

CITY OF MIAMI



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027 and 2027-2028

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I. Program Details:

A. LG(s)

Name of Local Government	City of Miami
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 and 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. Such partnerships include the following community housing development organizations and community development corporations:

- Allapattah Business Development Authority, Inc.
- East Little Havana Community Development Corporation
- Habitat for Humanity of Greater Miami, Inc.
- Little Haiti Housing Association, Inc.
- Neighborhood Housing Services

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 face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. 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 applications were submitted as well as any

established funding priorities as described in this plan.

The following priorities for funding described/listed here apply to all strategies unless otherwise stated:

Special Needs as defined in 420.0004 (13) of the Florida Statutes.
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- 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 familial 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 median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount

of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

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

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

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

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

Entity	Duties	Percentage
Local Government	City of Miami Department of Housing and Community Development	10%
Third Party Entity		

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

S. 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.*

T. Essential Service Personnel Definition: Essential Services Personnel means any person in need of affordable housing, who is classified as a permanent employee of a company or organization located within the City of Miami in the following areas:

- i. Educational Services
- ii. Health Care industry

- iii. Law Enforcement
- iv. Fire Safety and Emergency Services
- v. Criminal Justice System
- vi. City Government
- vii. Skilled Building Trades

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: In accordance with Section 420.9075(3)(d), Fla. Stat., the City of Miami is committed to making the City's housing stock more energy efficient, as a result the City of Miami will require the use of the following features when economically feasible in the rehabilitating or constructing of homes:

- i. Water-Conserving Appliances and Fixtures (toilets, shower heads, faucets)
- ii. Energy Star Appliances (refrigerator and stove)
- iii. Efficient Lighting Interior / Exterior
- iv. Upgrading of Insulation (attics, walls and new roofing materials)
- v. Tank Less Water Heaters
- vi. Water –Permeable Walkways
- vii. Air Conditioning Units with a higher Seer Rating
- viii. Construction Waste Management
- ix. Impact Resistant Windows

V. Describe efforts to meet the 20% Special Needs set-aside: The City will give preference to eligible homeowner(s) that include a household member with Persons with Special Needs as defined in Section 420.0004 (13) when applying for assistance. The City will achieve the goal of the special needs set-aside primarily through the Single-Family Rehabilitation Program and Emergency Home Repair Assistance Program.

W. Describe efforts to reduce homelessness: Each of the strategies undertaken with these funds provides assistance towards the preservation, rehabilitation or creation of housing which aid in the prevention or the reduction of homelessness. In addition, the City receives Emergency Solutions Grant funds (ESG) on an annual basis from the U.S. Department of Housing and Urban Development (HUD). Some of the funds are given to the Citrus Health Network, Inc. which administers the Housing Assistance Network of Dade (HAND) program that offers homeless prevention and rapid re-housing services to those persons who are homeless or at risk of homelessness and are 30% AMI or below. The remaining ESG funds are given to the Miami Assistance Homeless Program for street outreach to the homeless, including the assessment, coordinated entry into the system and/or referrals to existent resources in the community.

Section II. LHAP Strategies:

A. Emergency Home Repair Assistance Program	Code 6
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| a. | Summary: The Emergency Home Repair Assistance Program will provide emergency repair assistance to owner-occupied single family homes. The City will provide assistance to carry out limited repairs such as roofing, electrical and plumbing to immediately rectify potentially hazardous conditions that threaten the safety and health of the occupants of the home. |
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- b. Fiscal Years Covered: 2025-2026, 2026-2027 and 2027-2028

- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$75,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 10
 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: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the full loan amount will be due and payable at an interest rate of 3%.

In the event of death of the original Borrower repayment of the loan assistance shall not be required. The obligation shall be deemed satisfied upon verification of the Borrower's death, and the City shall release any encumbrance securing the loan upon receipt of a death certificate or other proof of death acceptable to the City.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient Selection Criteria: Applicants will be selected on a first-qualified, first-served basis with priorities as listed in Section I (I) of this plan.

Other selection criteria will include the following:

- The appraised value of the home may not exceed the maximum sales price (value) allowed under the SHIP Program.
- The applicant may not be delinquent on any debt owed to the City of Miami or Miami-Dade County or any mortgagee associated with the property

- g. Sponsor Selection Criteria: N/A

- h. Additional Information: Eligible housing includes single family homes, owner-occupied town houses or twin homes and condominium units. Duplexes and properties with more than one unit, except condominiums or town homes are not eligible for assistance. In addition, mobile homes are not eligible for assistance under this program. The properties to be assisted must be owner-occupied and located within the corporate limits of the City of Miami.

