



City of Lauderdale Lakes
Development Services Department
4300 NW 36 Street
Lauderdale Lakes, FL 33319
(954) 535-2482

HURRICANE LOSS MITIGATION PROGRAM (HLMP)

The City of Lauderdale Lakes received state funding from the Division of Emergency Management to mitigate approved owner-occupied, single-family properties or properties that have fire walls that separate attached units completely within the City of Lauderdale Lakes. The HLMP program will provide qualified wind resistance construction and installations to be completed in strict compliance with Florida Building Codes and Manufacturer's Specifications. Mitigating a home means strengthening it against hurricane force winds to make it safer, providing increased levels of protection for homeowners and their families. Example activities include:

- Replacement of roof covering/re-roofing
- Installation of window and door opening protection
- Installation of hurricane straps
- Application of secondary water barrier



Program: The assistance will be in the form of an interest-free loan requiring no repayment if program requirements are met. Owner occupancy for five (5) years after receiving assistance is required. However, if you default on your first mortgage, sell or rent your home within five (5) years, you will be subject to full repayment as this constitutes the instance that the five-year requirement is not met. To be eligible, your home must be owner occupied as the "primary residence"; have no outstanding code violations, City liens, open permits, AND no illegal enclosures or additions (work done without permit). Must have current homeowners insurance. Also, flood insurance if required by Mortgage Company, be up-to-date with first mortgage unless fully owned outright. The City of Lauderdale Lakes is not responsible for code violations, liens/attached liens, open permits, or illegal structures. The City of Lauderdale Lakes will not award financing if any code violations, liens/attached liens, and/or open permits exist.

Terms & Conditions if applicant receives a loan:

- Homeowner will be required to install smoke detectors within their household per Florida Building Code (FBC) and the National Fire Protection Association (NFPA) prior to mitigation work being completed if the home currently does not have an operable smoke detector system.
- A mortgage (lien) is placed on the house as security for the term of the loan which is 5-years.
- Borrowers are required to keep property taxes current and adequate homeowner's insurance for the term.
- Loan becomes due in full upon transfer of ownership of home or when borrower no longer occupies the home as their primary residence.
- Declaration of Domicile must be completed and returned annually with require documents during the term of the loan.
- Borrowers are required to pay for the release of the mortgage at the end of the 5-years.

Application process: You must fully complete the application and provide copies of the required documentation as described in this application in order to be considered for any assistance. The applicant is the person who owns the house and is responsible for the mortgage payment. If you own the house with someone else, and they also occupy the property as their primary residence, co-applicant information **must** be provided. If you're married, your spouse must be listed as the co-applicant in the application.

Please call (954) 535-2482 if you need assistance. Original application must be returned along with supporting documentation no later than **February 28, 2023**.

Note: The program does not reimburse for any expenses prior to applying and/or completed outside the program guidelines.

**** STAFF WILL NOT MAKE COPIES OF REQUIRED DOCUMENTS ****
BE SURE TO HAVE YOUR COPIES ALREADY MADE FOR SUBMISSION WITH THE APPLICATION



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Since January 1, 2015, Florida law aimed at preventing fire deaths has gone into effect. Smoke alarms installed in homes must be powered by either electricity or so-called "permanent" batteries.

Before the change, fire alarms in new or remodeled homes had to be connected to the house's electricity. Now, builders and residents replacing old smoke alarms have another option: a device with a tamper-proof battery that lasts ten (10) years.

Florida Division of State Fire Marshal
www.myfloridacfo.com/sfm

Regulations/Standards

Florida only requires that the smoke detectors be installed to meet a requirement of the law listed by a nationally recognized testing laboratory.

Installation

General guidelines for smoke alarm placement:

Smoke detectors must be installed in accordance with NFPA 72 for household warning systems. The battery exception (NFPA 101-9.6.2.9.2) within the code is permissible. They are required in all new homes and some communities have local ordinances requiring that they be installed upon the sale of existing homes. Smoke detectors in apartments are mandated by the Florida fire Prevention Code and enforced through periodic inspections.

No, placement is in accordance with the adopted NFPA standard 72 and 101. Essentially inside and outside of sleeping rooms and at least one per floor.

Guidelines for connecting the smoke alarm:

New homes are required to have smoke detectors installed; however, they are not under the jurisdiction of the fire official. One and two family dwellings are under the Florida Building Code and the local building official. The Life Safety Code is not enforceable on newly built one or two family homes.

