

THE CITY OF NORTH MIAMI



STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM

LOCAL HOUSING ASSISTANCE PLAN (LHAP)

**FOR FISCAL YEARS
2011-2012; 2012-2013; 2013-2014**

Dated 4/2011

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I. PROGRAM DESCRIPTION:

A. **Name of the participating local government:** City of North Miami

Inter-local: Yes _____ No X_____
No Inter-local Agreements have been executed.

B. **Purpose of the program:**

The City of North Miami's Local Housing Assistance Plan aims to encourage provisions of affordable housing for the very low, low, and moderate income residents as defined in Section 420.9071 (19), (20), (28), F.S. Its primary purpose is to meet the housing needs of the very low, low and moderate income households, to expand production of and preserve affordable housing, to further the housing element in the City's Comprehensive and Consolidated Plans specific to affordable housing. The need for affordable housing is extensively documented and addressed in the City's Comprehensive and Consolidated Plans.

C. **Fiscal years covered by the Plan:** 2011-2012; 2012-2013; 2013-2014

D. **Governance:**

This Plan identifies and describes the City of North Miami's strategies for the implementation of the State Housing Initiatives Partnership (SHIP) Program, as established in Article VII of the City of North Miami Code of Ordinances and the City's Comprehensive Plan, pursuant to Section 420.907-420.9079, Florida Statutes, and pursuant to Rule 1 Chapter 67-37.006, Florida Administrative Code. CITIES AND COUNTIES MUST BE IN COMPLIANCE WITH ALL APPLICABLE STATUTE AND RULES. The SHIP Program does further the housing element of the City of North Miami's Comprehensive Plan.

E. **Local Housing Partnership:**

The City of North Miami SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups to promote and produce affordable housing.

F. **Leveraging:**

This 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. The City of North Miami 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. Specifically, the City has leveraged funds from Miami-Dade County (Surtax), Community Development Block Grant (CDBG) and the Home Investment Partnership Program (HOME).

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G. Public Input:

Public input will be solicited if SHIP funds or substantial Program income becomes available. Ads were placed in the following local newspapers, the Miami Herald, the Neighbors and the Miami Times. Community workshops have been held and City funded community based organizations are actively involved in disseminating information throughout the community. The advertisements will focus on the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach:

The City of North Miami advertisements and Notice of Funding Availability will be published in Miami Herald, a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required. Outreach efforts will include distributing flyers and brochures to churches, community organizations and local public facilities to inform the general public of the program's existence. Applicant referrals from social service agencies, non-profit housing developers, low-income housing developers, and for-profit housing developers/builders will also be encouraged.

I. Discrimination:

The City of North Miami's Local Affordable Housing Assistance Program shall not discriminate in the application or the award process in any manner whatsoever. In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

J. Support Services and Counseling:

The City of North Miami, in partnership with Little Haiti Housing Association, Inc. has implemented a Home Ownership Education Training Program. The program is designed to prepare participants for successful home ownership. The program also offers post purchase counseling with focus on home maintenance, mortgage delinquency intervention and community program seminars.

K. 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 Miami-Dade County MSA statistical area in which the eligible housing is located. 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 by the City of North Miami is:

- Florida Housing Finance Corporation bond study numbers
- U.S. Treasury Department
- Local HFA Numbers

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The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts

L. **Income Limits and Affordability:**

The Income Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. 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 (19), (20) and (28), 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 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.

M. **Welfare Transition Program:**

Should a eligible sponsor be used, the City of North Miami will develop a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employed personnel from the Welfare Transition Program will be given preference in the selection process.

N. **Monitoring and First Right of Refusal:**

In the case of rental housing, the staff or 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 the same 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 \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored for at least annually for 15 years or the term of assistance which ever 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.

O. **Administrative Budget:**

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as Exhibit A. These are presented on an annual basis for each State fiscal year submitted.

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The City of North Miami finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. In accordance with Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, the City of North Miami may not exceed the 10 percent limitation on administrative costs, as the City receives a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

The City of North Miami has adopted the above findings in the attached resolution, Exhibit E.

