City of Miami Gardens

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

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</table>
I. Program Details:

A. Name of the participating local government: The City of Miami Gardens

Is there an Interlocal Agreement: Yes _________ No □

B. Purpose of the program:

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


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, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

F. Leveraging:

As a participating jurisdiction, the City of Miami Gardens receives CDBG funds from the U. S. Department of Housing and Urban Development. The City intends to use these funds to leverage SHIP funds thereby reducing the cost of housing.

In addition, the City plans to use SHIP funds for developers to use as local match to leverage additional CDBG or Low Income Housing Tax Credits from Florida Housing Finance Corporation and participants may be eligible for County Wide and State Down Payment Assistance.

G. Public Input:

Public input for the LHAP was solicited through face-to-face meetings with housing providers, social service providers, local lenders and neighborhood associations through Public meetings in conjunction with the City’s 5-Year Consolidated Plan and Analysis of Impediments to Fair Housing update. Four public meetings were held to gather public comment regarding housing needs.

The priorities derived from the public hearings were used to form the basis of the strategies for the plan. The hearings were noticed in a newspaper of general circulation that services ethnic
and diverse neighborhoods within the City as well as through social media and the City’s website.

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.

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 median area purchase price established by the U.S. Treasury Department or as described above. The methodology used is:

✓ U.S. Treasury Department

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 (30%) 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/sub-recipient be used, a qualification system and selection criteria for applications for Awards to eligible sponsors/sub-recipients shall be developed, which includes a description that demonstrates how eligible sponsors/sub-recipients 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 of proposed Administrative Expenditures is attached as Exhibit A.

City of Miami Gardens finds that the moneys deposited in the local housing assistance trust fund shall be used 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 wholly performed and maintained by the City of Miami Gardens Department of Community Development exclusively.

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

S. **Essential Service Personnel Definition:**

Defined as any person in need of affordable housing, who is a permanent employee of a company or organization located within the City of Miami Gardens and whose service is considered essential. Examples of this include teachers, community college and university employees, police and fire personnel, emergency service providers and health care providers.

T. **Describe efforts to incorporate Green Building and Energy Saving products and processes:**

The City of Miami Gardens will carry out rehabilitation activities that will conserve energy and water, including but not limited to the replacement of central air conditioning systems with updated energy efficient models, installing programmable thermostats, installing water conserving water closets, installing insulation and envelope sealing.

U. **Describe efforts to meet the 20% Special Needs set-aside:**

For each annual allocation the City of Miami Gardens will meet the Special Needs set-aside requirement through the following housing programs.

- Housing Rehabilitation
- Emergency Rehabilitation
- Homeownership Assistance
- Rental Assistance
- Rental Construction and Rehabilitation

“Person with special needs” means an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans’ disability benefits.

V. **Describe efforts to reduce homelessness:**

The City will continue to work with the Miami-Dade County Homeless Trust, which is the Continuum of Care provider for the County, to address the needs of the City’s homeless population. This effort will include, but not be limited to, participating in a regional partnership to pool and/or coordinate the use of appropriated funds to reduce homelessness; directing SHIP funds toward a Rental Assistance Strategy; and utilizing the Homeless Trust’s Coordinated
Outreach, Assessment and Placement Program (COAP) to receive referrals for homeless assistance.

II. LHAP Strategies:

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<th>A. Housing Rehabilitation Program</th>
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a. **Summary of Strategy:**

The Housing 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 Gardens. The City’s funding will be provided in the form of deferred payment loan.

The City’s Housing Rehabilitation Standards include hardening of the home to prevent any damages from future weather related forces.

The City of Miami Gardens has identified that there are many elderly and disabled residents that are in need of accommodations beyond the regular rehabilitation improvements. This includes such items as grab bars, ramps, usable kitchens and bathrooms, accessible doors and switches, etc. The Department makes a concerted effort to identify these needs at the time of the initial inspection.

b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019

c. **Income Categories to be served:**

- Extremely Low, Very Low, Low, and Moderate

d. **Maximum award:** $35,000.00

e. **Terms:**

1. **Loan/deferred loan/grant:** Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.

2. **Interest Rate:** 0% interest

3. **Term:** 5-10 years

Financial assistance under the SHIP Housing Rehabilitation Program will be provided to eligible homeowners in the form of a repayable or deferred payment loan secured by a recorded note and mortgage. Loan repayment will be based on the loan recipient’s household income and their ability to afford the monthly payments as determined by an affordability study conducted by City staff. Clients with total debit to income ratios (also called back-end ratio) of greater than 45% will receive a deferred payment loan. The repayment, when required, will consist of sixty (60) to one hundred and twenty (120) equal monthly installments. Payments will commence on the first day of the month following the closing of the loan. The Loan recipient will receive payment remitting instructions upon closing. Payments received will be considered Program Income and
used to carry out activities under the same program. The payment amounts will be calculated as follows:

i. Applicants earning fifty (50%) or less of AMI will not have to repay the assistance provided. The deferred payment loan will be forgiven at the end of the five year term.

ii. Applicants earning between fifty (50%) – eighty (80%) of AMI will repay half of the assistance provided in the form of a five (5) – ten (10) year loan with equal monthly installment payments at zero percent (0%) interest; the other half will remain in the form of a five (5) – ten (10) year forgivable loan.

iii. Applicants earning between eighty (80%) – one hundred and twenty (120%) of AMI will repay the full amount of the assistance with equal monthly installment payments at zero percent (0%) interest in the form of a five (5) – ten (10) year loan term.

4. **Forgiveness/Repayment:**

The deferred payment loan is forgiven when the maturity date is reached. Repayment will be required only if loan is defaulted.

5. **Default/Recapture:**

Repayment of the full principal balance of the loan is required if the property receiving the financial assistance is rented, leased, or sold during the life of the loan.

Default of the loan occurs if the Mortgagor no longer resides in the home as the principal residence, or if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntary, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the Property is leased or rented, or the failure of the Mortgagor to make required payments on a financial loan secured by a mortgage debt.

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 for the remaining term of the Mortgage and Note. An heir or prospective purchaser who does not qualify based on the provisions of this strategy will be required to repay the outstanding loan balance as provided by the City of Miami Gardens.

A subordination of this repayable mortgage will only be approved under the guidelines of the City’s Subordination Policy. Subordination for the purpose of refinancing an existing debt that is in a superior lien position to this deferred payment mortgage may be allowed provided that all of the following conditions are met:

- The proposed refinancing shall not result in an increase in debt in a superior position to the City’s loan; this includes any cash back to the Mortgagor.
- The proposed refinancing shall not “wrap in” any other debt such as credit card balances.
- The proposed refinancing terms are at market prevailing rates and fees, lowest available for
the borrower’s risk category. Rate and/or monthly payment must be significantly enough lower than the existing rate and/or monthly payment amount to compensate for closing costs and fees.

- The Mortgagor is occupying the property as their primary residence.

f. **Recipient Selection Criteria:**

All recipients of assistance must meet the eligibility requirements as outlined below. Eligible housing includes single family homes, town houses, twin homes and condominiums only. Manufactured housing and mobile homes are not eligible for assistance under this program.

Applications will be processed on a first-qualified, first-served basis from all applicants meeting the selection criteria, subject to funding availability and in such a manner as to comply with the statutory requirements.

Other selection criteria will include the following:

- The property shall consist of an owner-occupied residential unit.
- The property must be located in the corporate city limits of the City of Miami Gardens.
- The market value of the home, as indicated by the Miami-Dade Property Appraiser, may not exceed the maximum sales price allowed under the SHIP Program.
- The property must require needed repairs to meet the decent, safe and sanitary standard conditions.
- The applicant may not be delinquent on property taxes or have any debt owed to the City of Miami Gardens or Miami-Dade County.

g. **Sponsor/Developer Selection Criteria:**

The City of Miami Gardens Department of Community Development will administer this program.

h. **Additional Information:** N/A

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**B. Emergency Rehabilitation Program**

a. **Summary of Strategy:**

The Emergency Rehabilitation Program will provide emergency repair assistance to extremely low, very low, low and moderate income owner occupied single-family homes located within the corporate limits of the City of Miami Gardens. The City will provide deferred payment loan assistance to eligible homeowners to carry out limited repairs such as roofing, electrical and plumbing to immediately rectify life hazardous and potentially dangerous conditions that threaten the safety and health of the occupants of the home.