B. Single Family Rehabilitation Assistance Program	Code 3
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a. Summary: The Single-Family Rehabilitation Program will provide rehabilitation assistance to residents who live in single family owner- occupied properties located within the corporate limits of the City of Miami. The City will provide assistance to complete needed repairs such as roofing, plumbing and electrical work to meet the decent, safe and sanitary standard conditions after rehabilitation.

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

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

d. Maximum award: \$150,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 10
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: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the full loan amount will be due and payable at an interest rate of 3%.

In the event of death of the original Borrower repayment of the loan assistance shall not be required. The obligation shall be deemed satisfied upon verification of the Borrower's death, and the City shall release any encumbrance securing the loan upon receipt of a death certificate or other proof of death acceptable to the City.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient Selection Criteria: Applicants will be selected on a first-qualified, first-served basis with priorities as listed in Section I (I) of this plan.

Other selection criteria will include the following:

- The property shall consist of one (1) owner-occupied residential unit, Including condominium, townhomes and twin homes.
- Preference will be given to eligible Special Needs applicants and elderly (62 years or older) households and homeowners.
- The appraised value of the home may not exceed the maximum sales price (value) allowed under the SHIP Program.
- The applicant may not be delinquent on any debt owed to the City of Miami or Miami-Dade County or any mortgagee associated with the property

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Eligible housing includes single-family homes, owner-occupied town houses or twin homes and condominium units. Duplexes are not eligible for assistance. In addition, mobile homes are not eligible for assistance under this program. The properties to be assisted must be owner-occupied and located within the corporate limits of the City of Miami.

C. Single Family Replacement Home Program	Code 4
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- a. Summary: The Single-Family Replacement Housing Program is designed to address substandard or dilapidated housing where the cost of repairs cannot be addressed through the SHIP and/or CDBG assisted Single Family Rehabilitation Programs (\$150,000 in rehab.)
- Under this strategy, only single-family residential properties which are beyond repair and unsafe for human habitation will be provided assistance. The Single-Family Housing Inspection Unit will determine the economic feasibility (cost) of the rehabilitation and soundness of the structure, in consultation with the City of Miami Building Department to determine if a replacement home is necessary.

- b. Fiscal Years Covered: 2025-2026, 2026-2027 and 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$375,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 30
 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: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the full loan amount will be due and payable.

In the case of sale or transfer of the property, the borrower will be required to repay the original amount given as assistance and the City will share in the equity earned by the borrower according to the following schedule:

- 0 to 10 years – 100% of the equity generated less land value.
- Over 10 – 20 years – 50% of the equity generated less land value.
- Over 20 – 30 years – 25% of the equity generated less land value.

In the event of death of all eligible homeowner(s), the heirs to the property can assume the obligation based on the original terms and conditions provided to the homeowner as long as the heirs qualify based on income and household size, remain owner occupants of the property and do not sell or rent

the property for the remaining term of the mortgage and note. An heir who does not qualify based on the provisions of this strategy will be required to repay the full loan amount provided by the City of Miami.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient Selection Criteria: Applicants will be selected on a first-qualified, first-served basis with priorities as listed in Section I (I) of this plan.

Other selection criteria will include the following:

- The property shall consist of one (1) owner-occupied residential unit with major structural defects that cannot be rehabilitated.
- The property must be free and clear of all liens and mortgages, except City of Miami municipal liens.
- Properties with first mortgages will qualify for replacement only if the first mortgage lender subordinates to the City.

- g. Sponsor Selection Criteria: N/A

- h. Additional Information: The following costs associated with this strategy are eligible:

1. Hard costs, which are typical and customarily viewed as construction cost(s) by institutional lenders;
2. Payment of impact fees;
3. Infrastructure fees typically paid by the developer;
4. Construction soft cost such as architectural and engineering fees, appraisals, if directly related to housing construction; and
5. Temporary relocation cost associated with the reconstruction of the home.

D. Home Buyer Financing Program	Code 2
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- a. Summary: The City of Miami through the Homebuyers Financing Program will provide down payment, closing cost and/or mortgage financing assistance to eligible persons and households who are first time homebuyers to purchase a newly constructed or existing residential property within the City of Miami including homes purchased from a Community Land Trust (CLT).

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

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

- d. Maximum award: \$130,002; Residents meeting the selection criteria will be awarded a maximum amount based on the number of bedrooms as shown in the chart below. However, the amount cannot be more than \$130,002 or the amount necessary to meet the first lenders credit criteria, whichever is lower.

Number of bedrooms	0	1	2	3
Maximum Subsidy	\$72,088	\$82,638	\$100,490	\$130,002

- e. Terms: (see “Additional Information” for special terms for CLT home purchases)
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 30
 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: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the full loan amount will be due and payable.