For more information please visit: www.myfloridacfo.com/sfm

Contact:

James E. Goodloe, Chief
Bureau of Fire Prevention
Florida Division of State Fire Marshal
200 East Gaines Street
Tallahassee, FL 32399
Tel: (850) 413-3629
Fax: (850) 414-6119

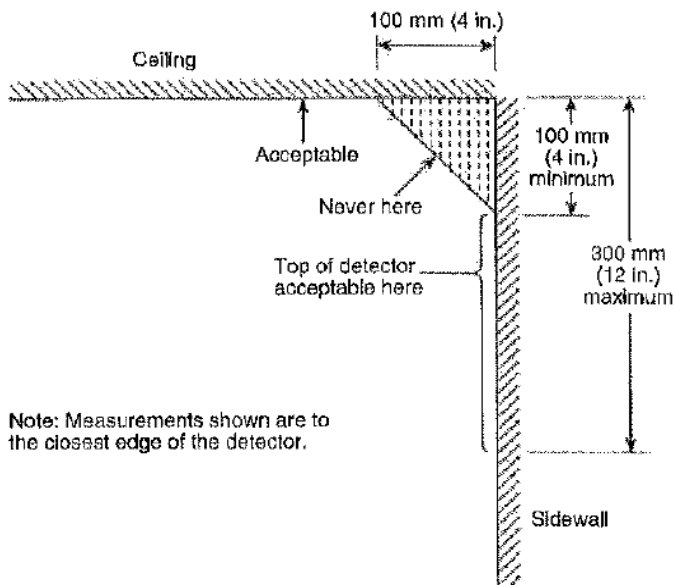


FIGURE A.5.6.3.1 Example of Proper Mounting for Detectors.



APPLICATION SUPPORTING DOCUMENTATION LIST

Dear Applicant(s),

Thank you for showing interest in the HLMP program. Attached is the application package. Due to State funding requirements and program guidelines, all the information in the package must be completed. In addition to filling out the Borrower Application, **COPIES** of the following documents are **required** to be submitted with your application:

1. Proof of one (1) of the below Identifications (**for both** Applicant and Co-Applicant)
 - State issued picture ID
 - Resident Card
 - Passport
 - Naturalization Papers
2. Social Security Card(s) for applicant and co-applicant
3. Proof of marriage certificate (*if applicable*)
 - *If divorced, a copy of the divorce decree will need to be provided.*
 - *If spouse is deceased, a copy of death certificate will need to be provided.*
4. Proof of Property Ownership.
 - Warranty deed or Quit claim deed
5. Proof of primary residence.
 - *If property recently purchased, please provide a copy of the Closing Disclosure **and** confirmation page submission of Homestead Exemption application.*
6. Proof that you are current on your property taxes.
 - Broward County Property Tax payment receipt or Notice of Valorem Taxes
7. Most recent mortgage statement, showing that you are current on your payments.
 - Satisfaction of Mortgage (*if owned out right*)
8. Proof that you are current on your Homeowner Association Dues (*if applicable*).
9. "Declaration Page" of your current Homeowners Insurance Policy
10. "Declaration Page" of your current Flood insurance Policy (*if applicable*).
11. Current utility bill (i.e. FPL or Water)
12. First page of a recent bank statement displaying name and address of applicant and/or co-applicant.

These documents will not be returned to you. Once your completed application and all required documents are received, staff will review and make a further determination of eligibility. If you need a notary, the City will provide notary services free of charge for this application.

Sincerely,

Tanya Davis-Hernandez
Director of Development Services



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Hurricane Loss Mitigation Program Application

Information contained herein shall be kept confidential and shall be used only for the purpose of determining eligibility for HLMP.
PLEASE PRINT CLEARLY

APPLICANT

First Name:	Middle Initial:	Last Name:
Address:		
City: Lauderdale Lakes	State: Florida	Zip Code:
Contact Number:	E-mail:	

CO-APPLICANT

First Name:	Middle Initial:	Last Name:
Contact Number:	E-mail:	

APPLICANT

Marital Status: Married Single Divorced
 Widower Separated
 Relationship to Co Applicant: _____
 Race: Black not Hispanic White Hispanic
 Other (Specify) _____
 Sex: Male Female

CO-APPLICANT

Marital Status: Married Single Divorced
 Widower Separated
 Relationship to Applicant: _____
 Race: Black not Hispanic White Hispanic
 Other (Specify) _____
 Sex: Male Female

- Are you a City of Lauderdale Lakes Employee: Yes No If yes, which department _____
- Are you related to a City: employee, elected official, or any Board member? Yes No
 If yes, name of relative and relationship to relative _____
- Are there other parties on the Warranty Deed? Yes No
 Name: _____ Relationship: _____
- Is the first mortgage current? Yes No Most recent month paid? _____
- Are you part of a Home Owner Association (HOA)? Yes No
- Have you performed a Wind Mitigation Inspection? Yes No (If yes please provide a copy)
- Mitigation Needed: Roofing Windows Exterior Doors Sliding Glass Doors Garage Door
- Are there any outstanding judgments and/or liens against the property? Yes No