The intent of providing emergency rehabilitation is to stop the imminent displacement of owner-occupants due to distressed conditions. The emergency rehabilitation program repairs are not
intended to bring the home into compliance with the full building code. The goal of this strategy is to complete the emergency repairs in a timely manner that will leave the dwelling in stable and habitable condition. The repairs may include but are not limited to:

- Structural components showing imminent collapse;
- Inoperable/substandard heating and cooling systems for households with elderly and/or disabled members;
- Inoperable/substandard plumbing/leaks in walls or foundations;
- Roof leaks causing electrical hazards, ceiling collapse or structural damage;
- Inoperable/substandard electrical systems;
- Inoperable/substandard septic system; and
- Special Needs Accessibility.


c. Income Categories to be served:

- Extremely Low, Very Low, Low, and Moderate

d. Maximum award: $ 50,000.00

e. Terms:

1. Loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0% interest

3. Term: 5 years

4. Forgiveness/Repayment:

   The deferred payment loan is forgiven when the maturity date is reached. Repayment will be required only if loan is defaulted.

5. Default/Recapture:

Financial assistance under the SHIP Emergency Rehabilitation Program will be provided to eligible homeowners in the form of a zero percent (0%), five (5) year deferred payment loan. There are no monthly payment requirements associated with this loan. Default of the loan occurs if the Mortgagor no longer resides in the home as the principal residence, or if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntary, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the Property is leased or rented, or the failure of the Mortgagor to make required payments on a financial loan secured by a mortgage debt. All repayments from this program shall be considered Program Income.
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 or prospective purchaser who does not qualify based on the provisions of this strategy will be required to repay the full loan amount as provided by the City of Miami Gardens.

A subordination of this deferred payment mortgage will only be approved under the guidelines of the City’s Subordination Policy. Subordination for the purpose of refinancing an existing debt that is in a superior lien position to this deferred payment mortgage may be allowed provided that all of the following conditions are met:

- The proposed refinancing shall not result in an increase in debt in a superior position to the City’s loan; this includes any cash back to the Mortgagor.
- The proposed refinancing shall not “wrap in” any other debt such as credit card balances.
- The proposed refinancing terms are at market prevailing rates and fees, lowest available for the borrower’s risk category. Rate and/or monthly payment must be significantly enough lower than the existing rate and/or monthly payment amount to compensate for closing costs and fees.
- The Mortgagor is occupying the property as their primary residence.

f. **Recipient Selection Criteria:**

All recipients of assistance must meet the eligibility requirements as outlined below.

Eligible housing includes single family homes, town houses, twin homes and condominiums only. Manufactured housing and mobile homes are not eligible for assistance under this program.

Applications will be processed on a first-qualified, first-served basis from all applicants meeting the selection criteria, subject to funding availability and in such a manner as to comply with the statutory requirements.

Other selection criteria will include the following:

- The property shall consist of an owner-occupied residential unit.
- The property must be located in the corporate city limits of the City of Miami Gardens.
- The market value of the home, as indicated by the Miami-Dade Property Appraiser, may not exceed the maximum sales price allowed under the SHIP Program.
- The property must have a condition that proves to be of a hazardous nature or potentially dangerous condition and that requires needed repairs such as roofing, electrical and plumbing to meet the decent, safe and sanitary standard, as determined by the City’s certified Housing Inspector.
- The applicant may not be delinquent on property taxes or on any debt owed to the City of Miami Gardens.
Gardens and Miami-Dade County.

g. **Sponsor/Developer Selection Criteria:**
   The City of Miami Gardens Department of Community Development will administer this program.

h. **Additional Information:** N/A

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<th>C. <strong>Homeownership Assistance Program</strong></th>
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a. **Summary of Strategy:**

The City of Miami Gardens through the Homeownership Assistance Program will provide financial assistance which can be used toward principal reduction and/or to pay for reasonable closing cost for eligible persons and households who are first time homebuyers, to purchase a newly constructed or existing residential property within the City of Miami Gardens. A first time homebuyer is defined as 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. The strategy will be available to assist extremely low, very low, low and moderate income residents to purchase a single family home, town home, twin home or condominium.

b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019

c. **Income Categories to be served:**
   - Extremely Low, Very Low, Low, and Moderate

d. **Maximum award:** $20,000.00

e. **Terms:**
   1. **Loan/deferred loan/grant:** Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and note.
   2. **Interest Rate:** 0% interest
   3. **Term:** 30 years
   4. ** Forgiveness/Repayment:** The initial $10,000.00 will be provided in form of a 30 year, 0% interest deferred payment loan with the payment due at maturity. If the homeowner has continued living in the residence through maturity, the balance will be forgiven and the Note considered satisfied.

Any additional funding after the initial $10,000.00 will be provided in form of a 30 year 0% interest repayable loan. There will be 360 equal monthly payments. Repayment of the outstanding principal balance of the loan is required if the property receiving the financial assistance is rented, transferred or sold during the life of the loan. All repayments from this program shall be considered Program Income.
5. **Default/Recapture:**

Homeowners that qualify and receive assistance must execute a Mortgage and Note that will be recorded in the public records of Miami-Dade County for compliance with the recapture provisions for the program.

In the case of sale or transfer of the unit, the City will be repaid by the borrower as per the following schedule:

i. **0 – 5 years** – 100% of both the City’s loan balance and the pro-rata share of the net appreciation (gain) is due to the City.

ii. **6 – 10 years** – 100% of the loan balance and 50% of the pro-rata share of the net appreciation (gain) is due to the City.

iii. **11 – 30 years** – 100% of the loan balance is due to the City. The City will not share in the appreciation after the 10th year.

The above appreciation sharing proposal will terminate in foreclosure.

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 the original terms and conditions provided to the homeowner as long as the heirs qualify based on age, 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 or prospective purchaser who does not qualify based on the provisions of this strategy will be required to repay the balance of the outstanding loan amount provided by the City of Miami Gardens.

A subordination of this deferred payment mortgage will only be approved under the guidelines of the City’s Subordination Policy. Subordination for the purpose of refinancing an existing debt that is in a superior lien position to this deferred payment mortgage may be allowed provided that all of the following conditions are met:

- The proposed refinancing shall not result in an increase in debt in a superior position to the City’s loan; this includes any cash back to the Mortgagor.

- The proposed refinancing shall not “wrap in” any other debt such as credit card balances.

- The proposed refinancing terms are at market prevailing rates and fees, lowest available for the borrower’s risk category. Rate and/or monthly payment must be significantly enough lower than the existing rate and/or monthly payment amount to compensate for closing costs and fees.

- The Mortgagor is occupying the property as their primary residence.

f. **Recipient Selection Criteria:**

Applications will be processed from an established waiting list on a first-qualified, first-served basis from applicants meeting the selection criteria, subject to funding availability and in such a manner as
to comply with the statutory requirements.

Other selection criteria will include the following:

- The property must be located in the corporate city limits of the City of Miami Gardens.
- The purchase price of the home may not exceed the maximum sales price allowed under the SHIP Program.
- 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 the closing.
- The applicant may not be delinquent on any debt owed to the City of Miami Gardens or Miami-Dade County.
- Applicants purchasing Manufactured or Mobile homes are not eligible for funding under this strategy.

g. **Sponsor/Developer Selection Criteria:**

The City of Miami Gardens Department of Community Development will administer this program.

h. **Additional Information:** The amount of assistance will be determined by the lender qualifying the applicant.