In the case of sale or transfer of the property, the borrower will be required to repay the original amount given as assistance and the City will share in the equity earned by the borrower according to the following schedule:

- 0 to 3 years – 100% of the equity generated.
- Over 3 – 20 years – After the 3rd year, City receives 85% of the equity generated and borrower receives 15%. Thereafter, the borrower receives additional 5% of the City’s prorated share per year reducing the City’s share by the same percentage.
- Over 20 and above: The borrower receives 100% of the equity.

The above equity sharing proposal will terminate in foreclosure; however, the City will require lenders to provide a right of first refusal to purchase the loan at a negotiated price. In the case of a foreclosure, the City will recapture any amount of net proceeds from the sale of the property available.

In the event of death of all eligible homeowner(s), the heirs to the property can assume the obligation based on the original terms and conditions provided to the homeowner as long as the heirs qualify based on income and household size, remain owner occupants of the property and do not sell or rent the property for the remaining term of the mortgage and note. An heir who does not qualify based on the provisions of this strategy will be required to repay the full loan amount provided by the City of Miami.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient Selection Criteria: Applicants will be selected on a first-qualified, first-served basis with priorities as listed in Section I (I) of this plan.

Other selection criteria will include the following:

- The property shall consist of one (1) owner-occupied residential unit.
- The property must be located in the City of Miami.
- The appraised value of the home may not exceed the maximum purchase price limits (value) allowed under the SHIP Program for new and existing homes.

- The property must meet safe and sanitary standard conditions at closing or funds must be held in escrow to bring it to safe and sanitary standards after closing.
- The applicant may not be delinquent on any debt owed to the City of Miami or Miami-Dade County.
- Manufactured housing constructed after June 1994 is considered eligible housing, provided no more than 20% of the SHIP distribution is devoted to this type of housing, as referenced in Section 420.9075(5)(c), F.S.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

Terms for CLT home purchases: The SHIP assistance is assumable to an income-eligible purchaser. The terms of the Note and Mortgage shall allow subsequent purchasers to assume the loan with approval by the CLT and the City of Miami. If the loan remains in good standing, assistance will be forgiven at the end of the loan term but will be retained as permanent subsidy via the CLT ground lease which will survive the term of the loan and the CLT Ground Lease will address the requirements for residency, resale price, subsequent buyer's income eligibility as well as to assure that units served remain affordable in perpetuity and otherwise complies with the provisions of Fla. Stat. 193.018. In addition, there will be no equity share requirement.

E. Disaster Relief Program	Code 5, 16
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| <p>a. Summary: The Disaster Relief strategy provides funds to households following a disaster or emergency declared by the President of the United States or Governor of the State of Florida. SHIP disaster funds will be used for the following items:</p> <ol style="list-style-type: none"> 1. Rehabilitation of Owner-Occupied Housing- Deferred payment loan assistance to households whose homes need repair to correct life threatening, health and safety defects after a disaster or to make immediate repairs to prevent or correct exposure of the property to the environment. 2. Rental, Mortgage and Utility Payment Assistance – Grants to cover rental payments, mortgage payments and utilities for households affected by a disaster. |
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b. Fiscal Years Covered: 2025-2026, 2026-2027 and 2027-2028

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

d. Maximum award: \$ 15,000

e. Terms: Rehabilitation of Owner-Occupied Housing

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 10
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: The loan will be determined to be in default if any of the following occurs during the Loan

term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the full loan amount will be due and payable.

In the event of death of all eligible homeowner(s), the heirs to the property can assume the obligation based on the original terms and conditions provided to the homeowner as long as the heirs qualify based on income and household size, remain owner occupants of the property and do not sell or rent the property for the remaining term of the mortgage and note. An heir who does not qualify based on the provisions of this strategy will be required to repay the full loan amount provided by the City of Miami.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

Terms: Rental, Mortgage and Utility Payment Assistance

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: Rehabilitation of Owner-Occupied Housing

Applicants will be selected on a first-qualified, first-served basis with priorities as listed in Section I (I) of this plan.

Other selection criteria will include the following:

- The property shall consist of one (1) owner-occupied residential unit.
- The appraised value of the home may not exceed the maximum purchase price limits (value) allowed under the SHIP Program for new and existing homes.
- The property must require needed repairs such as roofing, electrical and plumbing to meet the decent, safe and sanitary standard to immediately rectify hazardous and potentially hazardous conditions.
- The maximum amount of rehabilitation assistance to be provided may not exceed the lesser of (1) the actual cost of rehabilitation or (2) \$15,000.
- The applicant may not be delinquent on any debt owed to the City of Miami or Miami-Dade County.

