



<b>City of North Miami</b>
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**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2023-2024, 2024-2025, 2025-2026**

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E. Signed, dated, witnessed or attested adopting resolution	
F. Ordinance: (If changed from the original creating ordinance)	
G. Interlocal Agreement	

## Section I. Program Details:

### A. LG(s)

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

### 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's comprehensive plan specific to affordable housing.

### C. Fiscal years covered by the Plan: 2023-2024, 2024-2025, 2025-2026

**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 a 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 the 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-serve basis until funds are depleted. Eligible rehab applicants 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.
- 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 be at most 90% of the average 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 months beginning at the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units can be lower but may be at most 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	
Local Study Numbers	X

- 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](http://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. Housing for which a family 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. Tenant eligibility will be monitored annually for at least 15 years or the term of assistance, whichever is longer unless specified above. 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. 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 qualified persons.

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

**Section 420.9075 Florida Statutes 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 Statutes 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 years ending on the property’s purchase date. 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 districts, community college and university employees, police and fire personnel, health care personnel, and skilled building trade personnel in North Miami, Florida.
- 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 city believes greener buildings are critical components to achieving sustainable communities, which are good places to work, do business, and raise children. The NMRRS also establishes specifications for materials, measures, and installation for a residential structure's major components. But they are 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'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. Implementing "green" initiatives also improves families by preserving family income and wealth through lower utility bills: connecting neighborhoods to green-related job opportunities in the design and building trades and supporting 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 policies not only in the NMRRS but also in the Housing Element of the Comprehensive Plan, which require both the contractors and participants in the housing program to implement relevant standards to achieve these goals. Some of the requirements are considered 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, use low reflective materials on the roof, and have high energy efficiency windows and doors to increase cooling.

- V. Describe efforts to meet the 20% Special Needs set-aside:** The City of North Miami will work 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 owner-occupied rehabilitation, emergency repair, and rental assistance strategies.
- W. Describe efforts to reduce homelessness:** The City of North Miami, with the use of HUD funding, will work with the homeless trust, Office of Housing Advocacy and special purpose shelters (such as domestic violence shelters) serving homeless populations and populations at risk of becoming homeless. This will be done primarily through rental assistance to place these individuals or families in rental or transitional housing to assist in stabilizing their housing situation for (12) twelve months or more, subject to the availability of funds. These funds may be expended by September 30, 2030.

**Section II. LHAP Strategies:**

<b>A. Owner-Occupied Rehabilitation</b>	<b>3</b>
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|---|
| <p>a. Summary: This strategy emphasizes the rehabilitation of owner-occupied substandard housing units.</p> |
|---|
- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income categories to be served: Very low, low, and moderate
- d. Maximum award: \$ 40,000.00
- 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 years, the property is sold, refinanced, rented, or ceases to be owner-occupied, the loan recipient shall pay 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 the death of the surviving property owner(s), the assumption of the outstanding loan balance is permissible under certain conditions. Blood relatives who are heirs to the estate and who are granted legal or equitable possession of the property may assume the loan. Validated heirs (*heirs who meet the income* criteria) that qualify as very low, low, and moderate-income and who 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: Funds will be awarded based on a lottery process until funds are fully encumbered, with priority (even grouping) 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: All work will be performed by contractors on the city's approved contractor's list

<b>B. Purchase Assistance without Rehabilitation</b>	<b>2</b>
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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: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$ 40,000.00
- 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 years, the property is sold, refinanced, rented, or ceases to be owner-occupied, which does not constitute default, the loan recipient shall pay 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 the death of the surviving property owner(s), the assumption of the outstanding loan balance is permissible under certain conditions. Blood relatives who are heirs to the estate and who are granted legal or equitable possession of the property may assume the loan. Validated heirs (*heirs who meet the income* criteria) that qualify as very low, low, and moderate-income and who 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 loan balance.
- f. Recipient Purchase Assistance 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, and extremely, very low, low income.
- g. Sponsor Selection Criteria: N/A





h. Additional Information: Applicants must attend and complete a homebuyer education course. The course is provided by HUD certified housing counselors; the team currently works with the Experts Resource Community Center, Inc. and Little Haiti Housing Association, Inc. The course must be six (6) to eight (8) hours and provide valuable information to 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.

