

CITY OF HIALEAH

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

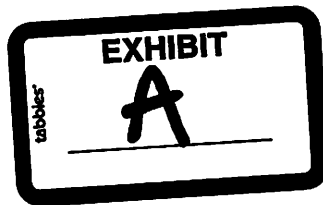


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I. Program Details:

A. LG(s)

Name of Local Government	City of Hialeah
Does this LHAP contain an interlocal agreement?	No
If yes, 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 comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2025-2026, 2026-2027, 2027-2028

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 was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach: SHIP funding availability shall be advertised in 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.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

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:

The City gives priority for households with Special Needs, elderly and very-low and low-income households.

- 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.
- 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 average 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
Local Government	Program management and administration	10%
Third Party Entity/Sub-recipient		

- 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:** The City may assess up to five (5%) percent delivery cost to the homeowner which will be reflected on the property lien for all single-family rehabilitation strategies.
- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:**
Energy conservation and other green feature strategies will be implemented into all Rehabilitation and Reconstruction projects. This includes, but is not limited to:



1. Low-or No-VOC paint for all interior walls (low-VOC means 50 grams per liter or less for flat; 150 grams per liter or less for non-flat paint);
2. Low-flow water fixtures in bathrooms- WaterSense-labeled products or the following specifications:
 - * Toilets: 1.28 gallons/ flush or less;
 - * Urinals: 0.5 gallons/ flush;
 - * Lavatory Faucets: 1.5 gallons/minute or less at 60 psi flow rate; and
 - * Showerheads: 2.0 gallons/minute or less at 80 psi flow rate;
3. Energy-Star certified appliances;
4. Energy-Star certified ventilation fan in all bathrooms;
5. Water heater minimum efficiency specifications:
 - Residential Electric:
 - Up to 55 gallons= .95 EF or .92 UEF; or
 - More than 55 gallons= Energy Star certified; or
 - Tankless= Energy Star certified;
6. Energy Star-certified ceiling fans with lighting fixtures in bedrooms;
7. Air conditioning:
 - ≥8.5 HSPF/ ≥15 SEER/ ≥12.5 EER for split systems
 - Central Air Conditioners- Energy Star certified:
 - ≥15 SEER/ ≥12.5 EER for split systems
8. Efficient lighting on both the interior and exterior of homes;
9. Caulk, weather-strip, or otherwise seal all holes, gaps, cracks, penetrations and electrical receptacles in building envelope; and
10. Insulate heating and cooling system ducts and seal airtight in accordance with §403.29 of the Florida Building Code - Energy Conservation.

V. Describe efforts to meet the 20% Special Needs set-aside: The City utilizes a variety of outreach tools to engage Special Needs residents within the City. The City maintains contact with Spinal Cord Living Assistance Development, Inc. (SCLAD) and Citrus Health Network, who primarily serve disabled populations. The City also partners with the Alliance for Aging to provide services directly to our elder residents. Furthermore, the City operates four (4) adult centers serving adults aged 55 and older and a Special Population Center located within Bucky Dent Park that serves adults with developmental disabilities. Finally, the City utilizes social media, paid print advertisement, local area media providers and community outreach to announce its available resources to residents.

W. Describe efforts to reduce homelessness: The city has allocated funding through CDBG Public Services to support Hermanos de la Calle, an organization providing homeless outreach services. These funds will help identify individuals experiencing homelessness, particularly those in unsheltered locations in Hialeah, and connect them to essential services such as housing assistance, healthcare, and behavioral health support. The city also collaborates with the Miami-Dade Continuum of Care (CoC), managed by the Miami-Dade Homeless Trust, to offer homeless prevention and rapid rehousing services. As part of this effort, the city has allocated funding to Citrus Health Network to further support these services. In addition, the city's Police Department and Victim's Advocacy Team work closely with the Housing and Community Department to prioritize victims of domestic violence and human trafficking, referring them to Rapid Rehousing providers for housing assistance. Those in need are able to contact the city for assistance, where they will be referred to the appropriate agencies.



Section II. LHAP Strategies:

A. Strategy Name: OWNER OCCUPIED REHABILITATION	Code 3
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| <p>a. Summary: Rehabilitation of owner-occupied, single-family homes which serve as the owner's primary residence. This program assists homeowners to comply with the Florida Building Code and prepare their homes for changing environments and living conditions.</p> |
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b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: \$125,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan, secured by a mortgage and note.
2. Interest Rate: 0%
3. Years in loan term:
Ten (10) years for head of household 62 years of age and younger.
Five (5) years for head of household that are 63 years of age or older.
4. Forgiveness: The loan will be forgiven at the end of the term.
5. Repayment: No repayment is required as long as the loan is in good standing.
6. Default: (a) failure to maintain at all times continuous residency at the Property; (b) Selling, conveying, transferring title, devising, or abandoning the Property (c) Failure to ensure that the occupants of the Property are qualified as income-eligible households as defined in the applicable Loan Documents; (d) Renting or subletting a portion of or all of the Property.