Recipient Selection Criteria: Rental, Mortgage and Utility Payment Assistance

Applicants will be selected on a first-qualified, first-served basis with priorities as listed in Section I (I) of this plan.

g. Sponsor/Sub-recipient Selection Criteria: N/A

h. Additional Information: N/A

F. Homeownership Development Program	Code 10
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a.	Summary: The SHIP Homeownership Program is designed to promote and create affordable homeownership opportunities for families and individuals. SHIP Program funds reserved for this strategy will be used to assist not-for-profit and for-profit housing developers and Community Land Trust (CLT) developments that meet the criteria under section 193.018 of the Florida Statutes or the City. SHIP funds reserved for this strategy will be utilized by the City of Miami to finance the project costs associated with purchase of land, site development, hard and soft construction financing and permanent financing.
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- b. Fiscal Years Covered: 2025-2026, 2026-2027 and 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$130,002

Developments meeting the selection criteria will be awarded a maximum amount per unit based on the number of bedrooms as shown in the chart below:

Number of bedrooms	0	1	2	3
Maximum Subsidy	\$72,088	\$82,638	\$100,490	\$130,002

- e. Terms: Construction / Developer
 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 2

Construction loan with no monthly payments during the construction phase.

 - Commence construction of the Project within six (6) months from the Effective Date (Date Contract is Executed);
 - Obtain all required certificate of occupancy for the Project, within eighteen (18) months from the Effective Date;
 - Sell all assisted units to Eligible Home Buyers within six (6) months of the certificate of occupancy;
 4. Forgiveness: Once the developer has successfully completed the construction, the average subsidy per unit provided to the development during construction will be passed through to the eligible homebuyer in the form of a permanent mortgage loan.

In the event through no fault of the developer the project suffers a reduction in market value within the loan term or the project is subject to a CLT, the City reserves the right to allow for a buy-down (forgiveness) equal to the difference between the project development cost and appraised value.
 5. Repayment: None required as long as the loan is in good standing.
 6. Default: The loan will be determined to be in default if the Developer does not comply with the loan terms contained herein. If this occurs the full loan amount will be due and payable.

Terms: Home Buyer (see "Additional Information" for special terms for CLT home purchases)

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 30
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: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the full loan amount will be due and payable.

In the case of sale or transfer of the property, the borrower will be required to repay the original amount given as assistance and the City will share in the equity earned by the borrower according to the following schedule:

- 0 to 3 years – 100% of the equity generated.
- Over 3 – 20 years – After the 3rd year, City receives 85% of the equity generated and borrower receives 15%. Thereafter, the borrower receives additional 5% of the City's prorated share per year reducing the City's share by the same percentage.
- Over 20 and above: The borrower receives 100% of the equity.

The above equity sharing proposal will terminate in foreclosure; however, the City will require lenders to provide a right of first refusal to purchase the loan at a negotiated price. In the case of a foreclosure, the City will recapture any amount of net proceeds from the sale of the property available.

In the event of death of all eligible homeowner(s), the heirs to the property can assume the obligation based on the original terms and conditions provided to the homeowner as long as the heirs qualify based on income and household size, remain owner occupants of the property and do not sell or rent the property for the remaining term of the mortgage and note. An heir who does not qualify based on the provisions of this strategy will be required to repay the full loan amount provided by the City of Miami.

If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient Selection Criteria: Eligible homebuyers will be assisted on a first-qualified, first served basis.
- g. Sponsor Selection Criteria: N/A.

SHIP funding to be provided by the City of Miami under the Homeownership Development Program strategy will be awarded through a Request for Proposals ("RFP") process:

Any SHIP Program allocation including the term of the loan will be recommended by City staff to the City's Housing and Commercial Loan Committee for approval/disapproval based on the following criteria:

- Level of experience in development of similar projects.
- Financial capacity of the developer.
- Project feasibility and ability of the developer/sponsor to commence construction within six (6) months funding award.

- Evidence of availability of construction and first mortgage financing.
- Consistency with the City's Five (5) Year Consolidated Plan (2024-2028).
- Ability to demonstrate project will be affordable for low to moderate income households.

h. Additional Information:

Terms for CLT home purchases: The SHIP assistance is assumable to an income-eligible purchaser. The terms of the Note and Mortgage shall allow subsequent purchasers to assume the loan with approval by the CLT and the City of Miami. If the loan remains in good standing, assistance will be forgiven at the end of the loan term but will be retained as permanent subsidy via the CLT ground lease which will survive the term of the loan and the CLT Ground Lease will address the requirements for residency, resale price, subsequent buyer's income eligibility as well as to assure that units served remain affordable in perpetuity and otherwise complies with the provisions of Fla. Stat. 193.018. In addition, there will be no equity share requirement.