<b>C. Purchase Assistance with Rehabilitation</b>	<b>1</b>
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a. Summary: This strategy emphasizes affordable home ownership for first-time homebuyers. Qualified households may receive assistance with down payment and closing costs.

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$40,000.00  
Up to \$30,000.00 for purchase assistance and closing cost and up to \$10,000.00 for minor home repairs.
- 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: 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 years, the property is sold, refinanced, rented, or ceases to be owner-occupied, which does not constitute default, the loan recipient shall pay 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 the death of the surviving property owner(s), the assumption of the outstanding loan balance is permissible under certain conditions. Blood relatives who are heirs to the estate and who are granted legal or equitable possession of the property may assume the loan. Validated heirs (*heirs who meet the income criteria*) that qualify as very low, low, and moderate-income and who 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 loan balance.

- f. Recipient Purchase Assistance 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, and low income.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants must attend and complete a homebuyer education course. The course must be six (6) to eight (8) hours and provide valuable information to 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.

<b>D. Disaster Mitigation</b>	<b>5</b>
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<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> <ol style="list-style-type: none"> <li>1) Purchase of emergency supplies for eligible households to weatherproof damaged homes;</li> <li>2) Interim repairs to prevent further damage; tree and debris removal required to make the housing unit habitable;</li> <li>3) Payment of insurance deductibles for rehabilitation of a home covered under homeowners' insurance policy; and</li> <li>4) Other activities approved by Florida Housing Finance Corporation</li> </ol>
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- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$ 10,000.00
- 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 7-year, 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 years, the property is sold, refinanced, rented, or ceases to be owner-occupied, which does not constitute default, the loan recipient shall pay 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 the death of the surviving property owner(s), the assumption of the outstanding loan balance is permissible under certain conditions. Blood relatives who are heirs to the estate and who are granted legal or equitable possession of the property may assume the loan. Validated heirs (*heirs who meet the income criteria*) that qualify as very low, low, and moderate-income and who 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 loan balance.
- 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.

<b>E. Rental Assistance (Tenant)</b>	<b>13</b>
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a. Summary: This strategy will assist eligible rental tenant households with rent deposits, eviction prevention and rent subsidies for a period not to exceed three (3) months.
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- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- 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 facing immediate eviction and/or homelessness.
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information: N/A

### Section 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**  
 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. An expedited permitting procedure has been implemented through the City's Administrative Regulation #130-13 and the City's Comprehensive Plan Policy 2.3.5. The Housing and Social Service 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 prioritized and issued no later than three (3) working days after filing. Permits for new construction shall be prioritized 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.  
  
 Established policy 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. Studies include assessments by the Housing and Social Services and Public Works Departments. 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. 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.
  
- C. Other Incentive Strategies Adopted: In addition to Expedited Permitting and Ongoing Review Process (Oversight), the AHAC committee discussed and recommended the following to the Local Housing Incentive Strategies which were subsequently adopted by city council through resolution 2022-R-213:
  - a. Name of the Strategy: **Impact Fee Waivers or modifications**  
 Fee waivers are allowed under Sec. 3-1410 of the LDRs. For developments that include 51% or more affordable units (reserved for 80% AMI or lower), the city will strongly consider waivers for impact fees (on a case-by-case basis). (**Ordinance no. 1409**)
  - b. Name of the Strategy: **Accessory Dwelling Units**  
 This strategy allows property owners to add small units to their properties. It is



currently allowed under Code and has been adopted under the City's LDRs. The incentive was adopted on August 24, 2021, after the adoption of the 2020-2023 LHAP. **(Ordinance no. 1406)**

- c. Name of the Strategy: **Encouraging Development around Transit-Oriented Hubs** The development around transit-oriented hubs strategy is allowed and adopted under the City's Comprehensive Plan and LDRs; it was not included in the 2020 - 2023 LHAP submitted to the State. The Committee recommended that the development around Transit-Oriented Hubs be included in the City's LHAP, as part of the incentive strategies. **(Ordinance nos. 1442 and 1445)**