P. Program Administration:

In compliance with the SHIP program criteria, the North Miami City Council adopted Article VII of Chapter 29 of the City of North Miami Code of Ordinances which establishes a Housing Assistance Trust Fund and Affordable Housing Advisory Committee, and assigning the responsibility for administration and implementation of this Local Housing Assistance Plan to the City's Community Planning and Development Department.

Q. Essential Service Personnel:

Essential Services Personnel are defined locally as teachers and educators; school district, community college and university employees; law enforcement personnel; fire and rescue personnel; health care personnel; persons employed in local businesses essential to the County's economy; county and local government personnel; utility (water/sewer, electric, communication) personnel; information technology personnel; child care personnel; and skilled trades and others employed in positions that provide government and municipal services essential to maintaining a high quality of life in and for North Miami, Florida. Define 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.

R. Recaptured Funds:

Recaptured funds are monies recouped by a county or eligible municipality in accordance with the recapture provisions of its local housing assistance plan pursuant to s. 420.9075(5)(g) from eligible persons or eligible sponsors who default on the terms of a grant award or loan award. **Program Income** are proceeds derived from interest earned on or investment of the local housing distribution and other funds deposited into the local housing assistance trust fund, proceeds from loan repayments, recycled funds, and all other income derived from use of funds deposited in the local housing assistance trust fund. It does not include recaptured funds.

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S. Green Initiatives:

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 in 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 improve 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 policies not only in the NMRRS, but also in the Housing Element of the Comprehensive Plan, which require both Contractors and participants in the housing programs 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.

The Green NMRRS is hereby incorporated by reference.

II. LHAP HOUSING STRATEGIES: (*pursuant to Chapter 67-37.005(8), F.A.C.*)

1. **First Time Homebuyer Down Payment/Closing Cost Assistance**

- a. Summary of the Strategy: This strategy emphasizes affordable home ownership for first time home buyers, defined as persons not owning a home within the last three (3) years. Qualified households may secure deferred loans up to \$25,000 for down payment or closing costs to assist in the acquisition of a single-family home, town home or condominium. This strategy will also assist with minor repairs up to \$5,000, for a total maximum amount of assistance of \$30,000.
- b. Fiscal Years Covered: 2011-2012; 2012-2013; 2013-2014.
 - c. Income Categories to be served: Extremely Low, Very low, low and moderate income.
- d. Maximum award is noted on the Housing Delivery Goals Charts:
 - e. Terms, Recapture, Program Income and Default: The SHIP funds are provided as a deferred loan. There are no monthly payment requirements associated with this loan. The deferred loan will be partially forgiven each year over a 7-year period, at the conclusion of which the debt will be considered satisfied. 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 remaining balance of the loan, plus interest on the balance due at that time. Interest shall be computed at the rate of 4% per annum, simple interest. All voluntary loan repayments to the program will be considered as Program Income. Recipients must execute an agreement and a Mortgage and Note that will be recorded in the public records of Miami Dade County.
- f. Recipient Selection Criteria: The total annual adjusted household income for eligible households receiving SHIP assistance shall not exceed 120% of the median annual adjusted gross income for Miami-Dade County. Once the Department has determined that an applicant is eligible, SHIP funds will be reserved for said individual for a maximum of 90 days subject to the applicant contractually agreeing to meet all the SHIP program guidelines and requirements contained herein. If the applicant fails to submit all the required paperwork to the Department by that time, the Department will notify the applicant in writing that the time has expired and the loan funds shall then be reallocated. Funds will be reserved on a first come/first ready basis until funds have been depleted, with priority given to the elderly- age 62 and older, the disabled, low-income large families- seven (7) or more persons and essential services personnel.

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- g. Sponsor Selection Criteria: The City of North Miami Community Planning & Development will administer this program. However, if the need for a sponsor should arise, the City will use a Request for Proposals process in accordance with Chapter 67-37.005 (6) (b) 7 of the Florida Administrative Code to select an eligible sponsor. Eligible persons, sponsors or other recipients of assistance under this program will be required to contractually commit and comply with all SHIP Program requirements.
- h. Additional Information: This strategy also intends to create an informed homebuyer. Therefore, all applicants seeking participation in the First-time Homebuyer Program are required to take a homebuyer education and/or credit counseling course. The course must be 6 to 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 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. The non-profit shall conduct or refer the applicant to a certified homebuyer or credit counseling program. The cost of the course may be between \$200 and \$400 per person.