G. Rental Housing Development Program	Code 14, 21
--	--------------------

- | | |
|----|--|
| a. | Summary: The SHIP Rental Housing Development Program is designed to promote and create affordable housing opportunities for families and individuals. SHIP Program funds reserved for this strategy will be used to assist not-for-profit and for-profit housing developers or the City. SHIP funds will be utilized to finance the project cost associated with site development, hard and soft construction financing and permanent financing associated with the development of affordable housing units. |
|----|--|

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

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

d. Maximum award: \$74,000 per unit

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 30

There will be no monthly payments associated with the loan during the construction phase. Developer must:

- Commence construction of the Project within six (6) months from the Effective Date (Date Contract is Executed);
- Obtain all required certificate of occupancy for the Project, within twenty-four (24) months from the Effective Date;
- Rent all assisted units to income eligible renters within twelve (12) months after the issuance of a certificate of occupancy for the Project.

During the underwriting stage, the level of financial assistance and the terms provided are determined based on the project's ability to generate cash-flow sufficient to secure all private and public financing needed to successfully complete the development.

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: The loan will be determined to be in default if the Developer does not comply with the loan terms contained herein. If this occurs the full loan amount will be due and payable. Commence construction of the Project within six (6) months from the Effective Date (Date Contract is Executed); Obtain all required certificate of occupancy for the Project, within twenty-four (24) months from the Effective Date; Rent all assisted units to income eligible renters within twelve (12) months after the issuance of a certificate of occupancy for the Project. After the development of the Project the rental units must continue to be rented to income eligible renters throughout the affordability period of 30 years.

- f. Tenant Selection Criteria: Eligible households will be assisted on a first-qualified, first served basis
- g. Sponsor Selection Criteria: The City of Miami will administer this program through an RFP process.

SHIP funding under this strategy will be awarded through a competitive Request for Proposals RFP process. Through the City of Miami's solicitation, proposals will be received from for-profit and not-for-profit housing developers for the construction of new affordable housing units targeted for very low, low, and moderate income families and individuals.

Housing developers applying for financial assistance under the strategy will be selected using criteria, including, but not limited to the following:

- Level of experience in development of multifamily rental housing;
- Financial capacity and strength of the not-for-profit or for-profit housing developer;
- Ability of not-for-profit or for-profit housing developer to complete the housing project by the expenditure deadline requirements established by the SHIP Program and State of Florida;
- Ability to document/demonstrate that construction will be underway within six (6) months from the date of funding award by the City;
- Firm evidence of site control;
- Document and/or identify other project financing from other public and/or private sources which would leverage financial assistance provided by the City at a minimum of one (1) to five (5) for rental projects as stipulated by City of Miami's Resolution No. 98-587 adopted June 9, 1998; and
- Consistency with the City of Miami's Five-Year Consolidation Plan (2024-2028).

The City shall annually monitor and determine tenant eligibility. In cases where another governmental entity provides the same monitoring and determination, the City 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 for at least annually for 15 years or the term of assistance whichever is longer unless as specified above.

- h. Additional Information: N/A

III. LHAP Incentive Strategies

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

- A. Name of the Strategy: **Expedited Permitting**
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy:

Please refer to Exhibit H

- B. Name of the Strategy: **Ongoing Review Process**
An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy:

The Department of Housing and Community Development is notified of all proposed changes to the zoning code. If a proposed change affects the construction of affordable housing, a meeting is scheduled with the respective department to discuss such changes followed by a recommendation from the department.

- C. Other Incentive Strategies Adopted:

- Reduction Setback Requirements
- Impact- Fee Deferral / Waiver
- Allowance of Flexibility in Densities and Intensities; i.e. FAR

Provide a description of the procedures used to implement this strategy:

Developers requesting any of the above-mentioned waivers submits an affordable housing certification form to the Department of Housing and Community Development, which reviews and certifies that the project is an affordable housing project. After certification, the Developer follows the procedures illustrated in the Miami 21 Zoning Code under Article 7 Procedures and Nonconformities Section 1.2.5 Waiver to be able to avail themselves of the waivers

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement.
- H. Expediting Permitting Policy

City of Miami

Fiscal Year: 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 2,247,367.00
Salaries and Benefits	\$ 195,000.00
Office Supplies and Equipment	\$ 16,000.00
Travel Per diem Workshops, etc.	\$ 8,700.00
Advertising	\$ 5,000.00
Other*	\$
Total	\$ 224,700.00
Admin %	10.00%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 2,247,367.00
Salaries and Benefits	\$ 197,000.00
Office Supplies and Equipment	\$ 15,000.00
Travel Per diem Workshops, etc.	\$ 8,700.00
Advertising	\$ 4,000.00
Other*	\$
Total	\$ 224,700.00
Admin %	10.00%
	OK
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 2,247,367.00
Salaries and Benefits	\$ 198,500.00
Office Supplies and Equipment	\$ 13,000.00
Travel Per diem Workshops, etc.	\$ 9,000.00
Advertising	\$ 4,200.00
Other*	\$
Total	\$ 224,700.00
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 Miami