MORTGAGE INFORMATION

1 st Mortgage Lender: _____ 800 Customer Service No.: _____ Is the first mortgage current? Yes <input type="checkbox"/> No <input type="checkbox"/>	Loan No.: _____ Payment Amount:\$ _____ Next payment due date: _____
2 nd Mortgage Lender: _____ 800 Customer Service No.: _____ Is the first mortgage current? Yes <input type="checkbox"/> No <input type="checkbox"/>	Loan No.: _____ Payment Amount:\$ _____ Next payment due date: _____

<p>Office Use Only (Date stamp once verify application is completed)</p>
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AUTHORIZATION TO VERIFY INFORMATION

This is authorization for the City of Lauderdale Lakes to verify previous or current information regarding me/us. The undersigned(s) specifically acknowledges that (1) verification or re-verification of any information contained in this application may be made by the City of Lauderdale Lakes from any source named in this application, and other sources not specifically identified here; (2) the City of Lauderdale Lakes may make copies of this application for distribution to any party with which (we) have a financial or credit relationship and that any party may treat such copy, including a faxed copy, as an original; (3) the property will be occupied as the applicant's primary residence.

AGREEMENT

The undersigned understands that the intent of this application is for the purpose of pre-qualifying only and does not guarantee acceptance or approval, and no commitment is hereby made on the part of either the applicant or the City of Lauderdale Lakes. I/We understand that after I/we are determine to be eligible, there may be several home visits (i.e. pre-inspection, inspection, pre-bid meeting) made by a City representative. However, this does not guarantee that my/our home will receive mitigation funding. I/We understand that the City of Lauderdale Lakes will not award financing if any code violations, liens, and/or open permits exist. I/We understand that as homeowners we are responsible for any violations or liens that come about while applying for the grant. I/We understand that if selected to receive funding and is/our allowed to enter into contract with a contractor that it is understood that only the work contained in permitted specifications shall be done. There shall be no private agreements of any kind between me/us and the Contractor other than as referenced in the City's Invitation for bid. I/We further understand that all information and documents provided with, and in association with this application, are public records, and as such are subject to the State of Florida's public records laws.

I/We certify the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application. The undersigned(s) further understands that all statements made in this application are true and made for the purposes of participating in this Hurricane Loss Mitigation Program. Any property assisted under this program will not be used for any illegal or restricted purposes, and will be used solely as my/our principal residence. The undersigned further understands that he/she must own and live in the unit for a period of five (5) years. As well as complete the Declaration of Domicile and provide the requested documents during the term of the loan if awarded. The undersigned applies to participate in the Hurricane Loss Mitigation Program indicated in this application, which requires a loan to be secured as a second mortgage on the property received through this program. If the homeowner is awarded this interest free loan, they must pay for the release of the send mortgage at the end of the loan term. The City of Lauderdale Lakes is not responsible for any damage, and I/we the undersigned release and hold harmless the City of Lauderdale Lakes from any and all liabilities to myself/ourselves and personal property.

Any intentionally false or fraudulent statement or supporting document will constitute cancellation of this application, and liability in any legal action brought against me/us by the City. The City of Lauderdale Lakes is hereby authorized to verify any of the above information and to inspect the property prior to approval. I/we agree to have no claim for defamation, violation of privacy or other claims against any person, firm or corporation by reason of any statement or information released by them to the City of Lauderdale Lakes.

 Applicant's Name

 Applicant's Signature

 Date

 Co-Applicant's Name

 Co-Applicant's Signature

 Date



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PENALTY FOR FALSE OR FRAUDULENT STATEMENT: Federal law, U.S.C. Title 18, Sec. 1001 and 1014, provides: Whoever, in any matter within the jurisdiction of any department or agency of the U.S. knowingly and willfully falsifies or makes false, fictitious or fraudulent statements, or entries, shall be fined not more than \$10,000 or imprisoned for not more than five years, or both.

PRIVACY ACT NOTICE

This information is to be used by the agency collecting it, or its assignees, in determining whether you qualify as a prospective grant or loan client under its Program. It will not be disclosed outside the agency except as required and permitted by law. Failure to provide this information may delay or result in rejection of your application. All information you provide is subject to Florida's public records laws.

 Applicant's Name

 Applicant's Signature

 Date

 Co-Applicant's Name

 Co-Applicant's Signature

 Date

STATE OF FLORIDA)
) ss:
 COUNTY OF BROWARD)

The foregoing instrument was acknowledged before me this _____ day of _____, 20____.

By _____ who/whom
 is/are

personally known to me or Produced Identification (Florida Driver's License/State ID).

 Notary Public Signature
 Seal: