



City of North Miami

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2020-2021, 2021-2022, 2022-2023

Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	7
A. Owner Occupied Rehabilitation	7
B. Purchase Assistance without Rehabilitation	8
C. Purchase Assistance with Rehabilitation	9
D. Disaster Mitigation	10
E. Rental Assistance	11
Section III, Incentive Strategies	12
A. Expedited Permitting	12
B. Ongoing Review Process	12
C. Density Flexibility	12
Section IV, Exhibits	14
A. Administrative Budget for each fiscal year covered in the Plan	
B. Timeline for Estimated Encumbrance and Expenditure	
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan	
D. Signed LHAP Certification	
E. Signed, dated, witnessed or attested adopting resolution	
F. Ordinance: (If changed from the original creating ordinance)	
G. Interlocal Agreement	



I. Program Details:

A. LG(s)

Name of Local Government	City of North Miami
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2020-2021, 2021-2022, 2022-2023

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Public input will be solicited on the City website and/or through face to face meetings with housing providers, social service providers, local lenders, and neighborhood associations.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a community newspaper, periodicals serving ethnic and diverse neighborhoods, and City of North Miami Website at least 30 days before the beginning of the application period.

I. Waiting List/Priorities: Selection Process: First-time Homebuyer is served on a first qualified, first served basis until funds are depleted. Eligible rehab applicant will be selected based on a lottery process until funds are fully expended.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

Priorities are listed in each strategy.



- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing. Furthermore, according to Miami-Dade County Code of Ordinances, Chapter 11A - Discrimination, ss.2. - Definitions (8), it is also unlawful to discriminate on the basis of sexual orientation.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation with Experts Resource Community Center and other community based organizations.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- M. Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

"Affordable" means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less



than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: "A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs." The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

- Q. Program Administration:** Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
City of North Miami	Administration of the local housing assistance plan	10%
Third Party Entity/Sub-recipient	N/A	

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

- S. Project Delivery Costs:** N/A

- T. Essential Service Personnel Definition (ESP):** Essential Services Personnel are defined locally as teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trade personnel in North Miami, Florida. Defined in accordance with Rule Chapter 67-37.002(8) F.A.C. and Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a) FS.

- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** On September 25, 2007, The City of North Miami adopted Resolution Number 2007-130 establishing the Green



Residential Rehabilitation Standards (NMRRS) which provides for a level of commitment to the use of green design, construction, and management principles when conducting residential rehabilitation. The NMRRS also establishes specifications for materials, measures and installation for the major components of a residential structure including but not limited to, structural, roofing, HVAC (heating/ventilation/ air conditioning), electrical and plumbing systems. The NMRRS applies to both single family and multi-family residential structures. The city believes that greener buildings are key components to achieving sustainable communities which are good places to work, do business and raise children.

The city's commitment is also evident with the implementation of a series of "Green Initiatives which is incorporated into the city's Comprehensive Plan and Land Development Regulations, designed to produce energy-efficient and resource-efficient buildings with healthier indoor air, while carrying out needed rehabilitation in a manner that preserves the environment and improves the lives of residents. The implementation of "green" initiatives also improve families by preserving family income and wealth through lower utility bills: connect neighborhoods to green related job opportunities in the design and building trades; and support healthier lifestyles by exposing residents to fewer toxic substances, and lessening respiratory problems.

To facilitate its commitment to green building and environmentally friendly principles, the city has included standard requirements and polices not only in the NMRRS, but also in the Housing Element of the Comprehensive Plan, which require both contractors and participants in the housing program to implement relevant standards to achieve these goals. Some of the requirements are considered to be cost effective and practical, such as requiring the contractors in the city's housing programs including residential rehabilitation to install low flush toilets and showerheads and to use low reflective materials on the roof and high energy efficient windows and doors to increase cooling.

- V. Describe efforts to meet the 20% Special Needs set-aside:** The City of North Miami will partner with social service agencies serving the designated special needs population to achieve the goal of the special needs set-aside. The goals will be met through the owner occupied rehabilitation, emergency repair, and rental assistance strategies.
- W. Describe efforts to reduce homelessness:** The City of North Miami will work with the homeless trust serving homeless populations primarily through rental assistance to place these individuals or families in rental or transitional housing for the purpose of providing a stable housing situation for (12) twelve months or more subject to the availability of funds.

Section II. LHAP Strategies:

A. Owner Occupied Rehabilitation	3
---	----------

a.	Summary: This strategy emphasizes rehabilitation of owner occupied substandard housing units.
----	---

- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income categories to be served: Very low, low and moderate
- d. Maximum award: \$ 25,000.00



- e. Terms:
1. Repayment loan/deferred loan/grant: The SHIP funds are provided as a deferred loan. Recipients must execute an agreement, a Restrictive Covenant, and a Mortgage and Note.
 2. Interest Rate: 0 %
 3. Years in loan term: 7 years
 4. Forgiveness: Forgiven on a prorated basis each year over a 7- year period.
 5. Repayment: No repayment is required as long as the loan is in good standing
 6. Default: If at any time during the 7-year period the property is sold, refinanced, rented or ceases to be owner-occupied, the loan recipient shall pay to the City the outstanding balance of the loan, plus interest on the balance due at the time. Interest shall be computed at the rate of 4% per annum, simple interest. In the event of death of the surviving property owner(s), assumption of the outstanding loan balance is permissible under certain conditions Legal heirs to the estate and who are granted legal or equitable possession of the property may assume the loan. Legal heirs that qualify as very low, low and moderate income, and who intend to occupy the property as their principal residence shall be approved to assume the balance of the deferred loan. Validated heirs who qualify based on the above conditions shall execute a new mortgage and promissory note for the remaining balance of the loan.
- f. Recipient/Tenant Selection Criteria: For the rehabilitation program, funds are awarded based on a lottery process until funds are fully encumbered. The lottery is held once a year. Open enrollment starts from October 1 to October 31. All persons must submit all required documents including a complete application to be eligible to participate in the lottery. If the applicant meets the program guidelines, they get included in the lottery. All applicants selected are notified and invited to attend the lottery drawing. The number of names selected from the lottery depends upon funding availability, with equal priority given to households with developmental disabilities, special needs and/or very low and low income.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: All work will be performed by contractors on the city's approved contractor's list

B. Purchase Assistance without Rehabilitation	2
--	----------

a. Summary: This strategy emphasizes affordable home ownership for first time homebuyers. Qualified households may receive assistance with down payment and / or closing cost.
--

- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very low, low and moderate



- d. Maximum award: \$ 25,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Repayment loan/deferred loan/grant: The SHIP funds are provided as a deferred loan. Recipients must execute an agreement, a Restrictive Covenant, and a Mortgage and Note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 7 years
 - 4. Forgiveness: The deferred loan will be forgiven on a prorated basis each year over a 7- year period, at the conclusion of which the debt will be considered satisfied
 - 5. Repayment: No repayment is required as long as the loan is in good standing.
 - 7. Default: If at any time during the 7-year period the property is sold, refinanced, rented or ceases to be owner-occupied, which does not constitute default the loan recipient shall pay to the City the outstanding balance of the loan, plus interest on the balance due at the time. Interest shall be computed at the rate of 4% per annum, simple interest. In the event of death of the surviving property owner(s), assumption of the outstanding loan balance is permissible under certain conditions. Legal heirs to the estate and who are granted legal or equitable possession of the property may assume the loan. Legal heirs that qualify as very low, low and moderate income, and who intend to occupy the property as their principal residence shall be approved to assume the balance of the deferred loan. Validated heirs who qualify based on the above conditions shall execute a new mortgage and promissory note for the remaining balance of the loan.
- f. Recipient Purchase Assistance Selection Criteria: Funds will be reserved on a first-qualified, first served basis until funds are depleted.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants are required to attend and complete a homebuyer education course. The course is provided under contract with Expert Resources and Community Center, Inc. The course must be six (6) to eight (8) hours and provide valuable information that will educate the buyer about the critical and delicate areas of owning a home. The course may be a one (1) day group sitting or a series of one on one counseling, with a minimum of (6) hours. The course must cover money management, credit monitoring and tips on maintaining your home

C. Purchase Assistance with Rehabilitation	1
---	----------

a. Summary: This strategy emphasizes affordable home ownership for first time homebuyers. Qualified households may receive assistance with down payment and / or closing cost.
--

- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023



- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$30,000.00
Up to \$25,000.00 for purchase assistance and closing cost and up to \$5,000.00 for minor home repair.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: The SHIP funds are provided as a deferred loan. Recipients must execute an agreement and a Mortgage and Note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 7 years
 - 4. Forgiveness: The deferred loan will be forgiven on a prorated basis each year over a 7- year period.
 - 5. Repayment: No repayment is required as long as the loan is in good standing.
 - 6. Default: If at any time during the 7-year period the property is sold, refinanced, rented or ceases to be owner-occupied, which does not constitute default the loan recipient shall pay to the City the outstanding balance of the loan, plus interest on the balance due at the time. Interest shall be computed at the rate of 4% per annum, simple interest. In the event of death of the surviving property owner(s), assumption of the outstanding loan balance is permissible under certain conditions. Legal heirs to the estate and who are granted legal or equitable possession of the property may assume the loan. Legal heirs that qualify as very low, low and moderate income, and who intend to occupy the property as their principal residence shall be approved to assume the balance of the deferred loan. Validated heirs who qualify based on the above conditions shall execute a new mortgage and promissory note for the remaining balance of the loan.
- f. Recipient Purchase Assistance Selection Criteria: Funds will be reserved on a first qualified, first served basis until funds are depleted.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants are required to attend and complete a homebuyer education course. The course must be six (6) to eight (8) hours and provide valuable information that will educate the buyer about the critical and delicate areas of owning a home. The course may be a one (1) day group sitting or a series of one on one counseling, with a minimum of (6) hours. The course must cover money management, credit monitoring and tips on maintaining your home.

D. Disaster Mitigation	5
-------------------------------	----------

<p>Summary: This strategy provides assistance to households following a disaster as declared by Executive Order by the President of the United States or the Governor of the State of Florida. Disaster funds may be used for:</p>
--

- | |
|--|
| <ul style="list-style-type: none"> 1) Purchase of emergency supplies for eligible households to weatherproof damaged homes; 2) Interim repairs to prevent further damage; tree and debris removal required to make the housing unit habitable; |
|--|

- 3) Payment of insurance deductibles for rehabilitation of a home covered under homeowners' insurance policy; and
- 4) Other activities approved by Florida Housing Finance Corporation

- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$ 20,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Assistance up to \$5,000 will be in the amount of a grant. Assistance above \$5,000 will be in the form of a deferred forgivable loan. Grant recipients must execute an agreement only, but loan recipients must execute an agreement, a Restrictive Covenant, and a Mortgage and Note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 7 years
 - 4. Forgiveness: The deferred loan will be forgiven on a prorated basis each year over a 7- year period.
 - 5. Repayment: No repayments are required as long as the loan is in good standing.
 - 6. Default: If at any time during the 7-year period the property is sold, refinanced, rented or ceases to be owner-occupied, which does not constitute default the loan recipient shall pay to the City the outstanding balance of the loan, plus interest on the balance due at the time. Interest shall be computed at the rate of 4% per annum, simple interest. In the event of death of the surviving property owner(s), assumption of the outstanding loan balance is permissible under certain conditions. Legal heirs to the estate and who are granted legal or equitable possession of the property may assume the loan. Legal heirs that qualify as very low, low and moderate income, and who intend to occupy the property as their principal residence shall be approved to assume the balance of the deferred loan. Validated heirs who qualify based on the above conditions shall execute a new mortgage and promissory note for the remaining balance of the loan.
- f. Recipient Selection Criteria: Funds will be reserved on a first-qualified, first served basis until funds are depleted, with priority given to households with developmental disabilities, elderly, special needs, extremely low, very low, and low income.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: This strategy will only be implemented in the event of a disaster using any funds that have not been encumbered or additional disaster funds that become available and issued by the Florida Housing Finance Corporation.

E. Rental Assistance (Tenant)

13

a. Summary: This strategy will assist renters that are in need of a (1) one-time payment with obtaining a lease on a rental unit. This may include security deposits, utility deposits, and no more than (3) three months' rent.

- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$ 5,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Funds will be reserved on a first-qualified, first served basis with priority given to households with developmental disabilities, elderly, special needs, extremely low, very low, and low income
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information: N/A

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

- A. Name of the Strategy: **Expedited Permitting**
 Provide a description of the procedures used to implement this strategy;
 Permits as defined in ss. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.
 Permits as defined in ss. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects. Through the City's Administrative Regulation #130-13 and the City's Comprehensive Plan Policy 2.3.5, an expedited permitting procedure has been implemented. The Housing and Social Services Department coordinates with the Building and Zoning Department to ensure applications to rehabilitate affordable housing units are processed expeditiously, and make available a staff person to serve as an intermediary between the contractor and the permit granting agencies should problems arise. All permits for housing rehabilitation activities funded under SHIP shall be given top priority and issued no later than three (3) working days after filing. Permits for new construction shall be given top priority and issued no later than ten (10) working days after the final submittal to the City.



B. Name of the Strategy: **Ongoing Review Process**

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy; Established policies and procedures;

This incentive provides a process through which the City of North Miami can assess the impact of proposed policies, procedures and regulations on the cost of housing. Prior to adoption, any proposed policies, procedures and regulations deemed by the Housing and Social Services Department to have the potential for detrimentally impacting the provision of affordable housing in the City of North Miami, shall be referred to the Local Housing Advisory Committee for review and the recommendation to the City Council. Further, site plans and plats are reviewed to ensure the housing development is consistent with the City's Comprehensive Plan, the Code of Ordinances, and its Concurrency Management System. Reviews include assessments by the Housing and Social Services and Public Works Departments.

- C. Other Incentive Strategies Adopted: In addition to Expedited Permitting and Ongoing Review Process (Oversight), the City has adopted a variety of development incentives into the Land Development Regulations (LDRs) and Comprehensive Plan (Ordinance No. 1278, 4-28-09; Ordinance No. 1327, 2-14-12; Ordinance No. 1440, 6-25-19; and Ordinance No. 1442, 9-10-19) to promote affordable, workforce, and small-scale affordable elderly rental housing. These incentives include a density bonus program; reduced parking requirements for elderly housing (over 55); and higher density and reduced setbacks within Transit-Oriented Districts. Additionally, the City will soon adopt provisions in the LDRs allowing accessory dwelling units and providing for administrative approval up to a certain level of development for affordable/workforce housing development.

IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.

Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement.
- H. Other Documents Incorporated by Reference.

Exhibit A (2020)

City of North Miami

Fiscal Year: 2020-2021	
Estimated SHIP Funds for Fiscal Year:	\$ 53,679.00
Salaries and Benefits	\$ 5,000.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$ 367.90
Other*	\$
Total	\$ 5,367.90
Admin %	10.00%
	OK
Fiscal Year 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 53,679.00
Salaries and Benefits	\$ 5,000.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$ 367.90
Other*	\$
Total	\$ 5,367.90
Admin %	10.00%
	OK
Fiscal Year 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 53,679.00
Salaries and Benefits	\$ 5,000.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$ 367.90
Other*	\$
Total	\$ 5,367.90
Admin %	10.00%
	OK
<p>*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.</p> <p>Details:</p>	