_____ 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 Miami									
Estimated Funds (Anticipated allocation only):			\$ 2,247,367									
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											
6	Emergency Home Repair Assistance Program	Yes	2	\$75,000	1	\$75,000	1	\$75,000	\$300,000.00	\$0.00	\$300,000.00	4
3	Single Family Rehabilitation Assistance Program	Yes	2	\$150,000	3	\$150,000	0	\$75,000	\$750,000.00	\$0.00	\$750,000.00	5
4	Single Family Replacement Home Program	Yes	1	\$375,000	0	\$375,000	0	\$375,000	\$375,000.00	\$0.00	\$375,000.00	1
1	Home Buyer Financing Program	Yes	1	\$130,002	2	\$130,002	0	\$130,002	\$390,006.00	\$0.00	\$390,006.00	3
5	Disaster Relief Program- Rehab Owner Occupied Housing	Yes	0	\$15,000	0	\$15,000	0	\$15,000	\$0.00	\$0.00	\$0.00	0
10	Homeownership Development Program	Yes	1	\$130,002	0	\$130,002	0	\$130,002	\$130,002.00	\$0.00	\$130,002.00	1
									\$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		7		6		1		\$1,945,008.00	\$0.00	\$1,945,008.00	14
Purchase Price Limits:				New	\$ 451,000	Existing	\$ 451,000					
			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
21	Rental Housing Development Program	Yes	2	\$74,000	0	\$74,000	0	\$74,000	\$148,000.00	\$0.00	\$148,000.00	2
16	Disaster Relief Program-Rental, Mtg & Utility Pymt	No	0	\$15,000	0	\$15,000	0	\$15,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		2		0		0		\$148,000.00	\$0.00	\$148,000.00	2
	Administration Fees		\$ 224,736			10%		OK				
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 2,317,744 This total is over the allocation and will require less than the maximum amount be awarded per applicant									

Set-Asides

Percentage Construction/Rehab (75% requirement)		93.1%	OK
Homeownership % (65% requirement)		86.5%	OK
Rental Restriction (25%)		6.6%	OK
Very-Low Income (30% requirement)	\$ 1,233,004	54.9%	OK
Low Income (30% requirement)	\$ 785,004	34.9%	OK
Moderate Income	\$ 75,000	3.3%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			City of Miami									
Estimated Funds (Anticipated allocation only):			\$ 2,247,367									
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											
6	Emergency Home Repair Assistance Program	Yes	2	\$75,000	1	\$75,000	1	\$75,000	\$300,000.00	\$0.00	\$300,000.00	4
3	Single Family Rehabilitation Assistance Program	Yes	2	\$150,000	3	\$150,000	0	\$75,000	\$750,000.00	\$0.00	\$750,000.00	5
4	Single Family Replacement Home Program	Yes	1	\$375,000	0	\$375,000	0	\$375,000	\$375,000.00	\$0.00	\$375,000.00	1
1	Home Buyer Financing Program	Yes	1	\$130,002	2	\$130,002	0	\$130,002	\$390,006.00	\$0.00	\$390,006.00	3
5	Disaster Relief Program- Rehab Owner Occupied Housing	Yes	0	\$15,000	0	\$15,000	0	\$15,000	\$0.00	\$0.00	\$0.00	0
10	Homeownership Development Program	Yes	1	\$130,002	0	\$130,002	0	\$130,002	\$130,002.00	\$0.00	\$130,002.00	1
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		7		6		1		\$1,945,008.00	\$0.00	\$1,945,008.00	14
Purchase Price Limits:				New	\$ 451,000	Existing	\$ 451,000					
				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
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									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		2		0		0		\$148,000.00	\$0.00	\$148,000.00	2
Administration Fees				\$ 224,736		10%		OK				
Home Ownership Counseling				\$ -								
Total All Funds			\$	2,317,744		This total is over the allocation and will require less than the maximum amount be awarded per applicant						
Set-Asides												
Percentage Construction/Rehab (75% requirement)			93.1%		OK							
Homeownership % (65% requirement)			86.5%		OK							
Rental Restriction (25%)			6.6%		OK							
Very-Low Income (30% requirement)			\$ 1,233,004	54.9%	OK							
Low Income (30% requirement)			\$ 785,004	34.9%	OK							
Moderate Income			\$ 75,000	3.3%								