2. **Foreclosure Prevention**

- a. Summary of the Strategy: It is important to assist families in purchasing a home. It is equally important to help families stay in their homes while protecting the City's investment in affordable housing throughout the community. The City will assist homeowners who become delinquent or default on their mortgage payments. This strategy will be available to all income eligible households.
- b. Fiscal Years Covered: 2011-2012; 2012-2013; 2013-2014.
 - c. Income Categories to be served: Extremely Low, Very low, low and moderate income.
- d. Maximum award is noted on the Housing Delivery Goals Charts:
 - e. Terms, Recapture, Program Income and Default: Participation in a credit counseling program will be required for households to receive assistance. Eligible households will receive a one-time assistance of up to \$5,000 to pay delinquent mortgage payments caused by unforeseen circumstances. If credit counseling services are provided by another agency, the cost of credit counseling will be assessed from the maximum award/deferred loan amount. This deferred loan will be issued with zero percent interest and will be forgiven over a five (5) year period. If at any time during the 5-year period the property is sold, refinanced, rented or ceases to be owner-occupied, which does not constitute default, the loan recipient

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shall pay to the City the remaining balance of the loan. All voluntary loan repayments to the program will be considered as Program Income. Recipients must execute an agreement and a Mortgage and Note that will be recorded in the public records of Miami Dade County.

f. Recipient Selection Criteria: The total annual adjusted household income for eligible households receiving SHIP assistance shall not exceed 120% of the median annual adjusted gross income for Miami-Dade County. Applicants must also demonstrate, by way of a proposed household budget, the ability to maintain good standing with the mortgagor, make timely monthly payments. Applicants will be selected in accordance with the following criteria:

1. Home Value must be less than the SHIP assistance price limits.
2. Completion of credit counseling
3. Past Due 60 days or more
4. Applicant must provide substantial proof that nonpayment of their mortgage payment was not of their own doing or choice. Acceptable reasons are :
 - a) A reduction of hours and/or wages with loss of employment
 - b) Divorce or Separation
 - c) Death in immediately family
 - d) Sudden medical expenses
 - e) Unforeseen home repair bills

g. Sponsor Selection Criteria: The City of North Miami Community Planning & Development will administer this program. However, if the need for a sponsor should arise, the City will use a Request for Proposals process in accordance with Chapter 67-37.005 (6) (b) 7 of the Florida Administrative Code to select an eligible sponsor. Eligible persons, sponsors or other recipients of assistance under this program will be required to contractually commit and comply with all SHIP Program requirements.

h. Additional Information: Finally, eligibility for foreclosure prevention shall be handled in an expedited manner and may include alternative forms of documentation, such as current pay stubs, benefit letters, oral verifications of employment, other income and assets.

3. **Rehabilitation of Owner-Occupied Units**

- a. Summary of the Strategy: This strategy emphasizes rehabilitation of owner-occupied sub-standard housing units. The maximum award allowable under this strategy is \$25,000 per qualified household.
- b. Fiscal Years Covered: 2011-2012; 2012-2013; 2013-2014.
 - c. Income Categories to be served: Extremely Low, Very low,

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low and moderate income.

- d. Maximum award is noted on the Housing Delivery Goals Charts:
- e. Terms, Recapture, Program Income and Default: The SHIP funds are provided as a deferred loan. There are no monthly payment requirements associated with this loan. The deferred loan will be partially forgiven each year over a 7-year period, at the conclusion of which the debt will be considered satisfied. 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 remaining balance of the loan, plus interest on the balance due at that time. Interest shall be computed at the rate of 4% per annum, simple interest. All voluntary loan repayments to the program will be considered as Program Income. Recipients must execute an agreement and a Mortgage and Note that will be recorded in the public records of Miami Dade County.
- f. Recipient Selection Criteria: The total annual adjusted household income for eligible households receiving SHIP assistance shall not exceed 120% of the median annual adjusted gross income for Miami-Dade County. Once the Department has determined that an applicant is eligible, SHIP funds will be reserved for said individual for a maximum of 90 days subject to the applicant contractually agreeing to meet all the SHIP program guidelines and requirements contained herein. If the applicant fails to submit all the required paperwork to the Department by that time, the Department will notify the applicant in writing that the time has expired and the loan funds may then be reallocated. Funds will be reserved on a first come/first ready basis until funds have been depleted, with priority given to the elderly, the disabled, low-income large families and essential services personnel.
- g. Sponsor Selection Criteria: The City of North Miami Community Planning & Development will administer this program. However, if the need for a sponsor should arise, the City will use a Request for Proposals process in accordance with Chapter 67-37.005 (6) (b) 7 of the Florida Administrative Code to select an eligible sponsor. Eligible persons, sponsors or other recipients of assistance under this program will be required to contractually commit and comply with all SHIP Program requirements.
- h. Additional Information: This strategy also seeks to preserve the existing affordable housing stock.

