ensure the expedited progress of affordable housing projects through the development process.

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

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

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

The City Electronically routes City Commission agenda items for approvals via the Granicus Legistar system. The system creates an automated approval sequence with selected approvers that are notified when an item is ready for their review. Community Development staff is included in sequence. When Community Development staff is notified of an item that may increase the cost of housing, a meeting of the Affordable Housing Advisory Committee is scheduled to review the item. The Affordable Housing Advisory Committee reviews the item for the following:

- Does the proposed action increase the cost of housing?
- If Yes, is the assumed cost increase substantial or otherwise detrimental to the development of affordable housing?
- Does the proposed action support an overall goal of the City and/or have an alternate value to the target population?
- Do the long-term benefits of the proposed action outweigh any possible cost increase to housing?
- Does the proposed action protect the ability of the property to appreciate in value?

The findings and recommendation of the Affordable Housing Advisory Committee are then



forwarded to the City of Hollywood City Commission for final action.

C. Other Incentive Strategies Adopted:

Name of the Strategy: **The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.**

The City adopted Ordinance O -2022-18 amending chapter 38 of the code of ordinances entitled "finance" to create a development impact fee provision encompassing the adoption of impact fees for general government buildings, fire rescue, law enforcement, parks and recreation, and multi-modal transportation. An exemption is listed under section 38.103 (A) "Exemption from payment of impact fees", sub-section (5) Developments or construction of Affordable Housing as defined in Section 38. 100.

Name of the Strategy: **The reduction of parking and setback requirements for affordable housing.**

The Planning Department, on a case-by-case basis, recognizes lower auto ownership rates within LMI properties and supports the granting of variances for reduced parking requirements, as appropriate.

Name of the Strategy: **The modification of street requirements for affordable housing.**

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

Where appropriate, City staff shall allow street modifications to a greater degree for affordable housing projects.

**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.