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
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Name of Local Government:			City of Miami									
Estimated Funds (Anticipated allocation only):			\$ 2,247,367									
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5	Disaster Relief Program- Rehab Owner Occupied Housing	Yes	0	\$15,000	0	\$15,000	0	\$15,000	\$0.00	\$0.00	\$0.00	0
10	Homeownership Development Program	Yes	1	\$130,002	0	\$130,002	0	\$130,002	\$130,002.00	\$0.00	\$130,002.00	1
									\$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		7		6		1		\$1,945,008.00	\$0.00	\$1,945,008.00	14
Purchase Price Limits:			New	\$ 451,000	Existing	\$ 451,000						

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
21	Rental Housing Development Program	Yes	2	\$74,000	0	\$74,000	0	\$74,000	\$148,000.00	\$0.00	\$148,000.00	2
16	Disaster Relief Program-Rental, Mtg & Utility Pymt	No	0	\$15,000	0	\$15,000	0	\$15,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		2		0		0		\$148,000.00	\$0.00	\$148,000.00	2
	Administration Fees		\$ 224,736		10%			OK				
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 2,317,744	This total is over the allocation and will require less than the maximum amount be awarded per applicant								

Set-Asides

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Low Income (30% requirement)	\$ 785,004	34.9%	OK
Moderate Income	\$ 75,000	3.3%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Miami

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the

local governments audited financial statements (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).

Edith McCray
Witness

Mr. Williams on behalf of
Chief Elected Official or designee

Anna Medina
Witness

Arthur Noreiga, V., City Manager
Type Name and Title

Date

OR

Todd Hannon
Attest: Todd Hannon, City Clerk

(Seal)

Exhibit E.

Executed Resolution



City of Miami

Resolution R-26-0304

City Hall
3500 Pan American Drive
Miami, FL 33133
www.miamigov.com

Legislation

File Number: 19414

Final Action Date: 7/9/2026

A RESOLUTION OF THE MIAMI CITY COMMISSION, WITH ATTACHMENT(S), APPROVING AN AMENDMENT TO THE CITY OF MIAMI ("CITY") LOCAL HOUSING ASSISTANCE PLAN ("LHAP") POLICIES, ATTACHED AND INCORPORATED AS EXHIBIT "A," FOR FISCAL YEARS ("FY") 2025-2028, TO MODIFY THE SINGLE-FAMILY EMERGENCY PROGRAM, AND SINGLE-FAMILY REHABILITATION PROGRAM, RESPECTIVELY; FURTHER AUTHORIZING THE CITY MANAGER TO SUBMIT THE AMENDMENT TO THE LHAP PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION ("FHFC"); FURTHER AUTHORIZING THE CITY MANAGER TO NEGOTIATE AND EXECUTE ANY AND ALL DOCUMENTS INCLUDING AMENDMENTS, RENEWALS, EXTENSIONS, AND MODIFICATIONS, ALL IN A FORM ACCEPTABLE TO THE CITY ATTORNEY, FOR SAID PURPOSE.

SPONSOR(S): Commissioner Damian Pardo

WHEREAS, in July 1992, the State of Florida enacted the William E. Sadowski Affordable Housing Act ("Sadowski Act"), which provides for the allocation of a portion of new and existing documentary stamp taxes on deeds on real estate transactions to local governments for the development and maintenance of affordable housing; and

WHEREAS, the Sadowski Act provided a dedicated revenue source for affordable housing and created the State Housing Initiative Partnership ("SHIP") Program; and

WHEREAS, pursuant to Section 420.9072(2)(a), Florida Statutes, a county or eligible municipality must submit to Florida Housing Finance Corporation ("FHFC") its Local Housing Assistance Plan ("LHAP") describing the local housing assistance strategies to be eligible to receive funds under the program; and

WHEREAS, on July 24, 2025, pursuant to Resolution No. R-25-0290, the Miami City Commission approved the City of Miami's ("City") LHAP, for the period of July 1, 2025, through June 30, 2028; and

WHEREAS, there is a need to modify the LHAP to update to the Single-Family Emergency program, and the Single-Family Rehabilitation program, to eliminate the requirement to repay the loan in the event of the death of the original borrower, to preserve affordable housing for eligible City residents; and

WHEREAS, amendments to the LHAP must be approved by the City Commission and later sent to FHFC for review and final approval; and

WHEREAS, the City's Administration recommends the amendment of the City's LHAP policies, attached and incorporated as Exhibit "A," for Fiscal Years ("FY") 2025-2028, to modify

the Single-Family Emergency program, and the Single-Family Rehabilitation program, respectively;

NOW, THEREFORE, BE IT RESOLVED BY THE COMMISSION OF THE CITY OF MIAMI, FLORIDA:

Section 1. The recitals and findings contained in the Preamble to this Resolution are adopted by reference and incorporated as if fully set forth in this Section.