In the event that a foreclosure proceeding is commenced against the property by a senior mortgage holder, the City will seek to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

In the event that title to the property is transferred by the death of the owner(s) to a surviving heir, and said heir occupies the property as a principal residence, within six (6) months from the date of the owner's death and meets the SHIP Program eligibility requirements, as determined by the City in his reasonable discretion, the City will approve the transfer.

f. Recipient/Tenant Selection Criteria: Applicants will be processed on a first qualified, first served basis. Priority will be given to persons with Special Needs as defined in 420.0004 (13), F.S. elderly and very low- and low-income households.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Mobile homes and trailers are not eligible for this strategy. Assisted properties must be located within the City of Hialeah. The owner will be allowed to refinance a senior mortgage without having to pay off the City's loan, so long as the new loan amount does not exceed the then outstanding balance of the senior mortgage (without additional cash out) and will serve to lower the mortgage payment and/or interest rate.

B. Strategy Name: Purchase Assistance with and without Rehab	Code 1, 2
a. Summary: Down payment, closing cost and rehabilitation assistance for the purchase of new or existing housing for first time homebuyers.	

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate up to 140%
- d. Maximum award: \$150,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan, secured by a mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 15
 4. Forgiveness: The loan will be forgiven at the end of the term
 5. Repayment: Not required as long as the loan is in good standing
 6. Default: The total loan amount shall become due and payable if any of the following occurs during the Affordability Period: The property is: (i) rented; (ii) sold or transferred. If, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach an agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by the Mortgage shall be at such rate as Lender shall request, Lender may waive the option to accelerate, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under the Mortgage and the Note.
- At the option of the Lender, the Mortgage may be subordinated to other subsequent, substitute and replacement Mortgages where there is sufficient equity in the Property to protect the interest of all prior Mortgages and including Lender's interest in the Property.
- The unforgiven balance shall become immediately due and payable if the Borrower transfers, assigns or conveys title or sells to a third party; leases, or moves from the premises securing this Note. If the Borrower's immediate/nuclear family inherits the housing unit purchased under this program, the deferred loan shall continue in force as long as the immediate family lives in the housing unit on a full-time basis and is income eligible.
- f. Recipient Selection Criteria: Applicants will be processed on a first qualified, first served basis; from a waiting list. Priority will be given to households with Special Needs, followed by very low- and low-income persons.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Mobile homes and trailers are not eligible for this strategy. Assisted properties must be located within the City of Hialeah. The owner will be allowed to refinance a senior mortgage without having to pay off the City's loan, so long as the new loan amount does not exceed the then outstanding balance of the senior mortgage (without additional cash out) and will serve to lower the mortgage payment and/or interest rate.

C. Strategy Name: Barrier Removal	Code 11
a. Summary: Assistance to Special Needs as defined in 420.0004 (13) households of owner-occupied units with modifications needed to ensure housing safety and aging in place, i.e. accessibility modifications such as ramps, safety rails, etc.	

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$20,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: 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: First qualified, first served. Priority may be given to very low- and low-income households to meet set asides.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Mobile homes are not eligible under this strategy.

D. Strategy Name: Foreclosure Prevention	Code 7
a. Summary: Assistance preventing foreclosure action by providing mortgage payment assistance. Applicants must be delinquent on at least one monthly mortgage payment. Eligible expenses include up to six months of delinquent mortgage payments (principal, interest, taxes and insurance), special assessment fees from condominium and/or neighborhood associations, late fees, attorney fees and other customary fees.	

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$25,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant for assistance below 10,000. Deferred loan for amounts 10,000 and over.
 - 2. Interest Rate: 0%



3. Years in loan term: 5 years
4. Forgiveness: Forgiven at the end of the loan term
5. Repayment: No repayment required if the loan is in good standing
6. Default: (a) failure to maintain at all times continuous residency at the Property; (b) Selling, conveying, transferring title, devising, or abandoning the Property (c) Failure to ensure that the occupants of the Property are qualified as income-eligible households as defined in the applicable Loan Documents; (d) Renting or subletting a portion of or all of the Property.

In the event that a foreclosure proceeding is commenced against the property by a senior mortgage holder, the City will seek to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

In the event that title to the property is transferred by the death of the owner(s) to a surviving heir, and said heir occupies the property as a principal residence, within six (6) months from the date of the owner's death and meets the SHIP Program eligibility requirements, as determined by the City in his reasonable discretion, the City will approve the transfer.

- f. Recipient/Tenant Selection Criteria: First qualified, first served. Priority may be given to very low- and low-income households, elderly and special needs households to meet set asides.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Mortgage assistance will be paid directly to the mortgage company. Mobile homes and trailers are not eligible under this strategy. Assisted properties must be located in the City of Hialeah.

E. Strategy Name: Rental Preservation	Code 14
a. Summary: Assistance for the preservation of affordable rental developments (including developments owned and managed by the City of Hialeah). Funds will be used to address life safety, promote energy efficiency, and ensure decent, safe and sanitary conditions for tenants.	