4. **Disaster Mitigation/Recovery**

- a. Summary of the Strategy: This strategy provides assistance to households following a natural disaster as declared by Executive Order by the President of the United States or the Governor of the State of Florida. This strategy will

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only be implemented in the event of a natural disaster using any funds that have not been encumbered or additional disaster funds that become available and issued by the Florida Housing Finance Corporation. Disaster funds may be used for items such as, but not limited to, the following:

- 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 homes covered under homeowners' insurance policies;
- 4) Other activities as proposed by the federal government, counties and eligible municipalities and approved by Florida Housing Finance Corporation

b. Fiscal Years Covered: 2011-2012; 2012-2013; 2013-2014.

c. Income Categories to be served: Extremely Low, Very low, low and moderate income.

d. Maximum award is noted on the Housing Delivery Goals Charts:

e. Terms, Recapture, Program Income and Default: Disaster fund assistance shall not exceed \$20,000 per eligible unit. Assistance up to \$5,000 will be in the form of a grant. Assistance above \$5,000 up to the maximum will be in the form of a 7-year, deferred, forgivable loan. 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 recipient shall pay to the City the remaining balance with no accrued interest. All voluntary loan repayments to the program will be considered as Program Income. Grant recipients must execute an agreement only but loan recipients must execute an agreement and a Mortgage and Note that will be recorded in the public records of Miami Dade County.

f. Recipient Selection Criteria: The total annual adjusted household income for eligible households receiving SHIP assistance shall not exceed 120% of the median annual adjusted gross income for Miami-Dade County. Once the Department has determined that an applicant is eligible, SHIP funds will be reserved for said individual for a maximum of 90 days subject to the applicant contractually agreeing to meet all the SHIP program guidelines and requirements contained herein. If the applicant fails to submit all the required paperwork to the Department by that time, the Department will notify the applicant in writing that the time has expired and the loan funds may then be reallocated. Funds will be reserved on a first come/first ready basis until funds have been depleted, with priority given to the elderly, the disabled, low-income large families and essential services personnel.

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- g. Sponsor Selection Criteria: The City of North Miami Community Planning & Development will administer this program. However, if the need for a sponsor should arise, the City will use a Request for Proposals process in accordance with Chapter 67-37.005 (6) (b) 7 of the Florida Administrative Code to select an eligible sponsor. Eligible persons, sponsors or other recipients of assistance under this program will be required to contractually commit and comply with all SHIP Program requirements.

5.

III. LHAP INCENTIVE STRATEGIES

A. **Expedited Processing of Permits for Affordable Housing**

- a. Established policy and procedures: Permits as defined in s. 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 Community Planning and Development 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 the 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. **Ongoing Review Process:**

- a. 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. Prior to adoption, any proposed policies, procedures and regulations deemed by the Community Planning and Development 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 a recommendation to the City Council. Further, site plans and plats are reviewed to ensure that housing development is consistent with the City's Comprehensive Plan, the Code of Ordinances, and its Concurrency Management System. Reviews include assessments by the Community Planning and Development and Public Works Departments.

C. **Density Flexibility Affordable Housing Advisory Committee (AHAC) Recommendations**

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a. In addition to Expedited Permitting and Ongoing Review Process (Oversight), the committee has discussed several other additions to the Local Housing Incentive Strategies. The additions being considered are: Density Flexibility, Accessory Dwelling Units, Reduction of Parking and Set-Back Requirements, Flexible Lot Configurations, and Encouraging Development around Transit-Oriented Hubs. The City of North Miami's Land Development Regulations (LDR) has been updated and adopted April 28, 2009, Resolution No. R-2009-57.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.
- B. Timeline for Encumbrance and Expenditure: *Chapter 67-37.005(6)(d) and (f) F.A.C.*
A separate timeline for each fiscal year covered in this plan is attached as Exhibit B. Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year covered in the Plan: Completed HDGC for each fiscal year is attached as Exhibit C.
- D. Certification Page: Signed Certification is attached as Exhibit D.
- E. Adopting Resolution: Original signed, dated, witnessed or attested adopting resolution is attached as Exhibit E.
- F. Program Information Sheet: Completed program information sheet is attached as Exhibit F.
- G. Ordinance: If changed from the original ordinance, a copy is attached as Exhibit G.
- H. Inter-local Agreement: N/A

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FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2013-2014

Please check applicable box, & if Amendment, enter number

Name of Local Government: City of North Miami							Available Funds:		\$0.00		67-37.005(5)(d) F.A.C.									
							A		B				C		D		E		F	
							HOME OWNERSHIP STRATEGIES		VLI Units	Max. SHIP Award			LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars
Down Payment/Closing Assistance			\$25,000								\$0.00	#DIV/0!	0							
Rehabilitation of Owner Occupied Units			\$25,000								\$0.00	#DIV/0!	0							
Disaster Mitigation/Recovery			\$20,000								\$0.00	#DIV/0!	0							
First Time Homebuyer Education			\$400								\$0.00	#DIV/0!	0							
Subtotal 1 (Home Ownership)		0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0							
RENTAL STRATEGIES		VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units							
											\$0.00	#DIV/0!	0							
											\$0.00	#DIV/0!	0							
											\$0.00	#DIV/0!	0							
											\$0.00	#DIV/0!	0							
Subtotal 2 (Non-Home Ownership)		0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0							
Administration Fees											\$0.00	#DIV/0!								
Admin. From Program Income												#DIV/0!								
Home Ownership Counseling												#DIV/0!								
GRAND TOTAL		0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0							
Add Subtotals 1 & 2, plus all Admin. & HO Counseling																				
Percentage Construction/Rehab		Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										#DIV/0!								
Maximum Allowable																				
Purchase Price:								New	\$0	Existing	\$0									
Allocation Breakdown		Amount		%				Projected Program Income:		\$0.00	Max Amount Program Income For Admin:		\$0.00							
Very-Low Income		\$0.00		#DIV/0!				Projected Recaptured Funds:		\$0.00										
Low Income		\$0.00		#DIV/0!				Distribution:		\$0.00										
Moderate Income		\$0.00		#DIV/0!				Total Available Funds:		\$0.00										
TOTAL		\$0.00		#DIV/0!							67-37.005(5)(d) F.A.C.									

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2012-2013

Please check applicable box, & if Amendment, enter number

FLORIDA HOUSING FINANCE CORPORATION										Please check applicable box, & if Amendment, enter number					
HOUSING DELIVERY GOALS CHART										New Plan:					
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2012-2013										Amendment:		X			
Name of Local Government: City of North Miami										Available Funds:	\$0.00				
										A	B	C	D	E	F
HOME OWNERSHIP STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total			
	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units			
Down Payment/Closing Assistance		\$25,000								\$0.00	#DIV/0!	0			
										\$0.00	#DIV/0!	0			
Rehabilitation of Owner Occupied Units		\$25,000								\$0.00	#DIV/0!	0			
										\$0.00	#DIV/0!	0			
Disaster Mitigation/Recovery		\$20,000								\$0.00	#DIV/0!	0			
										\$0.00	#DIV/0!	0			
First Time Homebuyer Education		\$400								\$0.00	#DIV/0!	0			
										\$0.00	#DIV/0!	0			
Subtotal 1 (Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0			
RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total			
	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units			
										\$0.00	#DIV/0!	0			
										\$0.00	#DIV/0!	0			
										\$0.00	#DIV/0!	0			
										\$0.00	#DIV/0!	0			
										\$0.00	#DIV/0!	0			
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0			
Administration Fees										\$0.00	#DIV/0!				
Admin. From Program Income											#DIV/0!				
Home Ownership Counseling											#DIV/0!				
GRAND TOTAL	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0			
Add Subtotals 1 & 2, plus all Admin. & HO Counseling															
Percentage Construction/Rehab										Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.					
Maximum Allowable										#DIV/0!					
Purchase Price:							New	\$0	Existing	\$0					
Allocation Breakdown		Amount		%		Projected Program Income:		\$0.00	Max Amount Program Income For Admin:		\$0.00				
Very-Low Income		\$0.00	#DIV/0!			Projected Recaptured Funds:		\$0.00							
Low Income		\$0.00	#DIV/0!			Distribution:		\$0.00							
Moderate Income		\$0.00	#DIV/0!			Total Available Funds:		\$0.00							
TOTAL		\$0.00	#DIV/0!									10-Aug-11			