Section 2. The amendment of the City's LHAP policies, attached and incorporated as Exhibit "A," for FY 2025-2028, to modify the Single-Family Emergency program, and Single-Family Rehabilitation program, respectively, is approved.

Section 3. The City Manager is authorized¹ to submit the plan to the FHFC for review and approval and to negotiate and execute all necessary documents to implement the terms and conditions of the SHIP Program and the LHAP.

Section 4. This Resolution shall become effective immediately upon its adoption.

APPROVED AS TO FORM AND CORRECTNESS:


George K. Wyong III, City Attorney 6/26/2026

¹ The herein authorization is further subject to compliance with all legal requirements that may be imposed, including but not limited, to those prescribed by applicable City Charter and City Code provisions.

Exhibit F.

Ordinance has not changed

Exhibit G.

Interlocal Agreement Not Applicable

Expediting Plans Processing for Affordable Housing Development

1.0 INTRODUCTION

Housing development projects require a building plan review to be completed prior to issuing permits. Due to the number of plan review applications submitted to the City and the time it takes the City to approve them, it is imperative to implement a process to expedite plans that are directly related with the construction of affordable housing in the City of Miami.

Developers who wish to take advantage of this process must adhere to the following rules:

- 1.1. Two full sets of Plans (including engineering/systems and calculations), containing completed permit applications **MUST** be submitted directly to the Department of Housing and Community Development (HCD) reception desk. Plans will be reviewed by the Housing Divisions to determine if project is affordable. If so determined, the plans will be labeled "Affordable Housing". HCD will be in charge of running the plans through Building, Public Works, Zoning, and Fire departments.
- 1.2. Plans **MUST NOT** be submitted directly, by developer's staff, to the Building Department. By doing so, developer will be acknowledging that such plans will **NOT** be part of this expediting process. HCD will not, under any circumstances, assist in expediting plans not labeled as "Affordable Housing".
- 1.3. If plans were submitted directly to the Building Department and developer wishes to get assistance expediting such plans, developer must re-submit plans through HCD. The plans will be logged-in on a first-come first-serve basis.
- 1.4. Plans that have been returned three (3) prior times for corrections (same discipline) will no longer be accepted by the Department of Housing and Community Development to take advantage of the expediting process.

2.0 THE PROCESS:

The Department of Housing and Community Development will be the only contact point for affordable housing developers who wish to expedite their plan review process. The following are the steps the Department of Housing and Community Development must implement/ have in order to keep accurate tracking of affordable housing plans:

2.0.1 Labeling plan(s) as Affordable Housing:

- a. Plans **MUST** be submitted to the Department of Housing Community Development's (HCD) front desk.
- b. Plans will be reviewed by the Housing Division to determine affordability.
- c. Plans will be date stamped and labeled as "Affordable Housing".

- d. Plans will be provided to HCD's plan processor (City's own plan runner).
- e. Processor will log in (tracking system) the applicant's name, project's name, project's address, email address (contact information), and date submitted to HCD.
- f. Processor will proceed to walk the plans to the Building Department and will receive a "processing number".
- g. Processor will then log-in the processing number and date of delivery (to Building Dept.) in the tracking system.
- h. Processor will email applicant the processing number.
- i. Applicant may, at anytime, check the current status of plans by typing the processing number in the following website address:

<http://egov.ci.miami.fl.us/MiamiBuilding/PlanStatusReview.aspx>

2.0.2 Recognizing and Expediting:

- a. Building Department recognizes that these are Affordable Housing plans approved by the Department of Housing and Community Development and expedites the review process. The Building Department's designated liaison will be the Department of Housing and Community Developments direct contact throughout the processing process.

If plans are approved:

- 1. Building Department contacts HCD to inform of the approval of the Affordable Housing plans (using processing number).
- 2. Building Department forwards plans to either Public Works, Zoning, or Fire for further approval
- 3. Processor will enter the date plans were transferred to one of the units above in the tracking system.

If plans need corrections:

- 1. Building Department contacts HCD to return Affordable Housing plan(s).
- 2. Processor will pick up plan(s) and will log in tracking system the date plans were received from Building department.
- 3. Processor will contact applicant and return plans for correction.
- 4. Processor will log-in in tracking system date and reasons plans were returned to HCD and date plans were picked up by applicant.

2.0.3 Corrections and Plan Re-submission

Once the proper corrections are made to the plans, plans must be re-submitted to the Department of Housing and Community Development reception desk. Processor will resubmit the plans to the Building Department.

2.0.4 Flowchart