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$500,000 per project, not to exceed \$50,000 per SHIP assisted unit.
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan, evidenced by a Note, and secured by a subordinate (unless the City is the sole lender) Mortgage and a Declaration of Restrictive Covenants, delineating the recapture period and terms.
 2. Interest Rate: 0%
 3. Years in loan term: 20
 4. Forgiveness: The loan will be forgiven at the end of the term
 5. Repayment: None required as long as the loan is in good standing.
 6. Default: Pursuant to the Declaration of Restrictive Covenants, the total loan amount shall become due and payable if any of the following occurs during the Affordability Period: The property is: (i) utilized for a



purpose other than affordable rental housing to eligible tenants; (ii) a violation of any term outlined in the restrictive covenants or loan documents. Upon the occurrence of a default, the total loan amount shall become due and owing and shall accrue at the maximum interest rate allowed by law ("Default Interest Rate") from the due date until paid in full.

- f. Recipient/Tenant Selection Criteria: First qualified, first served. Priority may be given to very low and low income households, elderly and special needs households to meet set asides.
- g. Sponsor/Sub-recipient Selection Criteria: Selection of projects and the amount of funding awarded will be presented to the City of Hialeah's City Council for funding and approval. The City will enter into a loan agreement with each award recipient after receiving approval from City Council. The agreement will specify conditions that must be met for the developer to receive the SHIP loan. Sponsors will be selected based on experience with rental project development and management, organizational capacity and staff capacity.
- h. Additional Information: Property owners will be required to meet compliance reporting requirements to meet the statutory requirements for monitoring of SHIP rental units. For City owned property, the City may rely on monitoring reports from other federal or state monitoring reports.

The City reserves the right to select developments that meet all the above requirements and:

1. Properties that need rehabilitation including disaster mitigation, green building, and universal design improvements;
2. Repairs that will preserve and improve existing units; and
3. Leverage funding for rehabilitation improvements.

F. Strategy Name: Rental Development	Code 21
a. Summary: Assistance to promote and develop affordable housing opportunities. Funds can be used for site acquisition, development hard and soft costs and permanent financing associated with the development of affordable housing units including group homes.	

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low and low
- d. Maximum award:
 - \$150,000.00 per unit for developments of less than 50 units
 - \$125,000.00 per unit for developments of 50 or more units
 - \$500,000 Maximum Project Award
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan, evidenced by a Note, and secured by a subordinate (unless the City is the sole lender) Mortgage and a Declaration of Restrictive Covenants, delineating the recapture period and terms.
 2. Interest Rate: 0%
 3. Years in loan term: 20



4. Forgiveness: The loan will be forgiven at the end of the Affordability Period.
 5. Repayment: None required as long as the loan is in good standing.
 6. Default: Pursuant to the Declaration of Restrictive Covenants, the total loan amount shall become due and payable if any of the following occurs during the Affordability Period: (a) the property is: (i) utilized for a purpose other than affordable rental housing to eligible tenants; (ii) a violation of any term outlined in the restrictive covenants or loan documents. Upon the occurrence of a default, the total loan amount shall become due and owing and shall accrue at the maximum interest rate allowed by law ("Default Interest Rate") from the due date until paid in full.
- f. Recipient/Tenant Selection Criteria: Applications will be processed on a first qualified, first served basis.
- g. Sponsor Selection Criteria: Selection of projects and the amount of funding awarded will be presented to the City of Hialeah's City Council for funding and approval. The City will enter into a loan agreement with each award recipient after receiving approval from City Council. The agreement will specify conditions that must be met for the developer to receive the SHIP loan.
- h. Additional Information: The City of Hialeah will annually monitor the assisted units throughout the affordability period, which is no less than twenty (20) years or to the extent another government entity or Corporation program provides periodic monitoring, the local government may rely on that entity's monitoring.

G. Strategy Name: Hazard Mitigation	Code 3
a. Summary: Hazard mitigation improvements for single family homes to increase resiliency and durability. Repairs may include but are not limited to new impact resistant windows, new impact resistant doors, and new roofing.	

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low
- d. Maximum award: \$20,000
- e. Terms:
1. Repayment loan/deferred loan/grant: 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: First qualified, first served. Priority may be given to very low and low income households, elderly and special needs households to meet set asides.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Mobile homes and trailers are not eligible for this strategy. Assisted properties must be located in the City of Hialeah.

H. Strategy Name: Disaster Assistance	Code 5,16
a. Summary: Assistance to resident households following a disaster as declared by Executive Order of the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. For owner occupied housing funds will be used to 1. fund emergency storm-related repairs including but not limited to: temporary relocation, purchase emergency supplies, weatherproof homes, repairs to avoid further damage, repairs to make the housing unit habitable, and post disaster assistance with noninsured repairs and rehabilitation. 2. Foreclosure prevention assistance. For renters, funds will be used for temporary relocation, first, last and security deposits to move to another unit, and up to 3 months' rent.	