#### 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. ☐ OBJ
- H. Other Documents Incorporated by Reference.

## Exhibit A (2023)

<b>City of North Miami</b>
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Fiscal Year: 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 367,278.00
Salaries and Benefits	\$ 19,022.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 2000.00
Advertising	\$ 850.00
Other* Contractual Services	\$ 14,355.00
Total	\$ 36,727
Admin %	10.00%
	OK
Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 367,278.00
Salaries and Benefits	\$ 19,022.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 2000.00
Advertising	\$ 850.00
Other*	\$ 14,355.00
Total	\$ 36,727
Admin %	10.00%
	OK
Fiscal Year 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 367,278.00
Salaries and Benefits	\$ 19,022.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 2000.00
Advertising	\$ 850.00
Other*	\$ 14,355.00
Total	\$ 36,727
Admin %	10.00%
	OK

\*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.

Details: Contractual services - payment for housing inspection services and office supplies

**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	Interim Report	Closeout AR
<b>2023-2024</b>	6/30/2025	6/30/2026	9/15/2025	9/15/2026
<b>2024-2025</b>	6/30/2026	6/30/2027	9/15/2026	9/15/2027
<b>2025-2026</b>	6/30/2027	6/30/2028	9/15/2027	9/15/2028

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
<b>2023-2024</b>	3/30/2026	6/15/2026
<b>2024-2025</b>	3/30/2027	6/15/2027
<b>2025-2026</b>	3/30/2028	6/15/2028

**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](mailto:robert.dearduff@floridahousing.org) and [cameka.gardner@floridahousing.org](mailto:cameka.gardner@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 [cameka.gardner@floridahousing.org](mailto:cameka.gardner@floridahousing.org) when you are ready to “submit” the AR.*

**Other Key Deadlines:**

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.



## FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

2023-2024

Name of Local Government:

North Miami

Estimated Funds (Anticipated allocation only):

\$	367.278
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FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2024-2025												
Name of Local Government:			North Miami									
Estimated Funds (Anticipated allocation only):			\$ 367,278									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	2	\$40,000	2	\$40,000	1	\$40,000	\$200,000.00	\$0.00	\$200,000.00	5
2	Purchase Assistance without Rehab	No		\$40,000		\$40,000	1	\$40,000	\$0.00	\$40,000.00	\$40,000.00	1
1	Purchase Assistance with Rehab	Yes		\$40,000		\$40,000	1	\$40,000	\$40,000.00	\$0.00	\$40,000.00	1
5	Disaster Assistance	Yes	3	\$10,000	2	\$10,000		\$10,000	\$50,000.00	\$0.00	\$50,000.00	5
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		5		4		3		\$290,000.00	\$40,000.00	\$330,000.00	12
Purchase Price Limits:				New	\$ 460,000	Existing	\$ 382,195					
			OK		OK							
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees			\$ 36,727		10%		OK					
Home Ownership Counseling			\$ -									
Total All Funds			\$ 366,727 OK									
Set-Asides												
Percentage Construction/Rehab (75% requirement)			79.0%		OK							
Homeownership % (65% requirement)			89.9%		OK							
Rental Restriction (25%)			0.0%		OK							
Very-Low Income (30% requirement)			\$ 110,000	30.0%	OK							
Low Income (30% requirement)			\$ 100,000	27.2%	OK							
Moderate Income			\$ 120,000	32.7%								

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2025-2026												
Name of Local Government:			North Miami									
Estimated Funds (Anticipated allocation only):			\$ 367,278									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
3	Owner Occupied Rehabilitation	Yes	2	\$40,000	2	\$40,000	1	\$40,000	\$200,000.00	\$0.00	\$200,000.00	5
2	Purchase Assistance without Rehab	No		\$40,000		\$40,000	1	\$40,000	\$0.00	\$40,000.00	\$40,000.00	1
1	Purchase Assistance with Rehab	Yes		\$40,000		\$40,000	1	\$40,000	\$40,000.00	\$0.00	\$40,000.00	1
5	Disaster Assistance	Yes	3	\$10,000	2	\$10,000		\$10,000	\$50,000.00	\$0.00	\$50,000.00	5
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		5		4		3		\$290,000.00	\$40,000.00	\$330,000.00	12
Purchase Price Limits:				New	\$ 460,000	Existing	\$ 382,195					
				OK		OK						
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees			\$ 36,727		10%		OK					
Home Ownership Counseling			\$ -									
Total All Funds			\$ 366,727		OK							
Set-Asides												
Percentage Construction/Rehab (75% requirement)			79.0%		OK							
Homeownership % (65% requirement)			89.9%		OK							
Rental Restriction (25%)			0.0%		OK							
Very-Low Income (30% requirement)			\$ 110,000	30.0%	OK							
Low Income (30% requirement)			\$ 100,000	27.2%	OK							
Moderate Income			\$ 120,000	32.7%								

**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 ensure 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 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.
- (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

Witness

Date

OR

Attest:

Chief Elected Official or designee

Rasha Cameau, MBA, FRA-RP, City Manager

**CERTIFICATION**

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

WITNESSED BY my hand and official seal

of NORTH MIAMI Florida this

(Seal) 28th April 2023

Janet Panatier City Clerk



RESOLUTION NO. 2023-R-72

**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 2023-2024, 2024-2025, AND 2025-2026; FURTHER AUTHORIZING THE CITY MANAGER 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; PROVIDING FOR AN EFFECTIVE DATE AND 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, requires local governments to develop a one to three-year Local Housing Assistance Plan ("LHAP"), attached hereto as Exhibit "A", 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**, the City Council, through Resolution 2020-R-56 attached hereto as Exhibit "B", approved the last LHAP for the years 2020-2021, 2021-2022, and 2022-2023 outlining various affordable housing programs for North Miami residents; and

**WHEREAS**, the proposed LHAP for the Fiscal Years 2023-2024, 2024-2025, and 2025-2026 once more features initiatives that will advance affordable housing for the City's residents with preference given to special needs families, persons with disabilities, elderly, and very low-income household; 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 Mayor and City Council of the City of North Miami, find the proposed LHAP for Fiscal Years 2023-2024, 2024-2025, and 2025-2026, to be in the best interests of the City and its residents.

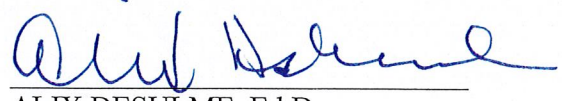
**NOW, THEREFORE, BE IT DULY RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF NORTH MIAMI, FLORIDA:**

**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 2023-2024, 2024-2025, and 2025-2026, attached hereto as “Exhibit A”.


**Section 2.**     **Authority of City Manager.**     The Mayor and City Council of the City of North Miami, Florida, hereby authorize the City Manager to execute and submit the LHAP 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 become 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 25th day of April, 2023.

  
\_\_\_\_\_  
ALIX DESULME, Ed.D.  
MAYOR

ATTEST :

  
\_\_\_\_\_  
VANESSA JOSEPH, ESQ.  
CITY CLERK

APPROVED AS TO FORM  
AND LEGAL SUFFICIENCY:

  
\_\_\_\_\_  
JEFF P. H. CAZEAU, ESQ.  
CITY ATTORNEY

SPONSORED BY: CITY ADMINISTRATION

Moved by: Estime-Irvin

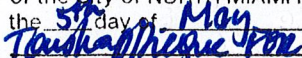
Seconded by: Desulme

**Vote:**

Mayor Alix Desulme, Ed.D.  
Councilman Scott Galvin  
Councilwoman Kassandra Timothe, MPA  
Vice Mayor Mary Estimé-Irvin  
Councilman Pierre Frantz Charles

<u>X</u>	(Yes)	_____	(No)
<u>X</u>	(Yes)	_____	(No)
<u>X</u>	(Yes)	_____	(No)
<u>X</u>	(Yes)	_____	(No)
<u>X</u>	(Yes)	_____	(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 5<sup>th</sup> day of May 2023  
 City Clerk