

# Title: SHIP Annual Report

Report Status: Unsubmitted

Tamarac FY 2022/2023 Closeout

Form 1

## SHIP Distribution Summary

### Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
1	Purchase Assistance	\$280,000.00	6				
2	Purchase Assistance	\$120,000.00	3				
3	Minor Home Repair	\$256,611.35	4				

**Homeownership Totals:**      **\$656,611.35**      **13**

### Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
<b>Rental Totals:</b>							

**Subtotals:**      **\$656,611.35**      **13**

## Additional Use of Funds

Use	Expended	Percentage
Administrative	\$22,157.23	3.19 %
Homeownership Counseling		
Admin From Program Income		.00 %
Admin From Disaster Funds		-
Admin From HHRP		NaN %

**Totals:**      **\$678,768.58**      **13**      **\$ .00**      **\$ .00**

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

Source of Funds	Amount
State Annual Distribution	\$694,556.00
Program Income (Interest)	\$16,145.74
Program Income (Payments)	\$ .00
Recaptured Funds	\$ .00
Disaster Funds	
HHRP Funds	
Carryover funds from previous year	-\$8,140.97
<b>Total:</b>	<b>\$702,560.77</b>

**\* Carry Forward to Next Year: \$23,792.19**

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	505	540	648	814	1,007
VLI	840	900	1,080	1,248	1,392
LOW	1,345	1,440	1,728	1,996	2,227
MOD	2,016	2,160	2,592	2,995	3,342
Up to 140%	2,352	2,520	3,024	3,494	3,899

### 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	\$656,611.35	100.00%
Public Moneys Expended	\$0.00	.00%
Private Funds Expended	\$0.00	.00%
Owner Contribution	\$0.00	.00%
Total Value of All Units	\$656,611.35	100.00%

### SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$656,611.35	\$686,415.03	95.66%	65%
Construction / Rehabilitation	\$536,611.35	\$686,415.03	78.18%	75%

### Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *	Totals of Percentages
Extremely Low	\$77,518.05	11.03%	EL+VL: 33.11%
Very Low	\$155,075.60	22.07%	
Low	\$224,017.70	31.89%	EL+VL+L: 64.99%
Moderate	\$200,000.00	28.47%	
Over 120%-140%	\$0.00	.00%	
<b>Totals:</b>	\$656,611.35	93.46%	

### 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	\$77,518.05	1	\$ .00	0	\$77,518.05	1
Very Low	\$155,075.60	2	\$ .00	0	\$155,075.60	2
Low	\$224,017.70	5	\$ .00	0	\$224,017.70	5
Moderate	\$200,000.00	5	\$ .00	0	\$200,000.00	5
Over 120%-140%	\$ .00	0	\$ .00	0	\$ .00	0
<b>Totals:</b>	\$656,611.35	13	\$ .00	0	\$656,611.35	13

**Form 3**

### Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Purchase Assistance	Tamarac			4	5		9
Minor Home Repair	Tamarac	1	2	1			4
<b>Totals:</b>		<b>1</b>	<b>2</b>	<b>5</b>	<b>5</b>		<b>13</b>

### Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Purchase Assistance	Tamarac	1	1	7		9
Minor Home Repair	Tamarac		1		3	4
<b>Totals:</b>		<b>1</b>	<b>2</b>	<b>7</b>	<b>3</b>	<b>13</b>

### Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Purchase Assistance	Tamarac	5	3	1	9
Minor Home Repair	Tamarac	1	3		4
<b>Totals:</b>		<b>6</b>	<b>6</b>	<b>1</b>	<b>13</b>

### Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Purchase Assistance	Tamarac	1	6	2				9
Minor Home Repair	Tamarac	2	1	1				4
<b>Totals:</b>		<b>3</b>	<b>7</b>	<b>3</b>				<b>13</b>

### Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Purchase Assistance	Tamarac				0
Minor Home Repair	Tamarac				0
<b>Totals:</b>					<b>0</b>

### 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 agencies 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 Social Services Division to provide referrals to individuals and families for social services, including online application assistance for persons with technological challenges. 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. The City has also updated its internal policies and procedures focused on refining the application and review process. This process improvement has made the implementation of the program much more efficient for staff as well as applicants.