FLORIDA HOUSING FINANCE CORPORATION

Please check applicable box, & if Amendment, enter number

HOUSING DELIVERY GOALS CHART

GOALS FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2011-2012

New Plan:		
Amendment:		X
Fiscal Yr. Closeout:		

Name of Local Government: City of North Miami

Available Funds: \$0.00

							A	B	C	D	E	F
HOME OWNERSHIP STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
Down payment/closing assistance		\$25,000								\$0.00	#DIV/0!	0
										\$0.00	#DIV/0!	0
Rehabilitation of Owner Occupied Units		\$25,000								\$0.00	#DIV/0!	0
										\$0.00	#DIV/0!	0
Disaster Mitigation/Recovery		\$20,000								\$0.00	#DIV/0!	0
										\$0.00	#DIV/0!	0
First Time Homebuyer Education		\$400								\$0.00	#DIV/0!	0
										\$0.00	#DIV/0!	0
Subtotal 1 (Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0

RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
										\$0.00	#DIV/0!	0
										\$0.00	#DIV/0!	0
										\$0.00	#DIV/0!	0
										\$0.00	#DIV/0!	0
										\$0.00	#DIV/0!	0
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0

Administration Fees											#DIV/0!	
Admin. From Program Income											#DIV/0!	
Home Ownership Counseling											#DIV/0!	

GRAND TOTAL												
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	0

Percentage Construction/Rehab Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. #DIV/0!

Maximum Allowable Purchase Price:							New	\$0	Existing	\$0		
--	--	--	--	--	--	--	------------	------------	-----------------	------------	--	--

Allocation Breakdown	Amount	%		
Very-Low Income	\$0.00	#DIV/0!	Projected Program Income:	\$0.00
Low Income	\$0.00	#DIV/0!	Projected Recaptured Funds:	\$0.00
Moderate Income	\$0.00	#DIV/0!	Distribution:	\$0.00
TOTAL	\$0.00	#DIV/0!	Total Available Funds:	\$0.00

TIMETABLE FOR STATE FISCAL YEAR 2013-2014

Exhibit B

Name of Local Government: City of North Miami

Program Activities	Year												Year												Year												Year											
	Month	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12					
Advertise Availability of Funds																																																
Application Period(On-Going)																																																
Start Program Year																																																
Annual Report																																																
Mid-Year Review/Adjustments																																																
End-Year Review/Adjustments																																																
Encumbrance Deadline																																																
Expenditure Deadline																																																
Final Program Review																																																

Directions: Type in the applicable years across the top line.
 List Program Activities down left hand side. Type in an "X"
 on applicable activity line under month and year the activity will be initiated or completed.
 At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)

TIMETABLE FOR STATE FISCAL YEAR 2012-2013

Name of Local Government: City of North Miami

Program Activities	Year																																															
	Month	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12					
Advertise Availability of Funds																																																
Application Period(On-Going)																																																
Start Program Year																																																
Annual Report																																																
Mid-Year Review/Adjustments																																																
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Encumbrance Deadline																																																
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Directions: Type in the applicable years across the top line.
 List Program Activities down left hand side. Type in an "X"
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- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)

TIMETABLE FOR STATE FISCAL YEAR 2011-2012

Name of Local Government: City of North Miami

Program Activities	Year																																																
	Month	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12						
Advertise Availability of Funds																																																	
Application Period(On-Going)																																																	
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Directions: Type in the applicable years across the top line.
 List Program Activities down left hand side. Type in an "X"
 on applicable activity line under month and year the activity will be initiated or completed.
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