Exhibit B
Timeline for SHIP Expenditures

City of North Miami affirms that funds allocated for these fiscal years will meet the following deadlines:
(local government)

Fiscal Year	Encumbered	Expended	1 st Year AR	2 nd Year AR	Closeout AR
2020-2021	6/30/2022	6/30/2023	9/15/2021	9/15/2022	9/15/2023
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024
2022-2023	6/30/2024	6/30/2025	9/15/2023	9/15/2024	9/15/2025

If funds allocated for these fiscal years is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1 st Year AR Not Submitted	2 nd Year AR Not Submitted	Closeout AR Not Submitted
2020-2021	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023
2021-2022	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024
2022-2023	3/30/2024	3/30/2025	6/15/2023	6/15/2024	6/15/2025

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terry.auringer@floridahousing.org and include:

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year _____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email terry.auringer@floridahousing.org when you are ready to "submit" the AR.

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government's LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

HOUSING DELIVERY GOALS CHART 2020-2021

Name of Local Government:

City of North Miami

Estimated Funds (Anticipated allocation only):

\$

\$	\$
----	----

[illegible]

Set-Aside			
Percentage Construction/Rehab (75% requirement)		93.1%	OK
Homeownership % (85% requirement)		93.1%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 25,000	46.6%	OK
Low Income (30% requirement)	\$ 25,000	46.6%	OK
Moderate Income	\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2021-2022												
Name of Local Government:			City of North Miami									
Estimated Funds (Anticipated allocation only)			\$	\$3,679								
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	1	\$25,000	1	\$25,000		\$25,000	\$50,000.00	\$0.00	\$50,000.00	
2	Purchase Assistance without Rehabilitation	No		\$25,000		\$25,000		\$25,000	\$0.00	\$0.00	\$0.00	
1	Purchase Assistance with Rehabilitation	Yes		\$30,000		\$30,000		\$30,000	\$0.00	\$0.00	\$0.00	
5	Disaster Mitigation	Yes		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
Total Homeownership			1		1		0		\$50,000.00	\$0.00	\$50,000.00	
Purchase Price Limits:			New	\$ \$ 320,335	Existing	\$ \$ 320,335						
			OK		OK							
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
23	Rental Assistance (Tenant)	No		\$5,000		\$5,000		\$000	\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
Total Rental			0		0		0		\$0.00	\$0.00	\$0.00	
Administration Fees			\$	5,568	10%	OK						
Home Ownership Counseling			\$	-								
Total All Funds			\$	\$5,568	This total is over the allocation and will require less than the maximum amount be awarded per applicant							
Set-Asides												
Percentage Construction/Rentab (75% requirement)			93.1%		OK							
Homeownership % (65% requirement)			93.1%		OK							
Rental Restriction (25%)			0.0%		OK							
Very-Low Income (30% requirement)			\$ 25,000		66.6%		OK					
Low Income (50% requirement)			\$ 25,000		46.5%		OK					
Moderate Income			\$ -		0.0%							

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2022-2023												
Name of Local Government:			City of North Miami									
Estimated Funds (Anticipated allocation only)			\$	\$3,679								
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	1	\$25,000	1	\$25,000		\$25,000	\$50,000.00	\$0.00	\$50,000.00	
2	Purchase Assistance without Rehabilitation	No		\$25,000		\$25,000		\$25,000	\$0.00	\$0.00	\$0.00	
1	Purchase Assistance with Rehabilitation	Yes		\$50,000		\$50,000		\$50,000	\$0.00	\$0.00	\$0.00	
5	Disaster Mitigation	Yes		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
Total Homeownership			1		1		0		\$50,000.00	\$0.00	\$50,000.00	
Purchase Price Limits:			New	\$ 320,855	Existing	\$ 320,155						
			OK		OK							
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
25	Rental Assistance (Tenant)	No		\$5,000		\$5,000		\$5000	\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
Total Rental			0		0		0		\$0.00	\$0.00	\$0.00	
Administration Fees				\$ 5,568		10%		OK				
Home Ownership Counseling				\$ -								
Total All Funds			\$	\$5,568 This total is over the allocation and will require less than the maximum amount be awarded per applicant								
Set-Sides:												
Percentage Construction/Rehab (75% requirement)			93.1%		OK							
Homeownership % (65% requirement)			93.1%		OK							
Rental Restriction (75%)			0.0%		OK							
Very-Low Income (50% requirement)			\$ 25,000	46.6%	OK							
Low Income (30% requirement)			\$ 25,000	46.6%	OK							
Moderate Income			\$ -	0.0%								

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2022-2023												
Name of Local Government:			City of North Miami									
Estimated Funds (Anticipated allocation only)			\$	\$3,679								
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	1	\$25,000	1	\$25,000		\$25,000	\$50,000.00	\$0.00	\$50,000.00	
2	Purchase Assistance without Rehabilitation	No		\$25,000		\$25,000		\$25,000	\$0.00	\$0.00	\$0.00	
1	Purchase Assistance with Rehabilitation	Yes		\$50,000		\$50,000		\$50,000	\$0.00	\$0.00	\$0.00	
5	Disaster Mitigation	Yes		\$20,000		\$20,000		\$20,000	\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
Total Homeownership			1		1		0		\$50,000.00	\$0.00	\$50,000.00	
Purchase Price Limits:			New	\$ 320,855	Existing	\$ 320,155						
			OK		OK							
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
25	Rental Assistance (Tenant)	No		\$5,000		\$5,000		\$5000	\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
									\$0.00	\$0.00	\$0.00	
Total Rental			0		0		0		\$0.00	\$0.00	\$0.00	
Administration Fees				\$ 5,568		10%		OK				
Home Ownership Counseling				\$ -								
Total All Funds			\$	\$5,568 This total is over the allocation and will require less than the maximum amount be awarded per applicant								
Set-Sides:												
Percentage Construction/Rehab (75% requirement)			93.1%		OK							
Homeownership % (65% requirement)			93.1%		OK							
Rental Restriction (75%)			0.0%		OK							
Very-Low Income (50% requirement)			\$ 25,000	46.6%	OK							
Low Income (30% requirement)			\$ 25,000	46.6%	OK							
Moderate Income			\$ -	0.0%								

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: City of North Miami

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.

Exhibit D

67-37.005(1), F.A.C.
Effective Date: 05/2020

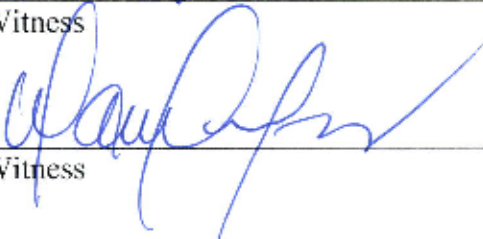
- (14) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).



Witness



Chief Elected Official or designee



Witness

Arthur H. Sorey, III, Interim City Manager

5-28-2020

Date

OR

Attest:
(Seal)

RESOLUTION NO. 2020-R-56

A RESOLUTION OF THE MAYOR AND CITY COUNCIL OF THE CITY OF NORTH MIAMI, FLORIDA, ADOPTING THE LOCAL HOUSING ASSISTANCE PLAN (LHAP) AS REQUIRED BY THE WILLIAM E. SADOWSKI AFFORDABLE HOUSING ACT OF 1992 AND THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) ACT, FOR FISCAL YEARS 2020-2021, 2021-2022, AND 2022-2023; FURTHER AUTHORIZING THE INTERIM CITY MANAGER AND CITY ATTORNEY TO EXECUTE AND SUBMIT THE LOCAL HOUSING ASSISTANCE PLAN AND ANY OTHER NECESSARY DOCUMENTS TO THE FLORIDA HOUSING FINANCE CORPORATION FOR ITS REVIEW AND FINAL APPROVAL, AS REQUIRED BY FLORIDA LAW; PROVIDING FOR AN EFFECTIVE DATE AND FOR ALL OTHER PURPOSES.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Session Laws, allocating a portion of documentary stamp taxes on deeds to local governments, for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership Act ("SHIP") under Sections 420.907-420.9079, Florida Statutes, and Rule 67-37, Florida Administrative Code, require local governments to develop a one to three-year Local Housing Assistance Plan ("LHAP") outlining how funds will be used for housing programs; and

WHEREAS, Florida law also requires the LHAP to be an element of the City of North Miami ("City") SHIP program; and

WHEREAS, SHIP further requires the City to establish an average area purchase price for new and existing housing benefiting from SHIP awards, using the methodology and purchase prices found in the LHAP; and

WHEREAS, the Planning Commission, after a duly noticed public hearing held on May 5, 2020, reviewed the proposed LHAP and recommended unanimously approval to the Mayor and City Council with the condition that the discrimination protections in the LHAP also apply to individuals' sexual orientation; and

WHEREAS, the Mayor and City Council of the City of North Miami, find the proposed LHAP for Fiscal Years 2020-2021, 2021-2022, and 2022-2023, to be in the best interests of the City, and accordingly accept the Planning Commission's recommendation for approval.

NOW THEREFORE, BE IT DULY RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF NORTH MIAMI, FLORIDA:

Section 1. Approval of Plan. The Mayor and City Council of the City of North Miami, Florida, hereby adopt the Local Housing Assistance Plan (LHAP) as required by the William E. Sadowski Affordable Housing Act of 1992 and the State Housing Initiatives Partnership (SHIP) Act, for fiscal years 2020-2021, 2021-2022, and 2022-2023, attached hereto as "Exhibit A".


Section 2. Authority of Interim City Manager and City Attorney. The Mayor and City Council of the City of North Miami, Florida, hereby authorize the Interim City Manager and City Attorney to execute and submit the Local Housing Assistance Plan and any other necessary documents to the Florida Housing Finance Corporation for its review and final approval, as required by Florida Law.

Section 3. Effective Date. This Resolution shall be effective immediately upon adoption.

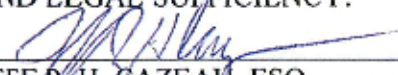
PASSED AND ADOPTED by a 5-0 vote of the Mayor and City Council of the City of North Miami, Florida, this 27th day of May, 2020.


PHILIPPE BIEN-AIME
MAYOR

ATTEST:


VANESSA JOSEPH, ESQ.
CITY CLERK

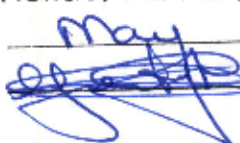
APPROVED AS TO FORM
AND LEGAL SUFFICIENCY:


JEFF P. H. CAZEAU, ESQ.
CITY ATTORNEY

CERTIFICATION

I certify this to be a true and correct copy,
of the record in my office.

WITNESSETH my hand and official seal
of the City of NORTH MIAMI
Florida, this the 27th day of

May 2020
 for the City Clerk

SPONSORED BY: CITY ADMINISTRATION

Vote:

Mayor Philippe Bien-Aime
Vice Mayor Alix Desulme, Ed.D.
Councilman Scott Galvin
Councilwoman Carol Keys, Esq.
Councilwoman Mary Estimé-Irvin

Moved by: Desulme

Seconded by: Galvin

<u>X</u>	(Yes)	<u> </u>	(No)
<u>X</u>	(Yes)	<u> </u>	(No)
<u>X</u>	(Yes)	<u> </u>	(No)
<u>X</u>	(Yes)	<u> </u>	(No)
<u>X</u>	(Yes)	<u> </u>	(No)

CERTIFICATION

I certify this to be a true and correct copy,
of the record in my office.

WITNESSETH my hand and official seal
of the City of NORTH MIAMI

Florida, this the 27th day of

May 20 20

[Signature] for the City Clerk

Chapter 11A - DISCRIMINATION

Footnotes:

--- (1) ---

Editor's note— Ordinance No. 97-17, § 1, adopted February 25, 1997, repealed Chapter 11A in its entirety and added a new Chapter 11A set out herein. Formerly, such chapter pertained to similar provisions and derived from Ord. No. 95-67, § 1, 4-18-95; Ord. No. 77-2, §§ 1—4, 1-4-77; Ord. No. 90-32, § 1, 4-3-90; Ord. No. 91-142, §§ 1, 2, 12-17-91; Ord. No. 92-24, § 1, 4-7-92; Ord. No. 93-118, §§ 1, 2, 11-3-93.

Cross reference— Community Relations Board, § 2-204 et seq.; Commission on the Status of Women, § 2-264 et seq.; Commission for the Advancement of the Physically Handicapped, § 2-311 et seq.

ARTICLE I. - GENERAL PROVISIONS

Sec. 11A-1. - Declaration of policy and scope.

- (1) *Policy.* It is hereby declared to be the policy of Miami-Dade County, in the exercise of its police power for the public safety, health and general welfare, to eliminate and prevent discrimination in employment, family leave, public accommodations, credit and financing practices, and housing accommodations because of race, color, religion, ancestry, national origin, sex, pregnancy, age, disability, marital status, familial status, gender identity, gender expression, **sexual orientation**, or actual or perceived status as a victim of domestic violence, dating violence or stalking. It is further hereby declared to be the policy of Miami-Dade County to eliminate and prevent discrimination in housing based on source of income.
- (2) *Jurisdiction and area of application.*
 - (a) The provisions of this chapter shall not apply to any complaint naming Miami-Dade County, the State of Florida, the federal government, or any of their agencies or employees as a respondent.
 - (b) This chapter is applicable in both the incorporated and unincorporated areas of Miami-Dade County, Florida.
 - (c) All violations shall be prosecuted in the court of appropriate jurisdiction of Miami-Dade County, Florida.
 - (d)

The provisions of this chapter shall be cumulative and in addition to and not in derogation of any and all other provisions or laws prohibiting discrimination in employment, family leave, public accommodations, credit and financing practices and housing.

- (3) *Preservation of substantive rights.* Any substantive rights created by Chapter 11A as it existed prior to the enactment of Ordinance Number 90-32 are preserved as to any cases pending on the effective date of the creation of the Miami-Dade County Commission on Human Rights.
- (4) *Deferment by other enforcement agencies.* The Director of the Commission on Human Rights, subject to approval by the County Commission, and upon written agreement with the United States Department of Housing and Urban Development, the United States Equal Employment Opportunity Commission or any other federal, state or local agencies may accept written, sworn and signed complaints of violations of this chapter deferred to the Commission on Human Rights by such agency for investigation and resolution; however, the Director of the Commission on Human Rights may waive such deferment.
- (5) *Ex parte communications.* Except for ex parte applications for subpoenas pursuant to this chapter, no person shall make any ex parte communication, relative to any pending case before the Commission on Human Rights, to any Commission member, or at any stage of a proceeding after the filing of a charge or complaint, by any party to the proceeding, or by any person who has a direct or indirect interest in the proceeding, or by any authorized representative or counsel. Any violation of this section shall be reported, in writing, by the Commission member affected; and the report, which shall include a description of the substance of the communication, any response, and a copy of any written communication, shall be part of the record.

(Ord. No. 97-17, § 1, 2-25-97; Ord. No. 98-170, § 1, 12-1-98; Ord. No. 06-179, § 1, 12-5-06; Ord. No. 09-53, § 1, 6-30-09; Ord. No. 14-118, § 1, 12-2-14; Ord. No. 14-113, § 1, 11-5-14)

Sec. 11A-2. - Definitions.

The definitions set out herein shall apply to articles II, III, IV and V:

- (1) *Age* shall mean the chronological age of any individual who is 18 years or older.