**Other Accomplishments**

For the past two years, the City of Tamarac has partnered with three dynamic community organizations to provide public services to our youth and seniors, and victims of domestic violence. Voices for Children of Broward provides preventive and intervention services to the youth, while Meals on Wheels South Florida help seniors by providing nutritious home-delivered meals. Women in Distress provides a wide array of services for victims of domestic violence. Additionally, 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 July 30, 2025. All comments must be submitted in writing and are due by Thursday August 7, 2025. 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: **30**

**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: **10.00**

**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: **10.00**

**Strategies and Production Costs**

Strategy	Average Cost
Minor Home Repair	\$64,152.84
Purchase Assistance	\$44,444.44

**Expended Funds**

Total Unit Count: **13**      Total Expended Amount: **\$656,611.35**

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
Purchase Assistance	Melanie Dicks	59 Ann Lee Lane	Tamarac	33319	\$40,000.00	
Purchase Assistance	Lidany Mendia	4947 NW 47th Terr	Tamarac	33319	\$40,000.00	
Purchase Assistance	Shellyann Graham	6193 Rock Island Road, #204	Tamarac	33319	\$40,000.00	
Purchase Assistance	Maag Dysna	9511 Weldon Circle, #G413	Tamarac	33321	\$40,000.00	
Purchase Assistance	Jillian Foster	9770 N Belfort Circle, #208	Tamarac	33321	\$40,000.00	
Purchase Assistance	Licebuth Seijas	9721 W McNab Road, #106	Tamarac	33321	\$50,000.00	
Purchase Assistance	Barbara Hunt	4990 East Sabal Palm Blvd., #318	Tamarac	33319	\$50,000.00	
Purchase Assistance	Elise Auld	5841 NW 61st Avenue, #101	Tamarac	33319	\$50,000.00	
Purchase Assistance	Dyiamond Saddoo	6190 Woodlands Blvd, #301	Tamarac	33319	\$50,000.00	
Minor Home Repair	Julissa Brunis	7839 Dixie Beach Circle	Tamarac	33321	\$24,017.70	
Minor Home Repair	Peleria Lister	4913 NW 55th Street	Tamarac	33319	\$70,723.75	

Minor Home Repair	Otto Palma	8211 NW 68th Terrace	Tamarac	33321	\$77,518.05	
Minor Home Repair	Melvin Hollander	5723 NW 65th Avenue	Tamarac	33321	\$84,351.85	

**Administration by Entity**

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Tamarac	local government	all	administer SHIP program	\$22,157.23

**Program Income**

Program Income Funds	
Loan Repayment:	
Refinance:	
Foreclosure:	
Sale of Property:	
Interest Earned:	\$16,145.74
<b>Total:</b>	<b>\$16,145.74</b>

**Number of Affordable Housing Applications**

Number of Affordable Housing Applications	
Submitted	
Approved	
Denied	

**Explanation of Recaptured funds**

Description	Amount
<b>Total:</b>	<b>\$0.00</b>

**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: 195,933.33

Or

Not Applicable

**Form 5**

**Special Needs Breakdown**

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units	% of Allocation
3	Minor Home Repair	\$161,869.90	2			
	<b>Total:</b>	<b>\$161,869.90</b>	<b>2</b>			<b>23.31%</b>

**Special Needs Category Breakdown by Strategy**

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(3) Minor Home Repair	Developmental Disabilities	\$77,518.05	1		
(3) Minor Home Repair	Person with Disabling Condition (not DD)	\$84,351.85	1		

**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. In 2023, the city entered into an agreement (funded with SLFRF funds) with Broward Outreach Center, dba The Caring Place, to provide housing stability services to unhoused individuals.

**Interim Year Data**

**Interim Year Data**

<b>Revenue</b>	
State Annual Distribution	\$850,250.00
SHIP Disaster Funds	
HHRP Allocation	
Program Income	\$13,409.22
<b>Total Revenue:</b>	<b>\$863,659.22</b>

<b>Expenditures/Encumbrances</b>	
Program Funds Expended	\$544,009.65
Program Funds Encumbered	\$299,021.30
Total Administration Funds Expended	\$25,270.86
Total Administration Funds Encumbered	
Homeownership Counseling	
<b>Total Expenditures/Encumbrances:</b>	<b>\$868,301.81</b>

<b>Set-Asides</b>		<b>Percentage</b>
65% Homeownership Requirement	\$843,030.95	99.15%
75% Construction / Rehabilitation	\$723,030.95	85.04%
30% Very Low Income Requirement	\$276,024.15	31.96%
60% Very Low + Low Income Requirements	\$613,416.70	71.03%
20% Special Needs Requirement	\$279,871.50	32.41%

**LG Submitted Comments:**