



# The City of North Lauderdale will cover the costs of strengthening your home against hurricane winds to make it safer

## Register in the waiting list

If property is eligible, repairs may include:

- Replacement of roof covering
- Installation of window and exterior door protection
- Installation of hurricane straps
- Secondary water barrier

- Owner must occupy as primary residence for five years
- After five years, no repayment
- No code violations, City liens, open permits and illegal structures allowed
- Must be current in mortgage payments, taxes and insurance
- Yearly Certification of Domicile required



FOR MORE  
INFORMATION CALL  
(954) 724-7069,  
OPTION #3



City of North Lauderdale  
Community Development Department  
701 S.W. 71<sup>st</sup> Avenue  
North Lauderdale, Florida 33068  
(954) 724-7069, Option 3

## HURRICANE LOSS MITIGATION PROGRAM (HLMP)

The City of North Lauderdale has been awarded state funding from the Division of Emergency Management to mitigate approved owner-occupied, single-family properties or properties that have firewalls that separate attached units completely within the City of North Lauderdale. The Hurricane Loss Mitigation Program (HLMP) 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
- 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, 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). Also, must have current homeowners insurance, and flood insurance if required by mortgage company; be up-to-date with first mortgage unless fully owned outright. The City of North Lauderdale is not responsible for code violations, liens, open permits, or illegal structures. The City of North Lauderdale will not award financing if any code violations, 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 and flood (if applicable) 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 required 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) 724-7069 and press 3 if you need assistance. Applications are accepted by appointment only; appointments are scheduled Monday – Thursday. **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**

Since January 1, 2015, Florida's 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.

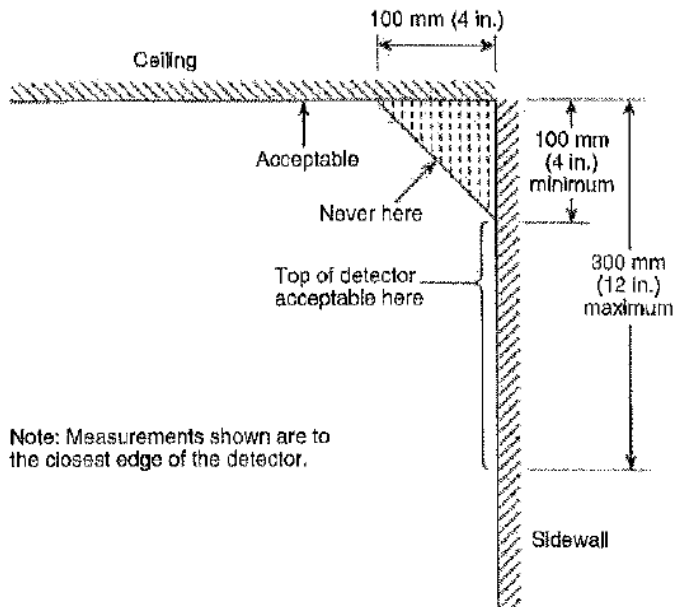
***Guidelines for connecting the smoke alarm:***

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](http://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

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Dear Applicant(s),

Thank you for showing interest in the HLMP. 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: (These documents will not be returned to you.)

1. Proof of Identification (for both Applicant and Co-Applicant) and marriage certificate (if applicable).
  - State issued picture ID
  - Resident Card
  - Passport
  - Naturalization Papers

*Note: If divorced, a copy of the divorce decree will need to be provided.*
2. Social Security Card for applicant and co-applicant
3. Proof of Property Ownership.
  - Warranty deed or Quit claim deed
  - Satisfaction of Mortgage (*If owned free and clear*)

*Note: If property recently purchased, please provide a copy of the HUD and confirmation page submission of Homestead Exemption application*
4. Most recent mortgage statement, showing that you are current in your payments.
5. Proof that you are current on your Homeowner Association Dues (*if applicable*).
6. Proof that you are current on your property taxes.
  - Broward County Property Tax payment receipt or Notice of Valorem Taxes
7. "Declaration Page" of your current Homeowners Insurance Policy
8. "Declaration Page" of your current Flood insurance Policy (if applicable).
9. Current utility bill (i.e. FPL or Water)
10. First Page of a recent bank statement displaying name and address of applicant and/or co-applicant.

Once your completed application and all required documents are received, staff will review and make a determination of eligibility. Note: If you need a notary, the City will provide notary services free of charge for this application.

Community Development Department

City of North Lauderdale  
 Community Development Department  
 701 S.W. 71<sup>st</sup> Avenue  
 North Lauderdale, Florida 33068

### 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:	Last Name:	Middle Initial
Address:		
City: <b>North Lauderdale</b>	State: <b>Florida</b>	Zip Code: <b>33068</b>
Home/Cell Phone:	E-mail:	

**CO-APPLICANT**

First Name:	Last Name:	Middle Initial
Home/Cell Phone:		
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

1. Are you a City of North Lauderdale Employee: Yes  No  If yes, which department \_\_\_\_\_
2. Are you related to a City: employee, elected official, or any Board member? Yes  No   
 If yes, name of relative and relationship to relative \_\_\_\_\_
3. Are there other parties on the Warranty Deed? Yes  No

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

4. Is the first mortgage current? Yes  No  Most recent month paid? \_\_\_\_\_
5. Are you part of a Home Owner Association (HOA)? Yes  No
6. Have you performed a Wind Mitigation Inspection? Yes  No  (If yes please provide a copy)
7. Mitigation Needed: Roofing  Windows  Exterior Doors  Sliding Glass Doors  Garage Door
8. Are there any outstanding judgments and/or liens against the property? Yes  No

**MORTGAGE INFORMATION**

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

**Office Use Only**

(Date stamp once verify application is completed)

**AUTHORIZATION TO VERIFY INFORMATION**

This is authorization for the City of North Lauderdale to verify previous or current information regarding me/us. The undersigned(s) specifically acknowledge(s) that (1) verification or re-verification of any information contained in this application may be made by the City of North Lauderdale from any source named in this application, as well as banks, credit unions, a credit reporting agency and other sources not specifically identified here; (2) the City of North Lauderdale 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 North Lauderdale. I/We understand that after I/we are determined 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 North Lauderdale 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. The undersigned warrants that all income from every person in the household is accurately listed on this application. 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. The City of North Lauderdale is not responsible for any damage, and I/we the undersigned release and hold harmless the City of North Lauderdale 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 North Lauderdale 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 North Lauderdale.

\_\_\_\_\_  
Applicant's Name

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Name

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date

