

Title: SHIP Annual Report

Report Status: Unsubmitted

Tamarac FY 2020/2021 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
3	Minor Home Repair	\$101,856.45	3				

Homeownership Totals: \$101,856.45 3

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units

Rental Totals:

Subtotals: \$101,856.45 3

Additional Use of Funds

Use	Expended
Administrative	\$5,825.87
Homeownership Counseling	
Admin From Program Income	
Admin From Disaster Funds	

Totals: \$107,682.32 3 \$0.00 \$0.00

Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$0.00
Program Income (Interest)	\$89.25
Program Income (Payments)	\$77,166.77
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$18,745.74
Total:	\$96,001.76

* Carry Forward to Next Year: -\$11,680.56

NOTE: This carry forward amount will only be accurate when all revenue amounts and all expended, encumbered and unencumbered amounts have been added to Form 1

Form 2

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	462	495	595	719	889
VLI	770	825	990	1,144	1,276
LOW	1,232	1,320	1,585	1,830	2,042
MOD	1,848	1,980	2,376	2,746	3,063
Up to 140%	2,156	2,310	2,772	3,204	3,573

Recap of Funding Sources for Units Produced ("Leveraging")

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended	\$101,856.45	76.70%
Public Moneys Expended	\$30,935.55	23.30%
Private Funds Expended		.00%
Owner Contribution		.00%
Total Value of All Units	\$132,792.00	100.00%

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$101,856.45	\$18,745.74	543.36%	65%
Construction / Rehabilitation	\$101,856.45	\$18,745.74	543.36%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$32,780.30	34.15%
Very Low	\$36,173.85	37.68%
Low	\$.00	.00%
Moderate	\$32,902.30	34.27%
Over 120%-140%	\$.00	.00%
Totals:	\$101,856.45	106.10%

Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low	\$32,780.30	1		0	\$32,780.30	1
Very Low	\$36,173.85	1		0	\$36,173.85	1
Low		0		0	\$.00	0
Moderate	\$32,902.30	1		0	\$32,902.30	1
Over 120%-140%		0		0	\$.00	0
Totals:	\$101,856.45	3	\$.00	0	\$101,856.45	3

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Minor Home Repair	Tamarac	1	1		1		3
Totals:		1	1		1		3

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Minor Home Repair	Tamarac				3	3
Totals:					3	3

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Minor Home Repair	Tamarac	3			3
Totals:		3			3

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Minor Home Repair	Tamarac	2	1					3
Totals:		2	1					3

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Minor Home Repair	Tamarac			2	2
Totals:				2	2

Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Description	Special Target Group	Expended Funds	Total # of Expended Units

Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting		Required	Implemented, in LHAP	2008

Ongoing review process		Required	Implemented, in LHAP	2008
Allowance of flexible lot sizes	Zero Lot line development	AHAC Review	Implemented, in LHAP	2016
Support of development near transportation/employment hubs		AHAC Review	Implemented, in LHAP	2016

Support Services

The Housing Division partners with an HUD certified Housing Counseling agency to provide homeownership education. The education components include pre and post purchase counseling, foreclosure prevention and home maintenance. In addition, the Housing Division works alongside the Parks and Recreation Department for provide referrals to individuals and families for social services. The Housing Division also provides support to all the homeowners and neighborhood associations in Tamarac by hosting quarterly workshops that provide useful information to association board members as well as residents.

Other Accomplishments

The City of Tamarac has now partnered with two dynamic community organizations to provide public services to our youth and seniors. Voices for Children of Broward will be providing preventive and intervention services to the youth, while Meals on Wheels South Florida will be helping seniors by providing nutritious home-delivered meals. The City has also partnered with T-Mobile to provide mobile devices (tablets) with one year of network connection service to students in Tamarac in order to bridge the digital divide. These public service activities are funded by the Community Development Block Grant (CDBG) Program.

Availability for Public Inspection and Comments

The SHIP Annual Report is available for review and comment on the City's website, <https://www.tamarac.org/367/Housing-Administration>; and at City Hall- 7525 NW 88th Avenue, Tamarac FL 33321, beginning August 21, 2023. All comments must be submitted in writing and are due by Tuesday September 5, 2023. All comments and responses will be included in the annual report. No comments or responses were received.

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **21**

Mortgage Foreclosures

A. Very low income households in foreclosure: **0**

B. Low income households in foreclosure: **2**

C. Moderate households in foreclosure: **1**

Foreclosed Loans Life-to-date: **3**

SHIP Program Foreclosure Percentage Rate Life to Date: **14.29**

Mortgage Defaults

A. Very low income households in default: **0**

B. Low income households in default: **2**

C. Moderate households in default: **1**

Defaulted Loans Life-to-date: **3**

SHIP Program Default Percentage Rate Life to Date:

14.29

Strategies and Production Costs

Strategy	Average Cost
Minor Home Repair	\$33,952.15

Expended Funds

Total Unit Count: 3

Total Expended Amount: \$101,856.45

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Minor Home Repair	David Deblois	5860 NW 64 Ave	Tamarac	33319	\$36,173.85	
Minor Home Repair	Charles Guzick	5960 NW 64 Ave, #207	Tamarac	33319	\$32,780.30	
Minor Home Repair	Yvonne Brown	4921 NW 55 Ct	Tamarac	33319	\$32,902.30	

Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Tamarac	local government	all	administer SHIP program	\$5,825.87

Program Income

Program Income Funds	
Loan Repayment:	\$77,166.77
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$89.25
Total:	\$77,256.02

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	1169
Approved	11
Denied	20

Explanation of Recaptured funds

Description	Amount

Total: \$.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By

Single Family Area Purchase Price

The average area purchase price of single family units:

Or

Not Applicable

Form 5

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units

Provide a description of efforts to reduce homelessness:

The City is a member of the Broward County Homeless Partnership Initiative, which is the lead agency for the regional (Broward County) Continuum of Care. The City supports the Initiative and its efforts to end homelessness. Through regular meetings and reports such Broward County's Point in Time Report which provides a breakdown of homeless counted by categories such as: veterans, youth, and families; as provided by Broward County Broward's Continuum of Care addresses all aspects of homelessness including prevention, outreach, emergency shelter, transitional and permanent affordable housing, and supportive services. This work includes:

- Facilitating community, business and governmental involvement in the homeless continuum of care
- Direct oversight of the County's three regional Homeless Assistance Centers
- Creating new and innovative programs to serve Broward's homeless population (such as the County's first homeless medical respite care facility)
- Participation in the creation of applications and requests for proposals.

In addition to partnering with the county, in 2021 the City Commission desired to do more to help the homeless and staff began the preliminaries to create a committee dedicated to ending homelessness. In January 2022 Tamarac Interagency Committee to End Homelessness was created and include various community stakeholders. The committee meets quarterly to review the current status and propose feasible actions to be implemented to get the homeless on the path to self-sufficiency.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$451,653.00	
Program Income	\$42,567.00	
Program Funds Expended	\$469,820.83	
Program Funds Encumbered		
Total Administration Funds Expended	\$43,669.00	
Total Administration Funds Encumbered	\$0.00	
Homeownership Counseling	\$0.00	
Disaster Funds		
65% Homeownership Requirement	\$469,820.83	104.02%
75% Construction / Rehabilitation	\$469,820.83	104.02%
30% Very & Extremely Low Income Requirement	\$155,841.75	31.53%
30% Low Income Requirement	\$127,677.15	25.83%
20% Special Needs Requirement	\$111,946.60	24.79%
Carry Forward to Next Year		

LG Submitted Comments: