City of Pompano Beach

Rehabilitation Programs Policies & Procedures



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POLICIES AND PROCEDURES REVISED November 2026

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City of Pompano Beach Rehabilitation Program

SECTION 1: INTRODUCTION

The purpose of this document is to establish policies, guidelines, and procedures, which will govern the Owner-Occupied Housing Rehabilitation, Emergency Repair, and Housing Replacement Programs of the City of Pompano Beach. The Housing Rehabilitation Program, the Emergency Repair Program, and the Housing Replacement Program are funded through the State Housing Initiatives Partnership (SHIP) of the Florida Housing Finance Corporation (FHFC), and the Community Development Block Grant Program (CDBG) of the U.S. Department of Housing and Urban Development (HUD).

The Emergency Repair Program is designed to address the needs of extremely low, very low and low- income homeowners to eradicate conditions, which may be an imminent threat to their health, safety and/or welfare. It provides funds for emergency repair assistance when it is determined to be necessary to alleviate unsafe, hazardous, and/or unsanitary living conditions.

The Rehabilitation Program is designed to address code violations, substandard conditions and bring the property into compliance with the local and state building codes.

The Single-Family Replacement Program is designed to assist propertied that are deemed beyond repair and meet the current code definition of substandard and not suitable for rehabilitation.

SECTION 2: STATUTES AND REGULATIONS

The Housing Rehabilitation, Emergency Repair Program, and the Single-Family Replacement Program utilizes Federal and State funds. The following Statutes and Regulations govern the program and are the source of the policies in this document.

- CDBG Program: (Community Development Block Grant), Federal Statute: Title 1 – The Housing and Community Development Act of 1974. 42 U.S.C. – 5301 – Regulations: 24 CFR 570
- SHIP Program: (State Housing Initiative Partnership) Florida Statute: Statute 420.9071-420.9097 F.S., Regulations: Florida Housing Finance Corporation Rule Final 67-37F.A.C.

SECTION 3: GOALS OF THE PROGRAMS

The goals of the Programs are:

1. To provide housing assistance to extremely low, very low and low-income households;
2. To preserve the City's existing housing stock;
3. To strengthen the City's tax base;
4. To abate Code Violations;

5. To reduce Lead Based Paint Hazards
6. To prevent the spread of blight in the City of Pompano Beach.
7. Adapt the residence to meet accessibility needs of a disabled household member.
8. Address other issues meeting program funding criteria within the intent and policy of the program.

The manual has been formatted to assist the user in reaching two (2) primary goals:

1. The first step in the housing rehabilitation program process is the development of a client project file (hard copy and/or electronic) which contains all appropriate household information, income and asset verifications, title evidence, and where applicable, lead-based paint notification, completion of environmental review, and temporary relocation requirements. File documentation includes notices, authorizations by the homeowner to request disbursement of funds from the City on the Owner's behalf, work write-ups and cost estimates. The project file must contain all applicable documentation including appropriate signatures prior to start of any construction activity.

2. The second step involves the bidding, the award, execution of contracts, public recordation of appropriate documents, submission of appropriate documents and information to the City, and construction oversight of the repairs and payment requests with appropriate backup. Housing "rehabilitation" involves the rehabilitation of older homes in order to bring the house up from a substandard or even hazardous situation to a standard and habitable condition. Fixing up old or dilapidated housing is a difficult task under any circumstances. Meeting all the Federal/State rules and regulations that have to be followed in a public program adds to the difficulty. (Federal) HUD considers rehabilitation to be such a problem that it has labeled housing rehabilitation to be "high risk" activity. Residential Rehabilitation administered through State and Federal Programs present many problems due to the inherent difficulty of enforcing all standard rules in situations where every project poses a different set of conditions.

Pitfalls to Avoid

Below is a list of the most common pitfalls to avoid in the rehabilitation program process:

Contractor - Related Pitfalls

- Awarding work to inexperienced contractors
- Awarding too many jobs to one contractor
- Accepting bids that are too low and not within 10% or 15% of the in-house estimate
- Accepting poor workmanship by the contractor
- Allowing installation of cheap materials
- Allowing unjustified delays
- No penalties for contractors that fail to comply with the terms of the warranty

Homeowner Pitfalls

- Allowing homeowners to give the inspector a "wish list" of work they want performed on the home

- Not ensuring that the homeowner provides access to property during construction
- Not requiring homeowners to store/protect personal property
- Not requiring homeowner to relocate when extensive or hazardous work will occur
- Allowing the homeowner to be in charge of the project
- Allowing the contractor to perform work outside the scope of work
- Allowing homeowners to keep coming back to the ER/Rehab program for additional work not covered by warranties after the case is closed

All of these items can be addressed with clear Rehabilitation Program policies and procedures. Early in the process, ER/Rehab program staff should discuss these policies and procedures with the homeowner and contractor and should incorporate the program rules into the written agreements with a process for enforcement.

SECTION 4: ELIGIBLE HOMEOWNERS

The program is available citywide and is open to all extremely low (30% of area median income), very low (50% of area median income), and low (80% of area median income) income homeowners. Participants must reside in the City of Pompano Beach, own and occupy the home as their principal residence. The total gross annual household income shall not exceed 80% of the current area median income, based on family size, as determined on an annual basis, by the U.S. Department of Housing and Urban Development.

Definition of Income: To be eligible to receive funding under this section of the program, the total household income of all residents residing in the home must be less than 80% of the median income for the City of Pompano Beach as determined by the Department of Housing and Urban Development (HUD), adjusted by family size.

Household Size: Household size is defined as the number of persons physically residing in the home. Household means all the persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Eligibility for Assistance (Citizenship/Legal Status)

Individuals must be U.S. citizens or non-citizens with eligible permanent immigration status in order to qualify for assistance under this program. All members of the family applying for assistance must declare their status as one of the following:

1. A U.S. citizen; or
2. An eligible non-citizen (as verified through the SAVE system/Department of Homeland Security

Housing Rehabilitation

1. The demand for Housing Rehabilitation assistance will almost always exceed the resources awarded to communities. A familiar procedure used to select recipients is on a “first come, first qualified” basis with additional priorities and program set asides as specified in the Local Housing Assistance Plan, Consolidated Plan and program regulations.

2. Source of Funding: CDBG or SHIP.

3. Maximum Assistance: In no event shall the maximum assistance exceed $65,000 without the approval of the OHUI Director.

4. Eligible Rehabilitation:

- All Repairs or improvements, which are needed for decent, safe and sanitary habitation, correction of code or building violations.

- The home must need rehabilitation.

5. Eligible Properties:

- Single-family owner-occupied properties (including town homes or condominiums) located in the City of Pompano Beach.

- Must be needing rehabilitation and be the principal/homestead residence of the applicant and be publicly recorded as a homestead property.

- The after-rehab value of the home shall not exceed the maximum value as established by HUD or FHFC for newly constructed housing and for existing housing.

- Taxes, and mortgage payments must be current. Verification of the status of all payments shall be made during the verification process.

- Mobile homes are ineligible unless otherwise approved by the OHUI Director due to emergency circumstances.

6. Ineligible Properties:

- Properties with reverse mortgages.
- Properties that exceed the program value limits.
- Recently built homes that received a certificate of occupancy on their home within 5 years of applying for the program, unless they have been impacted by a disaster or there is a life-threatening issue identified during an inspection.

- Properties that have a mortgage from the City of Pompano OHUI, unless allowed under the program.

Effective **October 1, 2025**, any new Housing Rehabilitation Program applications submitted will be subject to the following policy:

- Properties held in a life estate or trust are **ineligible** for assistance.
- The property deed must be in the name of the homeowner/applicant.
- The deed must list the homeowner/applicant as the sole owner or as a co-owner who occupies the property as their primary residence.
- All individuals listed on the deed must reside in the property.
- **Non-occupying owners or borrowers are not permitted.**
- If one of the borrowers on the deed is deceased a death certificate must be recorded.

Documentation verifying ownership and occupancy will be required as part of the application process.

Homeowners whose property is assisted with federal funds and is determined to be in a special flood hazard area must provide proof of the purchase of flood insurance protection equal to the terms and amount of the loan prior to receiving rehabilitation.

Emergency Repair

The program provides up to $15,000 for emergency repairs for those income eligible families who would otherwise be financially unable to improve their own dwelling conditions. This assistance may be used in conjunction with other housing rehabilitation and repair programs offered by the City.

Eligible Repairs: Eligible emergency repairs and improvements include, but are not necessarily limited to items such as:

- Major roof repairs and/or replacement in cases where an excessive amount of water is entering the home because of holes, cracks or other roofing defects;
- Plumbing repairs in cases where water supply or drainage lines have ruptured, and the house is without running water;
- Malfunctioning hot water equipment resulting in total lack of running hot water in the household;
- Septic tank is overflowing, or the drain field has deteriorated;
- Electrical or gas repairs in electrical fire or gas hazard situations and/or cases where the faulty electrical wiring has resulted in total lack of illumination in the household or inability to use such necessary major appliances as the refrigerator or range;
- Damaged windows causing exposure to the elements;
- Structural damage that creates an emergency safety situation; and
- Other emergencies as may be determined to be a health or safety hazard, on a case- by-case basis.

Single Family Replacement Program

This program provides up to $350,000 for demolition of an existing home and reconstruction of a new home on the existing lot. The property must be beyond repair and meet the current code definition of substandard and not suitable for rehabilitation. In the event the inspector determines that a property is beyond repair, he/she will provide a report and pictures to the OHUI Director to substantiate the condition of the home and the supporting documentation to show that the home cannot be repaired and is eligible for replacement.

Using CDBG funds, this program will allow the use of program funds for additional living space in conditions that are overcrowded/ or cramped quarters on a case by case basis. This must be recommended by the Construction Manager and approved by the Director.

The following conditions must be met by the homeowner.

- The applicant must be residing in the home at the time of the inspection. Homes that are abandoned will not be assisted.
- All utilities must be connected.
- The applicant must have 100% homestead.
- The applicant must be able to relocate temporarily during the construction at their own expense.
- The applicant must agree to pay property insurance on the home once it is built and maintain insurance during the term of the affordability period.

In the event of special circumstances surrounding the case, the Director will review the details of the case and decide of next steps on a case by cases. The decision will be based on the best interest of the program and homeowner.

Eligible costs:
Include all necessary hard and soft cost. All project cost will be paid out of the loan proceeds.

Eligible Properties:
Single Family owner-occupied properties with major structural defects that cannot be rehabilitated. The property must be free and clear of all liens and mortgages, except City of Pompano Beach municipal liens (if any), and Properties with first mortgages will qualify for replacement. At its option, the City may require that the first mortgage lender subordinates to the City. Condominiums, townhomes and mobile homes are not eligible for this program.

The property cannot exceed the maximum value limit established by the funding source. Properties will be appraised as built by a licensed property appraiser, prior to execution of the written loan documents.

The estimated hard and soft cost for reconstruction of the home cannot exceed the maximum value limits established for the program.

Eligible Owners:
Households with income less than or equal to, 80% of the area median income adjusted for family size. Must be able to afford current monthly obligations; must be current in their mortgage, insurance, and taxes. If the property does not have homeowner's insurance, the applicant will be required to obtain homeowners insurance when the home is completed and prior to move in. The City retains to option to pay the first year of property insurance out of the loan proceeds. The owner must agree to maintain property insurance during the term of the affordability.

Loan Terms:
Maximum loan amount of $350,000.
The rate is 0%, non-amortizing.
Affordability period: 15 years.

Security:
The loan will be secured by a mortgage on the property and requires Homestead exemption.

Restrictions:
Principal will be due on sale, transfer of the property, non-occupancy as a primary residence,

rental of the property, loss of homestead exemption, failure to maintain property insurance during the affordability period. In the case of refinancing, other rules apply.

SECTION 6: APPLICATION PROCESS

Establishment of Waiting List

The availability of funds for all Housing Rehabilitation Programs will be advertised in a newspaper of general circulation within the City. The advertising will run at least 30 days before the beginning of the application period. In addition, all programs will be posted in City Hall and on the City of Pompano Beach's website. The advertisement will notify applicants how to log into the online waiting list of they are interested in the program. The waiting list will be established online through Neighborly Software system. Applicants will be required to complete a pre-application and respond to questions that will determine if they meet the minimum requirements for the program. Applicants who fail to meet the minimum requirements for the program will be notified that they are ineligible. Applicants who meet the minimum requirements will be notified via email and placed on the waiting list in the order that they are received.

The waiting list will remain open until two hundred (200) applicants are reached. Once the waiting list reaches two hundred (200), no new waiting list applications will be accepted in Neighborly and the portal will be closed to the public. All waiting list applications received will be logged in the order received and be given a unique Case ID number. Applications will be processed from this waiting list on a first- come, first-ready, first-qualified basis from all applicants meeting program eligibility criteria, subject to funding availability with priority given to special needs, extremely low and very low-income homeowners. Applicants not funded will remain on a Waiting List and will receive priority in the next funding cycle. The portal will only be opened for additional applications upon the approval of the Department Director or his/her designee. An applicant can only be allowed priority, irrespective of the Waiting List, upon petitioning the Director of the Office of Housing and Urban Improvement and on the submission of proof of imminent danger to the health and safety of the household occupants. Upon approval of the petition, the applicant will receive assistance subject to the availability of funds and confirmation of eligibility.

The City will give priority to the set asides until all set asides are met. The OHUI Senior Accountant will track the set asides and the Senior Accountant will assign the funding source for each case based on priority needs and funding availability. The Senior Accountant will advise the staff of the funding source that will be assigned to the case. The staff will move forward based on the assigned funding source.

Advertising

The City of Pompano Beach will advertise its programs each year.

The City will advertise a notice of funding availability at least 30 days before the beginning of the application period in a newspaper of general circulation and periodicals serving ethnically and racially diverse populations unless a waiting list of applicants exists that will exhaust all allocated funding.

1. The advertisement shall:

a) Identify the amount of funds projected to be available for the fiscal year;

b) List the beginning and end date of the application period;
c) Provide the name of the contact person and other pertinent information including where applicants may apply for assistance.
d) The advertisement may also include additional information as determined necessary on an annual basis.

Intake of Applications

Applications will be accepted when the Senior Accountant notifies staff of the availability of funding. Staff will conduct intake of applications from the waiting list on a first come, first serve basis to determine eligibility for the program. All intake of applications will be done through the Neighborly Software portal. Applicants who are next on the waiting list will be notified via email to complete the online application for the program. Once the online application has been submitted and all documents uploaded, staff will review the documents and advise the applicant of any missing documents, status of applications, and next steps. This will be done through a task assignment in Neighborly. When an applicant is assigned a task, an automatic notification will be emailed to them from Neighborly.

Once it is determined that the applicant is income eligible for the program, but prior to providing an award letter, the Construction Manager will be notified to schedule an inspection from the waiting list. The number of inspections scheduled will depend on the availability of funding for rehabilitation programs from all sources. The Construction Manager will be responsible to determine if the case is eligible as an Emergency Repair, Rehabilitation Program, or Replacement Housing Program. The Construction Manager will include information on code violations, liens or open permits, which would prohibit the case from receiving assistance. All inspection documents will be scanned and uploaded to the Neighborly system.

Once the Construction Manager uploads the documents into Neighborly, the case will be assigned to either Emergency Repair, Rehabilitation or Replacement Housing based on the initial inspection report. If the report shows that the case has an open permit, lien, violation or other issue that cannot be corrected by the program, the Housing Specialist will send a letter to the applicant no later than 3 days after the inspection advising the client of the inspectors' findings and requesting that they correct the violation within 14 days and notify the program when it is corrected. If the homeowner does not correct the violation within 14 days, the program specialist will send a letter notifying the client that the case is closed. If the applicant calls after 14 days, the applicant will be added to the end of the waiting list. If the violation can be corrected by the program it will be addressed in the scope of work.

Once the inspection is uploaded, the Construction Manager will notify the Housing Specialist. The Housing specialist will prepare the award letter and participation agreement for signature by the applicant. At that time the Housing Specialist will schedule an appointment for the applicant. The appointment will be added to the Housing Specialist's calendar.

Ineligible or withdrawn Applicants: All applicants that are deemed ineligible or withdraw from the program will receive a written letter sent by the Housing Specialist and uploaded in Neighborly notifying the applicant as to why the application has been closed and the effective date. The letter will be uploaded into Neighborly by the program specialist before mailing.

Applicants who cannot Apply through the Neighborly Portal

If an applicant is on the waiting list does not have access to the internet and cannot apply through

the Neighborly portal they must contact OHUI by phone at 954-786-4659 and request further staff assistance. OHUI Staff will then:

1. Schedule an appointment for the applicant to come in and use laptop to create an application. If an applicant is unable to travel staff will mail a paper application to the applicant.
2. Make an appointment with the applicant to conduct intake of the application no later than 15 days after the application is mailed.
3. Obtain written approval from the applicant to upload application and documents into Neighborly.
4. Upload the application and all documents into the Neighborly portal.
5. Determine client eligibility.
6. If ineligible, send ineligibility letter.
7. If eligible, move to next steps.

Application Review Process

The Program Specialist is responsible to review all documents uploaded into Neighborly in accordance with the program checklist in addition to any additional documents required to determine eligibility. Applicants that are missing documents will be given 10 calendar days to upload or submit missing documents. If the documents are not submitted with the 10 days, a letter or email will be sent to the applicant stating that the file is closed due to non-responsiveness.

After the Intake Application has been completed, staff will determine if the applicant qualifies as an eligible household. The entire Intake Application must be evaluated, and all information provided by the household must be verified, including, but not limited to:

- Income;
- Assets and liabilities;
- Employment;
- Home ownership;
- Home condition;
- Other sources of assistance received by the applicant.

The Rehabilitation program is not designed for general home improvements or upgrades. In addition, certain items are not eligible for funding. They include, but are not limited to, additions to increase the square footage unless required due to overcrowded conditions, window air conditioner units or washers and dryers. All taxes on the property must be current. Insurance must be current for applicants that receive Housing Rehabilitation assistance. The applicant must be current on the existing mortgage.

At its option and based on funding availability, the City may pay the hazard and/or flood insurance payment on behalf of the applicant. This assistance will be included in the loan amount.

Emergency Repair assistance is not subject to the insurance requirements. If a property's insurance has been canceled due to the needed repairs that will be addressed under the program, assistance will be provided to the household and the repair information will be provided to the insurance providers when the work is completed so the insurance provider so the policy can be updated.

Annual Income

Upon receipt of the application, an OHUI representative will compare the applicant's total annual household income to applicable income limits. If the applicant appears to meet income guidelines, OHUI will proceed with the income certification process.

To annualize full-time employment, multiply the type of wage by the following periodic amounts:

- Hourly wages by 2,080 hours;
- Weekly wages by 52;
- Bi-weekly (every two weeks) amounts by 26;
- Semimonthly (every half month) amounts by 24; or
- Monthly amounts by 12

To annualize income from anything other than full-time employment, multiply:

- Hourly wages times the number of hours the household expects to work annually; or
- Average weekly wages times the number of weeks the household expects to work; or
- Other periodic amounts (monthly, biweekly, etc.) by the number of periods a household member expects to work.

Annual wages should always reflect the entire 12-month period regardless of the pay schedule. For example: a teacher is paid $25,000 per year. Use the $25,000 figure whether the payment is made in
12 monthly installments, 9 installments, or some other payment schedule. Always use current circumstances to project future income.

A determination of verified annual income must include the income of all members of the household. If the applicant's income increases or decreases prior to signing contract and agreements, the applicant must advise OHUI staff, and a recertification of income eligibility will be required in that case.

Income Inclusions and Exclusions

Income Inclusions:

- The gross amount (before any payroll deductions) of wages, salaries, overtime pay, commissions, fees, tips and bonuses;
- The net income from the operation of a business or profession;
- Interest, dividends and other net income from Whole Life Insurance Policies and any income from real or personal property including reverse mortgage;
- The full amount of periodic payments received from Social Security, Supplemental Security Income (SSI), annuities, insurance policies, retirement funds, pensions, disability or death benefits;
- Payments in lieu of earnings, such as unemployment and disability compensation,

worker's compensation and severance pay;

- Welfare or other need-based payments to families or individuals that are made under programs funded separately, or jointly by federal, state or local governments;
- Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling; and
- All regular pay, special pay and allowances or a member of the Armed Forces.
- Other income included under 24 CFR Part 5.

Income Exclusions:

- Reimbursement for the cost of medical expenses for any family member;
- Income of a live-in aide;
- The full amount of student financial assistance paid directly to the student or to the educational institution;
- The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;
- Income from HUD training programs;
- Temporary, nonrecurring or sporadic income (including gifts);
- Reparation payments paid by a foreign government to persons who were persecuted during the Nazi era;
- Income from earnings in excess of $480 for each full-time student 18 years or older (excluding the head of household and spouse);
- Adoption assistance payments in excess of $480 per adopted child;
- Deferred payments received in a lump sum from SS or SSI;
- Refunds or rebates for property taxes paid on the dwelling unit; or
- Services/equipment needed to keep a developmentally disabled family member at home. Income from employment of children (including foster children) under the age of 18 years;
- Payments received for the care of foster children or adults;
- Lump-sum additions to family assets, like inheritances or insurance payments.
- Other income or assets specifically excluded included under 24 CFR Part 5.

Self-Employed Applicants

Applicants that are self-employed must submit signed copies of their last two years tax returns.

The City will use the business income reported on schedule C of the most currently filed tax return. If no schedule C is included, the City will use the business income reported on the most current tax return.

For a new business that has not filed a tax return with the IRS, the applicant must provide a notarized profit and loss for the period that the business has been open.

Assets

Assets are items of value, other than necessary personal items, and are considered along with verified income in determining the eligibility of a household. Total household assets and asset income are considered, including those of minors. When computing the value of assets, use the cash value of assets, which is the amount the applicant(s) would receive if the assets were converted to cash. In determining asset income for owner-occupied households, the City will follow the HUD rules.

There is a limit on assets for participation in the Housing Programs; however, while applicants may have assets, even if they elect not to access the assets principal or interest, the potential annual income that can be earned from assets is taken into consideration when calculating annual income. Asset income is also annualized based on what is anticipated to be received during the 12 months following eligibility or re-certification. To be eligible for participation in the Housing Programs, applicants' assets cannot exceed the following limits:

- $50,000 in combined household liquid assets that the household members have access to.
- Applicants cannot own a second home/property.
- Applicants cannot have a reverse mortgage.

Verifying Liquid Assets: The City will verify the applicant's liquid assets as part of determining the applicant's eligibility. The liquid assets may be cash on deposit, cash on hand; cash surrender value of life insurance, proceeds from the sale of marketable securities or other assets, gifts of cash, or cash equivalents.

Assets of all family members living in the household are figured into the income certification.

Income from assets is recognized as part of annual income for the program. In general terms, an asset is a cash or non-cash item that can be converted to cash. It is also the income earned – e.g., interest on a savings account – not the asset value, that is counted in annual income and is counted even if the household elects not to receive it, for example, reinvested interest or dividends from an asset.

Assets Include:

- Cash held in savings and checking accounts: current monthly statement, safety deposit boxes, homes, etc.
- Stocks, Bonds, Treasury Bills, Certificates of Deposit, Money Market Funds and other investment accounts.
- Applicants who own a second home or another property are not eligible for this program.

- Revocable trust.
- Cash value of trusts that are available to the household.
- Surrender value of Whole Life Insurance Policies.
- Personal property held as an investment such as gems, jewelry, coin collections, antique cars, paintings, etc.
- Assets owned by more than one person should be prorated according to the percentage of ownership.
- Other assets identified by HUD as an inclusion.

Assets Do *Not* Include:

- Necessary personal property (e.g., clothing, furniture, automobiles, etc.).
- Vehicles specially equipped for the handicapped.
- Interest in Indian Trust Land.
- Term life insurance policies.
- Assets that are part of an active business.
- Assets that are not accessible to the applicant and provide no income to the applicant.
- Other assets that are specifically excluded by HUD.

Third-Party Verifications/Income Certification

Once all the required documentation is received, the staff will attempt to obtain third-party verifications. Annual household income is the combined income for all wage earners in the applicant's household. A household member that is 18 years old, a full-time student and who is a dependent is excluded to the extent that his/her salary exceeds $480 per year – only the first $480 is accounted for. The City of Pompano Beach program projects the household's income twelve (12) months forward from the date of the application. The staff will look at two months of pay stubs, average the 2 months and project that income for 12 months. Gross monthly benefits will be projected for 12 months.

After an application has been processed and third-party verifications are completed, the OHUI representative will prepare an income certification. The income certification will determine whether the applicant is approved. All household members 18 years of age and over must sign the income certification.

Participation Agreement and Award Letter

Along with the income certification the applicant must execute a participation agreement. The participation agreement outlines the conditions of assistance. Once the participation agreement is executed by the homeowner, it will be forwarded to the Mayor and City Manager for signature. The loan closing cannot be scheduled until the Participation Agreement is fully executed. After the applicant signs the participation agreement, they will receive an award letter. The award letter will outline the program assistance to be received and the next steps.

Special Needs

1. Definition. At least 20% of all households assisted in each fiscal year must meet the definition of Special Needs. This includes one or more person living in the household. A person with special needs is defined in section 420.0004, (13) Florida Statutes as:

"Person with special needs" means an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits.

2. File Documentation. To document that the applicant meets this definition the City will add questions to the eligibility application and require supporting written documentation related to households qualifying as Special Needs.

All financial assistance required to be reported as income related to any of the Special Needs categories should be documented appropriately as part of the application process.

If the applicant receiving Family and Supported Living or the Developmental Disabilities Home and Community-Based Services Waiver, accept documentation of the eligibility determination from the Agency for Persons with Disabilities. This also applies to applicants that receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI). To be eligible for SSI/SSDI a person has already met the criteria to be considered special needs.

SECTION 7: LOAN TERMS

Eligible rehabilitation applicants will be assisted with a grant if the assistance is $15,000 or less. If the assistance is greater than $15,000 assistance will be provided in the form of a deferred loan. For deferred loans, the Office of Housing and Urban Improvement will execute a zero-interest loan equal to the amount of assistance. There will be no interest charged on the outstanding balance. In order to ensure repayment of the loan, the Department will record a fifteen (15) year note and mortgage on the property equal to the loan amount. The note and mortgage must be signed by the homeowner(s) (meaning each person on the deed) before any rehabilitation work begins. If after ten (10) years the home has not been sold or title has not been transferred, the loan balance will be reduced by 20% each year beginning in year 11 of the loan and have a zero balance at the end of fifteen 15 years, at which point the loan will be forgiven and the lien removed. The loan must be repaid in full and determined to be in default if any of the following occurs: 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 property changes within ten (10) years from the date of the loan. Only the original lien amount must be repaid.

All financial assistance shall be subject to recapture requirements as described in the Housing Policy for the individual programs carried out by the Department. All assistance will be provided in the form of a grant or deferred payment loans and/or forgivable loans.

Notice of Right of Recession

Every applicant that executes a loan document shall receive a written 3-day Notice of Opportunity to Rescind the Transaction at the time of signing either the rehabilitation loan documents or the emergency repair program documents, as applicable. The Notice to Proceed cannot be issued until the 3 days of right of recession have passed. If the applicant choses to cancel the transaction, the staff will mail the applicant a case close out letter with a copy of the executed right of rescission. The letter will be uploaded into Neighborly along with the right of recession.

SECTION 8: GENERAL POLICY

Maximum Assistance

The maximum assistance to be provided to applicants shall be governed by the Housing Policy approved by the City Commission for the period in question and established each fiscal year in accordance with the approved Local Housing Assistance Plan.

If the majority of the bids accepted for a project exceed the maximum assistance provided by a program, the Department will make every effort to identify items that are not of immediate or dire need of repair. The Department, at its discretion, will remove items from the Specification of Work Report that are not essential in making the home safe, decent and sanitary nor affect the health and safety of the homeowner.

Exception to the maximum amount of assistance will be allowable when issues arise out of the applicants, contractors and/or Department's control. These are usually items that are caused by unforeseen circumstances or required by the building department at the time of permitting.

Exceeding the maximum award under the program will require a resolution by the City commission approving the amount that exceeds the maximum award. It is program staff's responsibility to determine if a case will exceed the maximum award and notify the program Director so that the proper approvals are documented.

Security – Confidentiality of Documents

In order to protect the privacy of applicants, all Program records are considered confidential. An applicant is required to Sign a Privacy Notice indicating that only duly authorized persons will have access to case files. Staff members are precluded from revealing any information regarding any aspect of a Program case to an unauthorized person. Applicants will sign a privacy notice, which enables the City to verify other sources of income without violating privacy laws.

All applicant files will be kept in a safe location, with limited access by the public. The staff will follow precautions to protect the information received from applicants. Only the information necessary for eligibility will be collected.

Underwriting Guidelines

Cases that need Emergency Repair may receive priority over other cases. Housing Rehabilitation Program funds will be used to eliminate existing substandard conditions and bring the property up to code compliance. Appraisals are not required; however, verification of ownership is necessary and program value limits must be complied with. The following documentation remains necessary as a part of the application process:

Preliminary Approval Requirements:

1. Copy of photo ID, Social Security cards and birth certificate for all household members.
2. Copies of 2 months most current paystubs for all household members and most recent S.S./Disability statements, pension, unemployment, etc.) for all household members.
3. Current statement of child support/alimony being received and/or divorce decree.
4. Copies of 2 most recent tax returns that were filed with the IRS for all household members that are self-employed including all pages, schedules and forms for all self-employed household members.
5. Copies of ALL pages of the most recent checking, and savings or other account statements for all household members who have bank accounts.
6. Copies of most recent asset statements (e.g. cash value of whole life insurance; investments, etc.) for all household members who own assets.
7. Copies of most recent mortgage statements (no coupons) for ALL mortgages against the property.
8. Proof of guardianship for any minors in your home who are not part of the immediate family (except foster children, in which case proof of foster custody is required).

File Documents Required:

1. Application with Disclosures
2. Requested Application Checklist Documentation
3. Initial Inspection
4. Lead-based Paint Inspection
5. Environmental Review Forms
6. Demographic Form
7. Ownership and Encumbrance Report
8. Feasibility Analysis
9. Income Certification and Supporting Documentation
10. Award/Withdraw/Denial Letter
11. Participation Agreement
12. Invitation to Bid
13. Contractor Bids
14. Contractor Bid Award
15. Contracts, Agreements, Mortgage and Note
16. Right of Rescission, if a loan
17. Notice to Proceed
18. Sub-contractors List
19. Purchase Order
20. Permits
21. Change Orders, if applicable
22. Requests for payment

23. Final Inspection
24. Pictures (Before and After)
25. Release of Liens
26. Warranties and Guarantees
27. Certificates of Completion
28. Contractor Evaluations
29. Mortgage Deed and Note Modification Agreement (if required)
30. Financial Reconciliation
31. Loan Number Close Out

The OHUI Staff shall evaluate all information provided to determine initial household eligibility. In order to perform necessary tasks as expeditiously as possible, the Construction Manager concurrently with the eligibility determination phase may conduct a site inspection. The Construction Manager shall assess the emergency needs and/or repair needs and provide a work write-up and cost estimate. If it is determined that there is an emergency need, as defined herein, actions shall be taken to remedy the threatening conditions within program limitations.

Applicants shall be processed on a first-qualified, first-served basis with the priorities for Special needs and low-income groups. Applicants will also be processed based on the priorities outlined in the Local Housing Assistance Plan and the Consolidated Plan and relative to submission and receipt of a complete application and all required documentation (verification of ownership, income, etc.). Applications not approved within one (1) year of initial submission shall be updated as determined necessary by the OHUI prior to final approval.

The final approval of loan recipients shall be authorized by the OHUI Director or his/her designee, subject to the requirements outlined in this program, and subject to Commission authorization to execute required agreements. Applicants with emergency electrical, plumbing, roof, gas or structural needs which present life threatening or severe safety hazards to the occupant(s) or the public may be advanced on the list of applicants and assistance provided.

Ineligible Repairs under the Rehabilitation Program

Homeowner households shall not receive rehabilitation assistance from the City for the purpose of completing non-essential repairs and improvements. Ineligible improvements include, but may not be limited to, additions requested to increase the square footage of the house, swimming pools, window air conditioner units, a washer or dryer, appliances that are not affixed to residence, water purification systems, solar heating systems, security systems, central vacuum systems, sprinkler systems, or any remodeling/cosmetic work etc.

In the event the applicant is determined to be ineligible for the rehabilitation loan, the applicant shall be notified in writing.

A follow-up interview shall be scheduled by a member of the OHUI at the homeowner's request, to answer any questions, to assist in identifying other sources of assistance.

Applicants who own real property in addition to the owner-occupied property which is the subject of their rehabilitation or emergency application are not eligible for assistance.

Cosmetic improvements are not eligible under this program.

Withdrawal of Application

The applicant may withdraw the application for any reasons whatsoever prior to execution of the loan agreements. In such event, the applicant shall notify staff or submit a letter requesting that their file be closed. The staff shall prepare a letter of withdrawal and show the effective date of the withdrawal. The file shall then be officially CLOSED.

Contract Cancellation

The homeowner shall be liable to the contractor for any work performed after cancellation (material cost or percent of completion), unless otherwise agreed to by the City. The owner shall repay funds already spent under the terms of the loan repayment schedule.

Nondiscrimination and Equal Opportunity

Each applicant applying for assistance under this program shall receive equal consideration regardless of race, creed, sex, sexual orientation, gender identity or expression, political affiliation, pregnancy, religion, retaliation, national origin, family size, age, color, familiar status, marital status, or disability.

Repeat Applicant (Re-Entry)

Applicants who have received assistance once under the emergency repair or rehabilitation program are not eligible to apply again for the same assistance. An applicant can only receive assistance under each program if they do not have an existing City of Pompano Beach Residential Rehabilitation mortgage on the property. Staff will be responsible to review applicants previously assisted under the rehabilitation program to ensure compliance with this requirement. Exceptions to the policy will apply to senior applicants, as defined by HUD, and/or applicants who provide proof of disability. Senior and/or disabled applicants who have a rehabilitation mortgage on the property can receive additional assistance under another funding source.

Property Value Assessment

The Office of Housing and Urban Improvement must determine the property value for all homes receiving assistance. The maximum property value for participation in the housing rehabilitation program shall be governed by this Housing Policy for the period in question and as established each fiscal year.

Rehabilitation Program: The assessed Value of the property as determined by the Broward County Property Appraiser.

The value limits used will be based on the guidelines established for each program. The staff will be responsible for ensuring that properties assisted do not exceed the value limits established by the program.

Mortgage Placement – Combined Loan to Value (Maximum)

Mortgages for the Housing Rehabilitation Program funded by the Community Development Block Grant (CDBG) or the State Initiative Housing Program (SHIP) should be first, second or third position, to ensure that funds can be recaptured. The City will utilize **https://bcpa.net/** website to conduct a title search.

At the time of application, a feasibility analysis of equity will be conducted. The value of the

property will be estimated by averaging 3 to 5 sales in the immediate area. The existing mortgages the City maximum loan amount will be added to determine total mortgages and property debt. The total property debt is divided by the average sales price in the area. The sum of the loans/mortgages/liens cannot exceed 95% of the average property sales value.

The assessed value of the home shall not exceed the maximum value as established by HUD or FHFC for newly constructed or existing housing.

Contractor Selection

1. Contractor's wanting to participate in the City's Housing Rehabilitation Program must be approved through the City's Procurement Process. Any party who has been suspended or debarred by U.S. HUD or any other Federal Executive Branch Agency and is listed on the Current Exclusion List will not be accepted to participate in the program.

2. The Department will maintain a current listing of approved contractors that will be utilized to seek bids for the Housing Rehabilitation Program. The contractors will be responsible for updating their insurance and licensing information in Neighborly as required.

3. All eligible contractors will be invited to attend Pre-Bid meetings held by a City appointed Inspector at the applicant's home. At the meetings, contractors will be provided with the approved Scope of Work Report that will detail the work to be completed for that project. Contractors will be given a deadline to submit their bids. All bids shall be submitted in Neighborly software prior to the submission deadline.

4. A minimum of three (3) responsible bids will be required per project. If less than three (3) bids are received the Director may accept the lowest most responsible bidder or the Scope of Work Report could be amended and re-sent to all contractors who originally attended the Pre-Bid meeting. In the event that the project is re-bid and three (3) bids are not received, the Department will notate the file to show the attempts and proceed with the bids received. (In an emergency situation where a condition is deemed as unsafe by either the Inspector or the City's building official, this requirement may be waived in writing by the Director).

   The Program Director retains the right to reject any and all bids. The program Director can request informal bids and accept one bid for specialty work, for emergency repairs, and conditions which are life threatening.

5. Upon the expiration of the established Bid Deadline, the bids will be reviewed and itemized on a Bid Tabulation Result Report. Award shall be based on the information submitted only. The lowest responsible and responsive bidder will be selected.

6. Contractors will be awarded a maximum of three projects concurrently. Therefore, if a contractor has three active contracts, they will not be awarded any additional contracts (unless approved in writing by OHUI Director). Contractors are encouraged to participate in the bidding process regardless of the number of projects awarded.

7. The authority to approve an exception to the Three-Contract Policy will rest with the Department Director and the file will be documented justifying the reason for the exception. Reasons, for the exception can be related to higher than reasonable cost, contract status, the work capacity previously displayed, the level of accomplishment and satisfaction with

prior contracts.

8. If the Department finds that a contractor fails to meet his/her obligations with the homeowner and/or the City and does not remedy the situation as stipulated by the Department, the contractor will be removed from the list and not be allowed to participate in the City's Housing Rehabilitation Program.

9. If the lowest responsive and responsible bidder has not previously performed like services for the City of Pompano Beach, the City reserves the right of awarding only one contract during a trial period or until such time that Department staff can determine that the bidder will perform to the City's complete satisfaction. Approval of exceptions to this policy rest with the Department Director.

Scope of Work

The Construction Manager is responsible for preparing the work write up based on the program

specifications. The Construction Manager will be responsible for due diligence work before preparing the work and specifications. This includes the following:

1. All Rehabilitation loans will require an inspection of the home to be carried out by the Construction Manager.

2. The Construction Manager will meet with the homeowner and inspect the residence, looking for health, safety and Housing Quality Standards (HQS), as well as Building Code violations and local code violations.

3. The Construction Manager will perform due diligence prior to case approval to determine if there are any open permits that must be closed, code enforcement liens, other violations, illegal structures, etc. prior to approving the property for rehabilitation.

4. The Construction Manager will prepare a Specification of Work Report that will be reviewed and approved by the homeowner.
5. The Construction Manager will schedule and invite all approved contractors on the Department's Approved Contractor list to a Pre-bid Meeting. The Construction Manager will conduct the meeting by reviewing the Specification of Work Report and answering any questions or addressing concerns. After the Pre-Bid Meeting, the Construction Manager will provide the Department with a Specification of Work Report as provided to the contractors and a Specification of Work Report with his cost estimates. He will also provide pictures to reference the items on the Report. All Specification of Work Reports will be done through the Neighborly Software system.

6. The Building Department will be provided with a copy of the Specification of Work Report for their review and to facilitate the expediting of the applicable building permits. All change orders will be processed for permitting if required.

7. No additional work will be authorized or extensions of time granted unless approved by a written change order signed by all parties.

The City retains the right to request estimates from specialty contractors such as roofers, plumbers' electricians and HVAC specialists.

Conflicts of Interest

No assistance will be provided to City of Pompano Beach employees or their immediate relatives without express written opinion from the City Attorney and/or the funding source if required. Full disclosure on the part of the applicant will be required at the time of application. Failure to disclose said relationship will result in an immediate rejection of the loan and/or will require full repayment of the loan including interest accrued at the maximum interest rate allowed.

NOTE: All program participants will be required to sign a Conflict-of-Interest form.

SECTION 9. DISPUTE RESOLUTION

All complaints shall be made to the Program Compliance Manager. Every effort shall be made to resolve complaints as soon as they become known. If a property owner or contractor is not satisfied with the initial response taken to resolve the complaint, the owner may submit a written description of the complaint to the division and/or the Program Compliance Manager who will respond in writing within (10) working days.

- If a complaint relating to post-construction work deficiencies is received, the Program Compliance Manager will evaluate the complaint within ten (10) working days.
- If the complaint is determined to be valid and the contractor has not addressed the complaint in accordance with the construction contract, the contractor shall be suspended from further program participation pending corrective action.
- Corrective repair work may be initiated by the Program Compliance Manager if any emergency or extremely hazardous conditions exist or if the contractor fails to show good faith at correcting the problem within the time limit provided to him/her.
- If the complaint is not valid, the homeowner will be so notified in writing. Owners are to be encouraged to contact the contractor directly to resolve construction concerns prior to contacting the agency.
- If a complaint relating to processing, policy, or procedures is received, the staff will respond in writing. The staff response will explain applicable policy when necessary and specify corrective action if any is required.
- Under the terms of the Construction Agreement, the City has the authority to decide all questions relative to the interpretation of any contract documents and fulfillment of the construction contract as to the character, quality, amount and value of any work and materials furnished under the contract. City decisions regarding all claims, questions and disputes shall be final.

Disputes between the Owner and Contractor: If a problem arises between the homeowner and contractor, it is the responsibility of those parties to resolve the issues. The OHUI staff may intervene in order to facilitate the progress of the project.

Homeowner is encouraged to contact the contractor if a problem arises during the warranty period. If the homeowner does not receive satisfaction from the contractor, the Department reserves the right to intervene on his/her behalf.

The final decision of resolution of disputes rest with the program Director. The decision of the

program director shall be final. The contractor and owner can file for mediation or arbitration of they are not satisfied with the decision of the director. The decision of the mediator or arbitrator shall be final. All fees associated with mediation and arbitration shall be the responsibilities for the parties as required by the courts. The outcome handed down by the courts is final in regard to whom is responsible for covering the costs of the incurred expenses.

Fees

The City will incur charges for services in the delivery of providing assistance. These charges are passed along to the applicant and paid from the total loan proceeds. These services include, but are not limited to, loan underwriting fees, ownership and encumbrance reports, property inspections, credit reports and any other services required in the making of the loan.

Right of Refusal

The Department reserves the right to refuse assistance to any applicant on the basis of homeowner:

- Failing to disclose information which negates their eligibility;
- Unreasonableness;
- Uncooperativeness;
- Or any other reason as may be determined on a case-by-case basis.

Decision Appeals

- The Office of Housing and Urban Improvement will determine if an applicant is eligible to receive assistance for the program for which they have applied based on the guidelines contained herein and those set by the funding sources. The OHUI will notify applicants of the determination in writing. The applicant will have a period of five (5) days from the date of the letter to contact the OHUI to appeal the decision.
- The appeal will only be accepted if based on evidence or belief that an error was made by the OHUI. The appeal cannot be made on the basis of the program guidelines since these rules, regulations and programmatic guidelines are pre-established by the funding sources.

Fraud Policy

The Office of Housing and Urban Improvement will request guidance from the City Attorney's Office on any questions or evidence regarding possible misrepresentation of facts by applicants.

Exceptions to Policy

Exceptions to policy will be considered on a case-by-case basis. The Program Compliance Manager must review such a request and make a recommendation to the Director for an approval or rejection citing reasons, including the policy upon which the request is based and the reason for the exception.

Additions and Conversions

It is the policy of the City not to finance additions to existing buildings or projects that change the Certificate of Occupancy. However, in overcrowding situations, an exception to this policy may be granted by the OHUI Director.

Sweat Equity

The City of Pompano Beach will not finance projects where the applicant performs the work.

Permits and Licenses

All Contractors are required to have all applicable licenses and insurance coverage, including workman's compensation. The Department will not make any disbursements unless the proper permits are filed and approved for the work being performed.

All Contractors awarded with a Housing Rehabilitation Program contract will be required to add the City of Pompano Beach as an additional insured on all insurance policies. License from the Department of Business and Professional Regulation or from Broward County for the particular trade area is required. It is the responsibility of the General Contractor to ensure that all sub-contractors are licensed and insured. The contractor must provide proof Workers' Compensation Insurance and General Liability coverage as required by the City in addition to the homeowner's liability insurance carried by the applicant.

Record Retention Requirements

SHIP Program. The record retention requirements for the SHIP program come from the State of Florida General Records Schedule for State and Local Government agencies.

For cases that were not assisted, retain documents for four years after audits have been released. That means that the record must be retained for four years after the State closeout report (annual report) for that fiscal year has been submitted and approved by FHFC.

For cases that were assisted, the retention period is five years after the loan has been released or satisfied, provided audits have been released, whichever is later.

Records can be retained in electronic form or the standards that comply with the Florida Administrative Code. If the City Clerk has a stricter record retention policy, the staff will comply with the City record retention requirements.

The state record retention requirements are outlined in "The General Schedule for Local Governments GS1-L" located at the Florida Department of State's web site. at: http://dos.myflorida.com/library- archives/records-management/general-records-schedules/

Federal Programs.

In general, records are to be retained for 4 years from the date of submission of the grantee's CAPER in which the specific activity is reported for the last time, unless there is litigation, claims, audit, negotiation, or other actions involving the records, which has started before expiration of the 4-year period. In such cases, the records must be retained until completion of the action and resolution of all issues which arise from it or the end of the regular 4-year period, whichever is longer.

Single Audit Act

All recipients of assistance must comply with the requirements of the single audit act. The local housing assistance trust fund shall be separately stated as a special revenue fund in the City's audited financial statements.

All subrecipients must also comply with the requirements of this act and this act must be referenced in the written agreement with the subrecipient

Subordination Policy

Subordination of a Housing Rehabilitation Program (Program Loan) for the purpose of refinancing an existing debt that is in a superior lien position to the Program Loan may be allowed in accordance with the OHUI Loan Subordination Policy, as amended from time to time.

Subordination of the Program Loan will NOT be approved for a purpose other than refinance debt that was secured by the subject property prior to or of the same date of the Program Loan.

The City of Pompano Beach will only allow one subordination approval during the course of the Program Loan.

The City of Pompano Beach reserves the right to deny any subordination request it deems not in the best interest of the homeowner. The authority to approve subordination requests or exceptions to the City's Loan Subordination Policy will rest with the City Manager or his/her designee.

(See Exhibit A-The City of Pompano Beach's Homeowner Subordination Policy and Request Form)

SECTION 10. OTHER FEDERAL REQUIREMENTS

Environmental

All rehabilitation work will be done in accordance with Federal and State environmental regulations. With respect to any assistance using CDBG funds, an environmental review will be performed by the OHUI and/or their assignee in accordance with the provisions of the National Environmental Policy Act of 1969 (NEPA) and the related authorities listed in HUD's implementing regulations at 24 CFR parts 50 and 58.

Lead Based Paint Regulations

Sub- part	Type of Program	Construction Period	Requirements[1, 2, 3]
A	Disclosure of Known Lead- Based Paint and/or Lead- Based Paint Hazards	Pre-1978	• See www.hud.gov/offices/lead for Lead Disclosure Rule requirements for sale or lease of residential property.
B	General Lead-Based Paint Requirements and Definitions	Pre-1978	• All properties covered by the Lead Safe Housing Rule.[4]

C	Disposition by Federal Agency Other Than HUD	Pre-1960	• LBP inspection and risk assessment. • Abatement of LBP hazards. • Notice to occupants.
		1960-1977	• LBP inspection and risk assessment. • Notice to occupants of results.
D	Project-Based Assistance by Federal Agency Other Than HUD	Pre-1978	• Provision of pamphlet. • Risk assessment. • Interim controls. • Notice to occupants. • Response to child with EIBLL.[5]
F	HUD-Owned Single Family Sold With a HUD-Insured Mortgage	Pre-1978	• Visual assessment. • Paint stabilization. • Notice to occupants of clearance.
G	Multifamily Mortgage Insurance:		
	1. For properties that are currently residential	Pre-1960	• Provision of pamphlet. • Risk assessment. • Interim controls. • Notice to occupants. • Ongoing LBP maintenance.
		1960-1977	• Provision of pamphlet. • Ongoing LBP maintenance.
	2. For conversions and major renovations.	Pre-1978	• Provision of pamphlet. • LBP inspection. • Abatement of LBP. • Notice to occupants.
H	Project-Based Assistance by HUD		
	For all properties	Pre-1978	• Provision of pamphlet. • Notice to occupants. • Ongoing LBP maintenance and reevaluation. • Response to child with EIBLL.[5]
	1. Multifamily property receiving more than $5,000 per unit per year	Pre-1978	• Risk assessment. • Interim controls.
	2. Multifamily property receiving less than or equal to $5,000 per unit per year, **and** single-family properties	Pre-1978	• Visual assessment. • Paint stabilization.
iII	HUD-Owned Multifamily Property	Pre-1978	• Provision of pamphlet. • LBP inspection and risk assessment. • Interim controls.
			• Notice to occupants. • Ongoing LBP maintenance and re- evaluation. • Response to child with EIBLL.[5]

SUMMARY OF HUD LEAD-BASED PAINT (LBP) REQUIREMENTS

J	Rehabilitation Assistance:		
	For all Properties	Pre-1978	• Provision of pamphlet. • Paint testing of surfaces to be disturbed, or presume LBP. • Notice to occupants. • Ongoing LBP maintenance if HOME rental.
	1. Property receiving less than or equal to $5,000 per unit	Pre-1978	• Safe work practices in rehab. • Repair disturbed paint. • Clearance of the worksite.
	2. Property receiving more than $5,000 and up to $25,000	Pre-1978	• Risk assessment. • Interim controls.
	3. Property receiving more than $25,000 per unit	Pre-1978	• Risk assessment. • Abatement of LBP hazards. • Interim controls allowed for exterior.
K	Acquisition, Leasing, Support Services, or Operation	Pre-1978	• Provision of pamphlet. • Visual assessment. • Paint stabilization. • Notice to occupants. • Ongoing LBP maintenance for ongoing assistance.
L	Public Housing	Pre-1978	• Provision of pamphlet. • LBP inspection. • Risk assessment if LBP not yet abated. • Interim controls if LBP not yet abated. • Abatement of LBP during modernization. • Notice to occupants. • Ongoing LBP maintenance and reevaluation. • Response to child with EIBLL.[5]
M	Tenant-Based Rental Assistance for units to be occupied by children under 6 years of age	Pre-1978	• Provision of pamphlet. • Visual assessment. • Paint stabilization. • Notice to occupants. • Ongoing LBP maintenance. • Response to child with EIBLL.[5]

When Federal Funds are used, the assistance provided will be in accordance with all other Federal requirements regarding the use of CDBG funds. Such requirements will include but will not be limited to affirmative marketing, labor, displacements and relocations, lead-based paint, and any other requirement in force at the time of the processing of the assistance in accordance with 24 CFR 92 or 24 CFR 570

SECTION 11. OTHER STATE REQUIREMENTS

Affordable Housing Advisory Committee

The City shall appoint an affordable housing advisory committee for the purpose of recommending

specific initiatives and incentives to encourage or facilitate affordable housing as provided in F.S. 420.9076. The statute outlines the specific composition required for advisory committee members and the process for their appointment. Each year, the committee shall evaluate established policies, procedures, ordinances, land development regulations, and the local government comprehensive plan, and report its findings to the local governing board annually but not later than December 31. The affordable housing advisory committee shall be established in accordance with Section 420.9076, F.S., to approve the local affordable housing incentive strategy recommendations at a public hearing by affirmative vote of a majority of the membership of the advisory committee.

The City shall transmit to the Corporation and Florida Housing Coalition an electronic copy of the report which has been submitted to the local governing board for consideration by December 31.

All meetings of the advisory committee are public meetings, and all committee records are public records. Staff, administrative, and facility support to the advisory committee shall be provided by the City.

Within 90 days after the date of receipt of the evaluation and local housing incentive strategy recommendations from the advisory committee, the City shall adopt an amendment to its local housing assistance plan to incorporate the local housing incentive strategies it will implement. The local government must consider the strategies as recommended by the advisory committee.

Local Housing Assistance Plan Requirements

Local Housing Assistance Plans shall adhere to the following requirements:

1. The City will develop an LHAP that will contain all of the requirements outlined in the SHIP rule 67.37 and the SHIP statute at 420.907.

2. The City will comply with any applicable new requirements tied to each fiscal year's funding.

The LHAP will be submitted as early as possible before the statewide final submission deadline to allow enough time for revisions, submission to the City commission for approval and public comments on the document. All LHAPs are due by May 2 of the year in which the previous LHAP is expiring. Forms, templates and instructions for submittal of the plan are located at the Florida housing Finance corporation website

This website will also provide instruction for final submission of the document after commission approval.

The approval process is outlined below:

1. The LHAP will be submitted for conditional review. This requires all documents in the LHAP to be submitted with the exception of the certification and resolution.
2. The final LHAP must be approved by resolution prior to submission FHFC. All required documents are submitted in one PDF in accordance with the instruction provided by FHFC. The staff will visit the FHFC website on an annual basis to determine what procedures are required for submission and will use the most current forms and templates for submission of the LHAP.

3. The LHAP must be updated every 3 years, not later than May 2 in the year that its due. FHFC will post all LHAP's due in each given year on their website.

4. When a new strategy is added or deleted, this is an amendment to the LHAP. Amendments must be approved by Florida Housing Finance Corp. prior to implementation.

5. The proposed amendment shall be submitted to the FHFC SHIP Program Administrator for review in accordance with the requirements outlined in the statute. Once the document is returned with comments, the document will be finalized for approval by the City Commission. Once approved by the City Commission, the document will be finalized and the LHAP will be amended to include the changes. An example of an amendment would be adding a new purchase assistance or foreclosure prevention strategy.

6. Changes to an existing approved strategy are technical revisions. Technical revisions also require approval by FHFC. Submit the proposed revisions in underline/strikethrough (blackline) format as a word document to Florida Housing Finance Corp. SHIP Program

   Administrator. An example of a technical revision is increasing the award amount of an existing strategy or changing the affordability period.

7. Once FHFC approves the revisions, a copy of the revised document must be submitted to the City commission for approval. Once the document is approved, a PDF of the final document shall be submitted to the FHFC SHIP Administrator.

Annual Report

The City will submit an annual SHIP report for each open fiscal year. The report is due no later than September 15th. The reports will be submitted online at the website designated by FHFC.

CDBG program encumbrances and expenditures will be tracked and submitted in IDIS. The CAPER that is submitted to US Department of Housing and Urban Development will reflect all program expenditures at the end of the fiscal year.

The OHUI Accountant and Compliance Manager will reconcile expenses for at the end of each fiscal year for reporting purposes. Before submission of the required reports, the City shall provide notice of the availability of the proposed report and solicit public comment. The notice must state the public place where a copy of the proposed report can be obtained by interested persons. Members of the public may submit written comments on the report to the City. Written public comments shall identify the author by name, address, and interest affected. The City shall attach a copy of all such written comments and its responses to the funding agency if required.

SECTION 12. LOAN PAYOFFS AND PROGRAM INCOME

The City can receive program income from default under the different programs or interest earned. A payoff may be received in the way of: payoff check, inter-department deposit/ journal entry, interest and investment income. This procedure describes steps taken to process reimbursement on a department level.

Program Income Under the SHIP Program

The OHUI Accountant determines which grant or City program the payoff is for. For example, it

may be a SHIP Purchase Assistance loan repayment, SHIP Rehab Loan Repayment, Single Family Replacement Program, or Short Sale proceeds.

The staff will update the SHIP tracking report to include the program income received. Program income is reported in the SHIP fiscal year it is received regardless of when the assistance is provided. Program income will be subject to the same terms and conditions of the fiscal year LHAP in which the funds are deposited. Program income is subject to the following set asides: 30% low and 30% very low income. Only 5% of program income can be used for administrative expenses unless a different amount is authorized by the legislature in any given fiscal year. If the City receives $350,000 or less in any given fiscal year, then 10% of program income can be used for administrative expenses. For fiscal years when the City receives more than the $350,000 then the limit for administrative expenses from program income is 5% of the program income received in that fiscal year. The staff will prepare a release of mortgage and promissory note for cases that

paid off the balance due. This document will be provided to the property owner or Title Company for recording. Staff shall put a copy of the payoff check and release documents in the file.

Program Income Under the CDBG Program

24 CFR §570.500 Definitions.

For the purposes of this subpart, the following terms shall apply:

(a) *Program income* means gross income received by the recipient or a subrecipient directly generated from the use of CDBG funds, except as provided in paragraph (a)(4) of this section.

(1) Program income includes, but is not limited to, the following:

(i) Proceeds from the disposition by sale or long-term lease of real property purchased or improved with CDBG funds;

(ii) Proceeds from the disposition of equipment purchased with CDBG funds;

(iii) Gross income from the use or rental of real or personal property acquired by the recipient or by a subrecipient with CDBG funds, less costs incidental to generation of the income;

(iv) Gross income from the use or rental of real property, owned by the recipient or by a subrecipient, that was constructed or improved with CDBG funds, less costs incidental to generation of the income;

(v) Payments of principal and interest on loans made using CDBG funds, except as provided in paragraph (a)(3) of this section;

(vi) Proceeds from the sale of loans made with CDBG funds;

(vii) Proceeds from sale of obligations secured by loans made with CDBG funds;

(viii) [Reserved]

(ix) Interest earned on program income pending its disposition; and

(x) Funds collected through special assessments made against properties owned and occupied by households *not* of low and moderate income, where the assessments are used to recover all or part of the CDBG portion of a public improvement.

(2) Program income does not include income earned (except for interest described in §570.513) on grant advances from the U.S. Treasury. The following items of income earned on grant advances must be remitted to HUD for transmittal to the U.S. Treasury, and will not be reallocated under section 106(c) or

(b) of the Act:

(i) Interest earned from the investment of the initial proceeds of a grant advance by the U.S. Treasury;

(ii) Interest earned on loans or other forms of assistance provided with CDBG funds that are used for activities determined by HUD either to be ineligible or to fail to meet a national objective in accordance with the requirements of subpart C of this part, or that fail substantially to meet any other requirement of this part; and

(iii) Interest earned on the investment of amounts reimbursed to the CDBG program account prior to the use of the reimbursed funds for eligible purposes.

(3) The calculation of the amount of program income for the recipient's CDBG program as a whole (i.e., comprising activities carried out by a grantee and its subrecipients) shall exclude payments made by subrecipients of principal and/or interest on CDBG-funded loans received from grantees if such payments are made using program income received by the subrecipient. (By making such payments, the subrecipient shall be deemed to have transferred program income to the grantee.)

The amount of program income derived from this calculation shall be used for reporting purposes, for purposes of applying the requirement under §570.504(b)(2)(iii), and in determining limitations on planning and administration and public services activities to be paid for with CDBG funds.

(4) Program income does not include:

(i) Any income received in a single program year by the recipient and all its subrecipients if the total amount of such income does not exceed $25,000; and

(ii) Amounts generated by activities that are financed by a loan guaranteed under section 108 of the Act and meet one or more of the public benefit criteria specified at §570.209(b)(2)(v) or are carried out in conjunction with a grant under section 108(q) in an area determined by HUD to meet the eligibility requirements for designation as an Urban Empowerment Zone pursuant to 24 CFR part 597, subpart B. Such exclusion shall not apply if CDBG funds are used to repay the guaranteed loan. When such a guaranteed loan is partially repaid with CDBG funds, the amount generated shall be prorated to reflect the percentage of CDBG funds used. Amounts generated by activities financed with loans guaranteed under section 108 which are not defined as program income shall be treated as miscellaneous revenue and shall not be subject to any of the requirements of this part, except that the use of such funds shall be limited to activities that are located in a revitalization strategy area and implement a HUD approved area revitalization strategy pursuant to §91.215(e) of this title. However, such treatment shall not affect the right of the Secretary to require the section 108 borrower to pledge such amounts as security for the guaranteed loan. The determination whether such amounts shall constitute program income shall be governed by the provisions of the contract required at §570.705(b)(1).

Examples of other receipts that are not considered program income are proceeds from fund raising activities carried out by subrecipients receiving CDBG assistance (the costs of fundraising are generally unallowable under the applicable OMB circulars referenced in 24 CFR 84.27), funds collected through special assessments used to recover the non-CDBG portion of a public improvement, and proceeds from the disposition of real property acquired or improved with CDBG funds when the disposition occurs after the applicable time period specified in §570.503(b)(3) for subrecipient-controlled property, or in §570.505 for recipient-controlled property.

§ 570.503 Agreements with subrecipients.

(a) Before disbursing any CDBG funds to a subrecipient, the recipient shall sign a written agreement with the subrecipient. The agreement shall remain in effect during any period that the subrecipient has control over CDBG funds, including program income.

(b) At a minimum, the written agreement with the subrecipient shall include provisions concerning the following items:

(1) *Statement of work.* The agreement shall include a description of the work to be performed, a schedule for completing the work, and a budget. These items shall be in sufficient detail to provide a sound basis for the recipient effectively to monitor performance under the agreement.

Records and reports. The recipient shall specify in the agreement the particular records the subrecipient must maintain and the particular reports the subrecipient must submit in order to assist the recipient in meeting its recordkeeping and reporting requirements.

(2) *Program income.* The agreement shall include the program income requirements set forth in §570.504(c). The agreement shall also specify that, at the end of the program year, the grantee may require remittance of all or part of any program income balances (including investments thereof) held by the subrecipient (except those needed for immediate cash needs, cash balances of a revolving loan fund, cash balances from a lump sum drawdown, or cash or

investments held for section 108 security needs).

(3) *Uniform administrative requirements.* The agreement shall require the subrecipient to comply with applicable uniform administrative requirements, as described in §570.502.

(4) *Other program requirements.* The agreement shall require the subrecipient to carry out each activity in compliance with all Federal laws and regulations described in subpart K of these regulations, except that:

(i) The subrecipient does not assume the recipient's environmental responsibilities described at §570.604; and

(ii) The subrecipient does not assume the recipient's responsibility for initiating the review process under the provisions of 24 CFR part 52.

(5) *Suspension and termination.* The agreement shall specify that, in accordance with 24 CFR 85.43, suspension or termination may occur if the subrecipient materially fails to comply with any term of the award, and that the award may be terminated for convenience in accordance with 24 CFR 85.44.

(6) *Reversion of assets.* The agreement shall specify that upon its expiration the subrecipient shall transfer to the recipient any CDBG funds on hand at the time of expiration and any accounts receivable attributable to the use of CDBG funds. It shall also include provisions designed to ensure that any real property under the subrecipient's control that was acquired or improved in whole or in part with CDBG funds (including CDBG funds provided to the subrecipient in the form of a loan) in excess of $25,000 is either:

(i) Used to meet one of the national objectives in §570.208 (formerly §570.901) until five years after expiration of the agreement, or for such longer period of time as determined to be appropriate by the recipient; or

(ii) Not used in accordance with paragraph (b)(7)(i) of this section, in which event the subrecipient shall pay to the recipient an amount equal to the current market value of the property less any portion of the value attributable to expenditures of non-CDBG funds for the acquisition of, or improvement to, the property. The payment is program income to the recipient. (No payment is required after the period of time specified in paragraph (b)(7)(i) of this section.) [53 FR 8058, Mar. 11, 1988, as amended at 53 FR 41331, Oct. 21, 1988; 57 FR 27120, June 17, 1992; 60 FR 56915, Nov. 9, 1995; 68 FR 56405, Sept. 30, 2003]

§ 570.504 Program Income.

(a) *Recording program income.* The receipt and expenditure of program income as defined in §570.500(a) shall be recorded as part of the financial transactions of the grant program.

(b) Disposition of program income received by recipients.

(1) Program income received before grant closeout may be retained by the recipient if the income is treated as additional CDBG funds subject to all applicable requirements governing the use of CDBG funds.

(2) If the recipient chooses to retain program income, that program income shall be disposed of as follows:

(i) Program income in the form of repayments to, or interest earned on, a revolving fund as

defined in §570.500(b) shall be substantially disbursed from the fund before additional cash withdrawals are made from the U.S. Treasury for the same activity. (This rule does not prevent a lump sum disbursement to finance the rehabilitation of privately-owned properties as provided for in §570.513.)

(ii) Substantially all other program income shall be disbursed for eligible activities before additional cash withdrawals are made from the U.S. Treasury.

(iii) At the end of each program year, the aggregate amount of program income cash balances and any investment thereof (except those needed for immediate cash needs, cash balances of a revolving loan fund, cash balances from a lump-sum drawdown, or cash or investments held for section 108 loan guarantee security needs) that, as of the last day of the program year, exceeds one-twelfth of the most recent grant made pursuant to §570.304 shall be remitted to HUD as soon as practicable thereafter, to be placed in the recipient's line of credit. This provision applies to program income cash balances and investments thereof held by the grantee and its subrecipients. (This provision shall be applied for the first time at the end of the program year for which Federal Fiscal Year 1996 funds are provided.)

(3) Program income on hand at the time of closeout shall continue to be subject to the eligibility requirements in subpart C and all other applicable provisions of this part until it is expended.

(4) Unless otherwise provided in any grant closeout agreement, and subject to the requirements of paragraph (b)(5) of this section, income received after closeout shall not be governed by the provisions of this part, except that, if at the time of closeout, the recipient has another ongoing CDBG grant received directly from HUD, funds received after closeout shall be treated as program income of the ongoing grant program.

(5) If the recipient does not have another ongoing grant received directly from HUD at the time of closeout, income received after closeout from the disposition of real property or from loans outstanding at the time of closeout shall not be governed by the provisions of this part, except that such income shall be used for activities that meet one of the national objectives in §570.901 and the eligibility requirements described in section 105 of the Act.

(c) *Disposition of program income received by subrecipients.* The written agreement between the recipient and the subrecipient, as required by §570.503, shall specify whether program income received is to be returned to the recipient or retained by the subrecipient. Where program income

is to be retained by the subrecipient, the agreement shall specify the activities that will be undertaken with the program income and that all provisions of the written agreement shall apply to the specified activities. When the subrecipient retains program income, transfers of grant funds by the recipient to the subrecipient shall be adjusted according to the principles described in paragraphs (b)(2) (i) and (ii) of this section. Any program income on hand when the agreement expires, or received after the agreement's expiration, shall be paid to the recipient as required by
§570.503(b)(3).

(d) *Disposition of certain program income received by urban counties.* Program income derived from urban county program activities undertaken by or within the jurisdiction of a unit of general local government which thereafter terminates its participation in the urban county shall continue to be program income of the urban county. The urban county may transfer the program income to the unit of general local government, upon its termination of urban county participation, provided that the unit of general local government has become an entitlement grantee and agrees to use the program income in its own CDBG entitlement program.

SECTION 13. AMENDMENTS

Any amendments to the program design and/or operating procedures will be promptly incorporated into these policies and procedures. Changes can be made by the Department Director or the City Manager.

Exhibit A: Homeowner Subordination Policy and Request Form

CITY OF POMPANO BEACH

Office of Housing and Urban Improvement

HOMEOWNER SUBORDINATION POLICY AND REQUEST FORM

(Revised October 1, 2023)

(Return This Form with Required Documentation, if applicable)

POLICY STATEMENT

Upon written request, the City of Pompano Beach may consider the subordination of its mortgage(s) for refinancing proposals that will not seriously affect the affordability of the property or security of the public investment.

To outline the practices and procedures, which utilized by the Office of Housing and Urban Improvement (OHUI) to determine if the City will subordinate its loan to another lending institution, the policy to grant subordination based on the following criteria:

1. The original borrower has been approved by the holder of the first mortgage for a loan refinance or modification that will reduce the borrower's monthly first mortgage payment through reduction of the principal loan amount, reduction of the loan's interest rate, extension of the loan 's repayment term, or a combination of any those factors; and

2. At least (1) year has passed since work was completed, or two years have passed since the original borrower's last subordination; and

3. The original borrower continues to own and occupy the home as its primary residence; and

4. The original borrower is experiencing financial hardship which would be benefited by securing a lower interest rate on his or her first mortgage accompanied by lower payments; and

5. The new monthly payment included escrows for taxes, and insurance, and represents between 30%-45% front and back ratio of a borrower's gross monthly income; and

6. The new first mortgage interest rate is at least two percentage points below the original first mortgage, and/or as a result of the monthly savings, the borrower should be able to recoup (break-even) the loan closing costs within 3-5 years; and

7. The new loan origination fee, point, commitment fees, buy down fees and other lender charges do not exceed 2% of the loan amount; and

8. The first mortgage shall be for a term no longer than 30 years; and

9. The mortgage is fixed rate; and

10. The borrower does not receive any cash out for any purpose, including but not limited to, bill consolidation loans, lines of credit, future advances, personal loans, medical collections, other mortgages or encumbrances or liens; and

11. Property insurance and taxes must be escrowed for annual payment for the life of the loan; and

12. The borrower must have sufficient equity in the home so as not to displace the City beyond a 95% loan to value ratio; and

13. If the borrower has a payment type loan, the account must be current; and

14. Property taxes must not be delinquent.

15. The CITY WILL NOT subordinate if we are in 1st position.

16. Borrower must submit proof of the homeowner's insurance. Borrowers interested in seeking approval from the City's Office of Housing & Urban Improvement to subordinate a first mortgage must:

    - Write to the City of Pompano Housing & Urban Improvement Office requesting the City subordinate to their lender and authorizes the lender to receive information regarding their loan for the purposes of the refinance.

- The Lender must provide the details of the loan being requested such as a copy of the truth in lending statement, a copy of the appraisal and a copy of the projected settlement costs.

- Provided additional information as needed to establish that the loan is strictly for a reduction in payment/interest rate and that the lender is not charging rates or providing terms that will in some way fall under the category of predatory lending practices.

- The City must review a copy of the CD-1 Closing Statement prior to release of the City's executed Subordination Agreement. If a title company faxes the CD-1 to the City when completed, and supplies their FedEx (or overnight carrier) account number, the City will overnight, fax, if acceptable, the executed Subordination Agreement, if in agreement with the figures on the CD-1.

- All requests for subordination will require a minimum of 15 working days to review the documents and make a final determination.

This Loan Subordination Policy may be amended from time to time. For the most up to date version please contact the City of Pompano Beach-Office of Housing & Urban Improvement at 954-786-4659.

I have read the above City of Pompano Beach.

Borrower **Date**

Borrower **Date**

REQUEST FOR SUBORDINATION OF MORTGAGE- DOCUMENTATION REQUIREMENTS

In order to begin processing a subordination request, the City of Pompano Beach requires that **ALL** of the following documentation be received. You can expect a decision within **10-15 business** days following receipt of **ALL** these items listed below (**NOTE:** Any missing information may delay processing of this request):

- ✓ A Letter from the owner of record with a City Mortgage, authorizing this request.
- ✓ A commitment letter from the appropriate lending institution detailing the amount, rate, term reason for new financing.
- ✓ A Good Faith Estimate of Settlement Charges (Loan processing fees, Origination fees, Recording fee, etc.) or CD Statement.
- ✓ A copy of the appraisal instrument used by the lender in making their decision.
- ✓ A copy of the mortgage and any amendments with the City or recording information for the same.
- ✓ Completed subordination request form (attached). This form must be completely filled out for the subordination request to be processed.
- ✓ A copy of the title commitment
- ✓ Evidence of the outstanding balances of all liens on the property with the exception of the City of Pompano's lien, and evidence of the interest rates associated with those liens (include payoff statements)

Note: Subordination requests will not be considered unless all documents are received. It is the responsibility of the sender to make sure all documents are submitted accordingly. The review process can take up to fourteen business days before a subordination request is approve.

Please forward this documentation to:

City of Pompano Beach

Office of Housing & Urban Improvement
100 West Atlantic Blvd, Suite 220
Pompano Beach FL33060

Fax: (954) 786-5534

SUBORDINATION REQUEST FORM

Please provide the information requested below so that your request for subordination from the OHUI may be expedited. The OHUI reviews requests for subordination on an individual basis. **There is no guarantee that requests for subordination will be granted-please check the terms and conditions of your loan.** *(NOTE: Additional documents may be requested as necessary).*

Homeowner(s) Name(s):_____ Date Requested:_____

Property Address: _____

Day Phone:_____ Evening Phone:_____

City's Mortgage Amount:_____ Date Executed:_____

Date Recorded:_____ Recorded in Book_____ at Page_____

If Registered Land, Document#_____ and Certificate of Title#_____

If you are seeking to refinance an existing mortgage, please provide the following information:

Ist Mortgage Amount:_____ Outstanding Balance:_____ Interest Rate:_____

Loan Term:_____ Loan Type:_____

2nd Mortgage Amount:_____ Outstanding Balance:_____ Interest Rate:_____

Loan Term:_____ Loan Type:_____

3rd Mortgage Amount:_____ Outstanding Balance:_____ Interest Rate:_____

Fees ($ amt. and type) ex. Pre-payments penalties_____

New loan Amount:_____ Credit Score:_____ Rate Expiration Date:_____

The following mortgage (s) will be superior to the City's mortgage after subordination.

Exact name of the Lender (Mortgagee):_____

Loan Amount:_____ Terms:_____ Interest Rate:___

Present Appraised Value of Property:_____ Appraised supplied by:_____

New Lender Contact Name:_____ Phone#:_____

Closing Attorney and/or Paralegal for Lender:_____ Phone#:_____

Fax#:_____ Email:_____ Phone#:_____

Reason for Subordination Request (Please check all that apply):

- ☐ Lower interest rate/monthly payments
- ☐ Security of a fixed rate loan
- ☐ Obtain a Reversed Mortgage
- ☐ Mortgagee to receive cash for home improvement
- ☐ Loan Eliminate mortgage insurance
- ☐ Other:_____

THIS SECTION TO BE COMPLETED BY THE CITY OF POMPANO BEACH
OFFICE OF HOUSING AND URBAN IMPROVEMENT

Date Received: _____

Amount of Existing City Mortgage: $_____

Date Recorded: _____

Have all subordination request documents been submitted? ☐ Yes ☐ No Subordination

Agreement Request: ☐ Approved ☐Denied

Reason(s) for denial:

1. _____
2. _____
3. _____

If approved:

- Prepare subordination agreement
- Director approves/signs the agreement
- Original agreement goes to Mortgage Company with reminder to have the document recorded and to return a copy to the City or ourfile.
- Agreement will be returned to the Office of Housing & Urban Improvement

Reviewer: Date: _____

Approver:_____Date: _____