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$20,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: 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: First qualified, first served. Priority may be given to very low- and low-income households, elderly and special needs households to meet set asides.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Mobile homes and trailers are not eligible for this strategy. Assisted properties must be located in the City of Hialeah.

I. Strategy Name: Demolition/Reconstruction	Code 4
a. Summary: Assistance to owner occupied residential structures that must be demolished and rebuilt to meet Title 44 of the Code of Federal Regulations (CFR) § 59.1, Definitions, where "substantial improvement" describes the 50% requirement and/or properties that are substandard and beyond repair and suitable for replacement.	

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$400,000



- e. **Terms:**
1. Repayment loan/deferred loan/grant: Deferred payment loan, secured by a mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 20
 4. Forgiveness: Forgiven at the end of the loan term.
 5. Repayment: No repayment required if the loan is in good standing.
 6. Default: The total loan amount shall become due and payable if any of the following occurs during the Affordability Period: The property is: (i) rented; (ii) sold or transferred. If, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach an agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by the Mortgage shall be at such rate as Lender shall request, Lender may waive the option to accelerate, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under the Mortgage and the Note. At the option of the Lender, the Mortgage may be subordinated to other subsequent, substitute and replacement Mortgages where there is sufficient equity in the Property to protect the interest of all prior Mortgages and including Lender's interest in the Property. The unforgiven balance shall become immediately due and payable if the Borrower transfers, assigns or conveys title or sells to a third party; leases, or moves from the premises securing this Note. If the Borrower's immediate/nuclear family inherits the housing unit purchased under this program, the deferred loan shall continue in force as long as the immediate family lives in the housing unit on a full-time basis and is income eligible.
- f. **Recipient/Tenant Selection Criteria:** First qualified, first served. Priority may be given to very low- and low-income households, elderly and special needs households to meet set asides.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** Mobile homes and trailers are not eligible for this strategy. Assisted properties must be located in the City of Hialeah.

J. Strategy Name: Rental Assistance/Rapid Re-Housing	Code 13, 23
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Summary: Funds will be awarded to renter households that are in need of assistance for: (1) security and utility deposit assistance; (2) eviction prevention not to exceed 6 months' rent; and/or (3) rent subsidies for up to 12 months for households that are very low income and must include at least one adult who is a person with special needs as defined in S.420.0004 (13) or homeless as defined in S.420.621.

- b. **Fiscal Years Covered:** 2025-2025, 2026-2027, 2027-2028
- c. **Income Categories to be served:** Very and low
- d. **Maximum award:** \$20,000.00
- 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 Selection Criteria: Assistance will be provided on a first-qualified, first-served basis. Applicants who are special needs will receive priority under this strategy. To be eligible for rent subsidies, the households receiving assistance must include at least one adult who is a person with special needs as defined in S.420.0004 or homeless as defined in S.420.621.

Eligibility will be performed on an expedited basis and may include alternate forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets.

- g. Sponsor Selection Criteria: N/A

- h. Additional Information:

- The lease must be at least 12 months.
- Assistance will be provided directly to the landlord, not the assisted household.

K. Strategy Name: Emergency Repair	Code 6
a. Summary: Emergency repair assistance including but not limited to electrical, roof and plumbing repairs and health and safety improvements.	

- b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

- c. Income Categories to be served: Very low, low

- d. Maximum award: \$20,000

- e. Terms:

1. Repayment loan/deferred loan/grant: 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: First qualified, first served. Priority may be given to elderly and special needs households to meet set asides.

- g. Sponsor Selection Criteria: N/A

- h. Additional Information: Mobile homes and trailers are not eligible for this strategy. Assisted properties must be located in the City of Hialeah.

III. LHAP Incentive Strategies

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

A. EXPEDITED PERMITTING

The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects, as provided in s. 163.3177(6)(f)3.

Existing Incentive: Sec. 1-2(f) Expedited permitting for affordable housing projects.

(1) Appointment of an affordable housing expeditor. The city provides a form, with a priority number assigned, to identify and certify the affordable housing status of an application for a development order. In order to certify the application as involving affordable housing, a representative from grants administration will initially review the project to determine whether it meets affordability criteria and contact the planning and development department. The same representative will act as an affordable housing expeditor charged with the responsibility of ensuring a consistent, expedited review of the project. In addition, the same staff person will act as an advocate and access person for developers of affordable housing projects if they encounter unexplained delays or problems.

B. MODIFICATION OF IMPACT FEES

The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

Existing Incentive:

Impact fee exemptions. The city provides an exemption from payment of interim proprietary and general services fee for affordable housing as defined by the City of Hialeah Affordable Housing Incentive Plan that is owned by the City of Hialeah or funded, in whole or in part, by the City of Hialeah through local, state or federal assistance programs. See Hialeah Code section 98-2565(4). The city provides an exemption from payment of park, recreation and open space impact fees for affordable housing properties developed and owned by the City of Hialeah. See Hialeah Code section 98-2530(5). This exemption is subject to the requirements imposed by Florida Senate Bill 102.

C. FLEXIBLE DENSITIES

The allowance of flexibility in densities for affordable housing.

Existing Incentive: Sec. 98-1630.2. - Building uses.

Retail and professional uses shall be allowed only on the ground level of any building in mixed-use buildings. Office uses shall be allowed on all levels. Residential uses shall be allowed above the ground level only. Each residential unit shall have minimum of 850 square feet, except that ten percent of residential units may have a minimum of 600 feet for studios or one-bedroom units. Government owned or managed affordable housing is exempt from the minimum area requirement.

(Ord. No. 2007-011, § 1, 2-13-2007; Ord. No. 2016-03, § 1, 1-26-2016; Ord. No. 2018-148, § 1, 12-11-2018)

Sec. 98-1630.3. - Development standards.

(a) Residential density. Maximum density without incentives is 32 units per net acre. Increased residential density in mixed use developments up to a maximum of 70 units per net acre shall be based on density incentives as provided herein.

D. AFFORDABLE ACCESSORY RESIDENTIAL UNITS

The allowance of affordable accessory residential units in residential zoning districts.

Existing Incentive: Division 3. – R-1 One-Family District

Sec. 98-496. - Primary use.

(a) In general. In the R-1 one-family district, no building or land shall be used and no building shall be erected, constructed, reconstructed or structurally altered which is designed, arranged, or intended to be used or occupied for



any purpose, unless otherwise provided for, excepting for every use as a one-family residence, including every customary or accessory use, not inconsistent therewith. The presence or appearance of a second or additional one-family residence as indicated by the installation and/or use of additional fixtures or appliances or as indicated by the inaccessibility of habitable rooms to each other shall constitute a rebuttable presumption that this section has been violated. Existing guesthouses, formerly referred to as "servants' quarters", properly permitted, are allowed to continue as a legal nonconforming use.

(b) Exception.(1)Applicability. A second living quarters may be allowed only if the residence is located in an R-1 (one-family district) and if all of the habitable rooms are accessible to each other, but only for one additional family unit for immediate family members of the property owner comprising of one grandparent or set of grandparents; one parent or one set of parents; one child and/or the child's spouse and/or dependent children; one grandchild and/or the grandchild's spouse and/or dependent children. Moreover, the property owner must reside on the premises as the property owner's homestead and has claimed, or is eligible to claim, the property as homestead exemption from real estate taxes as reflected in the county tax rolls.

Sec. 98-416 – Tenant Certificates

(a) Purpose and title. The Elderly Homeowners Relief Act authorizes, upon issuance of a tenant certificate, the establishment of one rental occupancy within a detached single-family residence or garage or accessory building of a single-family home, where the owner or co-owner is at least 55 years old and the property owner currently resides and uses the property as homestead. The primary purpose of the Elderly Homeowners Relief Act is to allow one rental occupancy on homestead residences owned or co-owned by a senior citizen within the habitable space of a detached single-family residence, a garage or an accessory building in order to generate income that will help senior citizens preserve the ownership of their homestead.

E. PARKING AND SETBACK REQUIREMENTS

The reduction of parking and setback requirements for affordable housing.

Existing Incentive: Required off -street parking areas are generally required to be located on the same lot, parcel or premises as the use to be served. However, in Commercial-Residential {CR} zoning districts, the maximum distance limitation for off -street parking was extended to a 600-foot radius of the main entrance of the mixed commercial-residential use served. In the Central Business District (CBD) zoning districts, the maximum distance limitation was extended to a 900-foot radius of the main entrance of the mixed commercial residential use served.

F. FLEXIBLE LOT CONFIGURATIONS

The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

Existing Incentive: R-Z zoning classification allows smaller lots (40 ft x 85 ft=3,400 sq ft) vs. standard lots (75 ft x 100 ft=7,500 sq ft) and 0 setback on one of the sides.

G. MODIFICATION OF STREET REQUIREMENTS

The modification of street requirements for affordable housing.

Existing Incentive: Required of-street parking areas are generally required to be located on the same lot, parcel or premises as the use to be served. However, in Commercial-Residential {CR} zoning districts, the maximum distance limitation for off-street parking was extended to a 600-foot radius of the main entrance of the mixed commercial-residential use served. In the Central Business District (CBD) zoning districts, the maximum distance limitation was extended to a 900-foot radius of the main entrance of the mixed commercial residential use served. This incentive is functioning as intended.

H. PROCESS OF ONGOING REVIEW

The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

Existing Incentive: The City's Planning Board is currently taxed with the responsibility to view any policies, procedures, ordinances, regulations or plans that impact the development process and, by extension, the cost of housing development. As the City explores the development of a Master Plan and the relationship between the City's functions and the marketplace, an opportunity presents itself to leverage the experience and expertise of all its disciplines

(Building, Parks and Recreation, Public Works, etc.) to offer practical insight on any development guidelines within the context of a fast-evolving marketplace.

I. PUBLIC LAND INVENTORY

The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

Existing Incentive: The City maintains an inventory list of locally owned lands.

J. SUPPORT OF DEVELOPMENT NEAR TRANSPORTATION HUBS

The support of development near transportation hubs and major employment centers and mixed-use developments.

Existing Incentive: Hialeah Transfer Station Subdistrict - The Hialeah Transfer Station Subdistrict is comprised of properties located in the proximity of the Hialeah Tri-Rail/Metrorail Transfer Station generally located on the east side of East 11th Avenue between East 25th Street and East 27th Street, having the north side of East 33rd Street as its northern boundary, the north side of East 17th Street as its southern boundary, the east side East 8th Avenue as its western boundary and the west side of NW 37th Street as its eastern boundary. The Hialeah Transfer Station Subdistrict regulations only apply to the properties identified for redevelopment in the Hialeah Transfer Station Master Plan whose land use classification has been amended to transit oriented development district and consistently re-zoned.

Hialeah Market Station Subdistrict - The Hialeah Market Station Subdistrict is comprised of properties located in the proximity of the Hialeah Market Station generally located on the east side of SE 10th Court between SE 14th Street and SE 11th Street, having the south side of SE 5th Street as its northern boundary, the north side of the SR112 ramp as its southern boundary, the east side of SE 9th Court as its western boundary and NW 37th Avenue as its eastern boundary. The Hialeah Market Station Subdistrict regulations only apply to the properties identified for redevelopment in the Hialeah Market Station Master Plan whose land use classification has been amended to transit oriented development district and consistently re-zoned.

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 (Required if applicable).
- H. Other Documents Incorporated by Reference.



Exhibit A (2025)

CITY OF HIALEAH	
Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 1,108,272.00
Salaries and Benefits	\$ 107,822.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 110,822.00
Admin %	10.00%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 1,108,272.00
Salaries and Benefits	\$ 107,822.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 110,822.00
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 1,108,272.00
Salaries and Benefits	\$ 107,822.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 110,822.00
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:	



Exhibit B
Timeline for SHIP Expenditures

CITY OF HIALEAH affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation should be notified according to the following dates:

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to robert.dearduff@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/timeline 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.

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.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

FLORIDA HOUSING FINANCE CORPORATION													
HOUSING DELIVERY GOALS CHART													
2025-2026													
Name of Local Government:			City of Hialeah										
Estimated Funds (Anticipated allocation only):			\$ 1,108,272										
Code	Strategies Homeownership	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	
3	OWNER OCCUPIED REHABILITATION	Yes	1	\$125,000	1	\$125,000		\$125,000	\$250,000.00	\$0.00	\$250,000.00	2	
1,2	PURCHASE ASSISTANCE WITH AND W/O REHAB	Yes	1	\$150,000	2	\$150,000		\$150,000	\$450,000.00	\$0.00	\$450,000.00	3	
11	BARRIER REMOVAL	Yes	1	\$20,000	1	\$20,000		\$20,000	\$40,000.00	\$0.00	\$40,000.00	2	
7	FORECLOSURE PREVENTION	No		\$25,000	1	\$25,000		\$25,000	\$0.00	\$25,000.00	\$25,000.00	1	
5	HAZARD MITIGATION	Yes		\$20,000	1	\$20,000		\$20,000	\$20,000.00	\$0.00	\$20,000.00	1	
6	EMERGENCY REPAIR	Yes	2	\$20,000	4	\$20,000		\$20,000	\$120,000.00	\$0.00	\$120,000.00	6	
									\$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		10		0		\$880,000.00	\$25,000.00	\$905,000.00	15	
Purchase Price Limits:			New	\$ 636,806	Existing	\$ 636,806							
			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	
11	RNETAL PRESERVATION	Yes		\$500,000		\$500,000			\$0.00	\$0.00	\$0.00	0	
21	RENTAL DEVELOPMENT	Yes		\$500,000		\$500,000			\$0.00	\$0.00	\$0.00	0	
13,23	RENTAL ASSISTANCE/RAPID RE-HOUSING	No	2	\$20,000		\$20,000			\$0.00	\$40,000.00	\$40,000.00	2	
									\$0.00	\$0.00	\$0.00	0	
									\$0.00	\$0.00	\$0.00	0	
									\$0.00	\$0.00	\$0.00	0	
	Total Rental		2		0		0		\$0.00	\$40,000.00	\$40,000.00	2	
Administration Fees				\$ 110,822		10%		OK					
Home Ownership Counseling				\$ -									
Total All Funds				\$ 1,055,822	OK								
Set-Asides													
Percentage Construction/Rehab (75% requirement)			79.4%			OK							
Homeownership % (65% requirement)			81.7%			OK							
Rental Restriction (25%)			3.6%			OK							
Very-Low Income (30% requirement)			\$ 375,000	33.8%			OK						
Low Income (30% requirement)			\$ 570,000	51.4%			OK						
Moderate Income			\$ -	0.0%									



LHAP Exhibit C 2024

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:		City of Hialeah										
Estimated Funds (Anticipated allocation only):			\$ 1,108,272									
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	\$125,000	1	\$125,000		\$125,000	\$250,000.00	\$0.00	\$250,000.00	2
1,2	PURCHASE ASSISTANCE WITH AND W/O REHAB	Yes	1	\$150,000	2	\$150,000		\$150,000	\$450,000.00	\$0.00	\$450,000.00	3
11	BARRIER REMOVAL	Yes	1	\$20,000	1	\$20,000		\$20,000	\$40,000.00	\$0.00	\$40,000.00	2
7	FORECLOSURE PREVENTION	No		\$25,000	1	\$25,000		\$25,000	\$0.00	\$25,000.00	\$25,000.00	1
5	HAZARD MITIGATION	Yes		\$20,000	1	\$20,000		\$20,000	\$20,000.00	\$0.00	\$20,000.00	1
6	EMERGENCY REPAIR	Yes	2	\$20,000	4	\$20,000		\$20,000	\$120,000.00	\$0.00	\$120,000.00	6
									\$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		10		0		\$880,000.00	\$25,000.00	\$905,000.00	15
Purchase Price Limits:			New	\$ 636,806	Existing	\$ 636,806						
			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
11	RENTAL PRESERVATION	Yes		\$500,000		\$500,000			\$0.00	\$0.00	\$0.00	0
21	RENTAL DEVELOPMENT	Yes		\$500,000		\$500,000			\$0.00	\$0.00	\$0.00	0
13,23	RENTAL ASSISTANCE/RAPID RE-HOUSING	No	2	\$20,000		\$20,000			\$0.00	\$40,000.00	\$40,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
Total Rental			2		0		0		\$0.00	\$40,000.00	\$40,000.00	2
Administration Fees				\$ 110,822		10%		OK				
Home Ownership Counseling				\$ -								
Total All Funds				\$ 1,055,822		OK						
Set-Asides												
Percentage Construction/Rehab (75% requirement)			79.4%		OK							
Homeownership % (65% requirement)			81.7%		OK							
Rental Restriction (25%)			3.6%		OK							
Very-Low Income (30% requirement)			\$ 375,000	33.8%	OK							
Low Income (30% requirement)			\$ 570,000	51.4%	OK							
Moderate Income			\$ -	0.0%								



LHAP Exhibit C 2024

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2027-2028												
City of Hialeah												
Estimated Funds (Anticipated allocation only):			\$ 1,108,272									
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	\$125,000	1	\$125,000		\$125,000	\$250,000.00	\$0.00	\$250,000.00	2
1,2	PURCHASE ASSISTANCE WITH AND W/O REHAB	Yes	1	\$150,000	2	\$150,000		\$150,000	\$450,000.00	\$0.00	\$450,000.00	3
11	BARRIER REMOVAL	Yes	1	\$20,000	1	\$20,000		\$20,000	\$40,000.00	\$0.00	\$40,000.00	2
7	FORECLOSURE PREVENTION	No		\$25,000	1	\$25,000		\$25,000	\$0.00	\$25,000.00	\$25,000.00	1
5	HAZARD MITIGATION	Yes		\$20,000	1	\$20,000		\$20,000	\$20,000.00	\$0.00	\$20,000.00	1
6	EMERGENCY REPAIR	Yes	2	\$20,000	4	\$20,000		\$20,000	\$120,000.00	\$0.00	\$120,000.00	6
									\$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		10		0		\$880,000.00	\$25,000.00	\$905,000.00	15
Purchase Price Limits:			New	\$ 636,806	Existing	\$ 636,806						
			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
11	RNETAL PRESERVATION	Yes		\$500,000		\$500,000			\$0.00	\$0.00	\$0.00	0
21	RENTAL DEVELOPMENT	Yes		\$500,000		\$500,000			\$0.00	\$0.00	\$0.00	0
13,23	RENTAL ASSISTANCE/RAPID RE-HOUSING	No	2	\$20,000		\$20,000			\$0.00	\$40,000.00	\$40,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		2		0		0		\$0.00	\$40,000.00	\$40,000.00	2
Administration Fees			\$ 110,822		10%		OK					
Home Ownership Counseling			\$ -									
Total All Funds			\$ 1,055,822 OK									
Set-Asides												
Percentage Construction/Rehab (75% requirement)			79.4%		OK							
Homeownership % (65% requirement)			81.7%		OK							
Rental Restriction (25%)			3.6%		OK							
Very-Low Income (30% requirement)			\$ 375,000		33.8%		OK					
Low Income (30% requirement)			\$ 570,000		51.4%		OK					
Moderate Income			\$ -		0.0%							

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Hialeah

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 (ACFR). An electronic copy of the ACFR 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

Jackie Garcia-R.

Chief Elected Official or designee

Witness

Jaqueline Garcia-Roves, Mayor

Type Name and Title

Date

OR

Attest:

 6/24/25

(Seal)

RESOLUTION NO. 2025-235

RESOLUTION OF THE MAYOR AND THE CITY COUNCIL OF THE CITY OF HIALEAH, FLORIDA, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN (LHAP) FOR 2025-2028 AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM (SHIP) ACT, SECTIONS 420.907-420.9089, FLORIDA STATUTES; AND FLORIDA ADMINISTRATIVE RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE, A COPY OF WHICH IS ATTACHED HEREIN AS EXHIBIT "A"; FURTHER AUTHORIZING THE MAYOR OR HER DESIGNEE ON BEHALF OF THE CITY TO EXECUTE ANY AND ALL OTHER NECESSARY AGREEMENTS, DOCUMENTS, AMENDMENTS, CERTIFICATIONS AND ASSURANCES IN FURTHERANCE THEREOF; AUTHORIZING THE SUBMISSION OF THE LHAP FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION (FHFC) AND THE CITY; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, that allocates 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 (SHIP) Act, §§ 420.907-420.9089, Florida Statutes and Rule, Chapter 67-37, Florida Administrative Code, requires local governments to develop a one to three-year Local Housing Assistance Plan (LHAP) outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; the methodology and purchase prices used are defined in the attached LHAP; and

WHEREAS, as required by §420.9075, Florida Statutes, it is found that five percent (5%) of the local housing distribution plus five percent (5%) of program income is insufficient to adequately pay the necessary costs of administering the LHAP. The cost of administering the program may not exceed ten percent (10%) of the local housing distribution plus five percent (5%) of program income deposited into the trust fund, except that small county, as defined in §120.52(19), Florida Statutes, and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to ten percent (10%) of program income for administrative costs; and

WHEREAS, the Housing and Community Services Department has prepared a three-year LHAP for submission to the Florida Housing Finance Corporation (FHFC); and

WHEREAS, the Housing and Community Services Department and the Mayor and City Council finds that it is in the best interest of the public for the City of Hialeah to submit the LHAP for review and approval so as to qualify for said documentary stamp tax funds.

NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND THE CITY COUNCIL OF THE CITY OF HIALEAH, FLORIDA, THAT:

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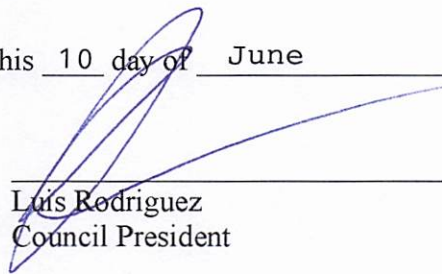
Section 1: The foregoing facts and recitations contained in the preamble to this Resolution are hereby adopted and incorporated by reference as if fully set forth herein.

Section 2: The Mayor and City Council of the City of Hialeah hereby approve the Local Housing Assistance Plan (LHAP), as attached and incorporated hereto for submission to the Florida Housing Finance Corporation (FHFC) as required by §§ 420.907-420-9089, Florida Statutes, for fiscal years 2025-2026, 2026-2027, 2027-2028.

Section 3: The Mayor or her designee is hereby designated and authorized to execute any documents and certifications required by the FHFC as related to the LHAP and to do all things necessary and proper to carry out the terms and conditions of said program and implement the Resolution.

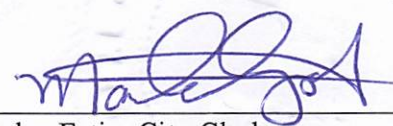
Section 4: This Resolution shall become effective when passed by the City Council and signed by the Mayor or at the next regularly scheduled City Council meeting, if the Mayor's signature is withheld or if the City Council overrides the Mayor's veto.

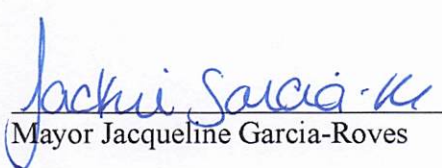
PASSED AND ADOPTED this 10 day of June, 2025.


Luis Rodriguez
Council President

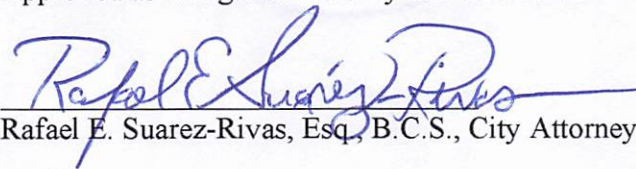
Attest:

Approved on this 24 day of June, 2025.


Marbelys Fatjo, City Clerk


Mayor Jacqueline Garcia-Roves

Approved as to legal sufficiency and as to form:


Rafael E. Suarez-Rivas, Esq., B.C.S., City Attorney

Resolution was adopted by 5-0-1 vote with Councilmembers De La Vega, Junco, Perez, Council Vice President Zogby, Council President Rodriguez voting "Yes," and Council Member Tundidor absent