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<th>D. Disaster Mitigation</th>
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<tr>
<td><strong>a. Summary of Strategy:</strong></td>
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<td>This strategy will provide assistance for minor repairs, substantial rehabilitation, or reconstruction of eligible housing in the aftermath of a disaster, declared by Executive Order of the President or the Governor. To be eligible, the house must have been owner-occupied at the time of the disaster.</td>
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<td><strong>b. Fiscal Years Covered:</strong> 2016-2017, 2017-2018 and 2018-2019</td>
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<tr>
<td><strong>c. Income Categories to be served:</strong></td>
</tr>
<tr>
<td>Extremely Low, Very Low, Low, and Moderate</td>
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<tr>
<td><strong>d. Maximum award:</strong> $35,000.00</td>
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<tr>
<td><strong>e. Terms:</strong></td>
</tr>
<tr>
<td>1. <strong>Loan/deferred loan/grant:</strong> Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and note.</td>
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<tr>
<td>2. <strong>Interest Rate:</strong> 0% interest</td>
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<tr>
<td>3. <strong>Term:</strong> 5 years</td>
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<tr>
<td>4. <strong>Forgiveness/Repayment:</strong></td>
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<tr>
<td>The deferred payment loan is forgiven when the maturity date is reached. Repayment will be</td>
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required only if loan is defaulted.

5. Default/Recapture:

Financial assistance under the SHIP Disaster Mitigation Program will be provided to eligible homeowners in the form of a zero percent (0%), five (5) year deferred payment loan. There are no monthly payment requirements associated with this loan. The principal balance will be forgiven at maturity. Homeowners that qualify and receive assistance must execute a Mortgage and Note that will be recorded in the public records of Miami-Dade County for compliance with the recapture provisions for the program.

Default of the loan occurs if the Mortgagor no longer resides in the home as the principal residence, or if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntary, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the Property is leased or rented, or the failure of the Mortgagor to make required payments on a financial loan secured by a mortgage debt. All repayments from this program shall be considered Program Income.

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 or prospective purchaser who does not qualify based on the provisions of this strategy will be required to repay the full loan amount as provided by the City of Miami Gardens.

A subordination of this deferred payment mortgage will only be approved under the guidelines of the City’s Subordination Policy. Subordination for the purpose of refinancing an existing debt that is in a superior lien position to this deferred payment mortgage may be allowed provided that all of the following conditions are met:

- The proposed refinancing shall not result in an increase in debt in a superior position to the City’s loan; this includes any cash back to the Mortgagor.
- The proposed refinancing shall not “wrap in” any other debt such as credit card balances.
- The proposed refinancing terms are at market prevailing rates and fees, lowest available for the borrower’s risk category. Rate and/or monthly payment must be significantly enough lower than the existing rate and/or monthly payment amount to compensate for closing costs and fees.
- The Mortgagor is occupying the property as their primary residence.

f. Recipient Selection Criteria:

All recipients of assistance must meet the eligibility requirements as outlined below.

Eligible housing includes single family homes, town houses, twin homes and condominiums only. Manufactured housing and mobile homes are not eligible for assistance under this program.
Applications will be processed on a first-qualified, first-served basis from all applicants meeting the selection criteria, subject to funding availability and in such a manner as to comply with the statutory requirements.

Other selection criteria will include the following:

- The property shall consist of an owner-occupied residential unit.
- The property must be located in the corporate city limits of the City of Miami Gardens.
- The market value of the home, as indicated by the Miami-Dade Property Appraiser, may not exceed the maximum sales price allowed under the SHIP Program.
- The property must have condition that proves to be of a hazardous nature or potentially dangerous condition and that requires needed repairs such as roofing, electrical and plumbing to meet the decent, safe and sanitary standard.
- The applicant may not be delinquent on property taxes or on any debt owed to the City of Miami Gardens and Miami-Dade County.

**g. Sponsor/Developer Selection Criteria:** N/A

**h. Additional Information:** N/A

---

**E. Rental Assistance Program**

**a. Summary of Strategy:**

The Rental Assistance Program is created to provide financial assistance for households to obtain or remain in quality, safe, decent and affordable rental housing. The Program will assist individuals or families to reduce the time in which they are experiencing homelessness and sustain housing with:

- security and utility deposit assistance,
- eviction prevention not to exceed 6 months, and
- rapid rehousing for homeless who require utility deposit, security deposits and/or temporary rental assistance not to exceed 12 months.

The strategy is being coordinated through a regional partnership with the Miami-Dade County Homeless Trust and other SHIP recipients to address homeless housing needs across jurisdictional boundaries.

**b. Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019

**c. Income Categories to be served:**

- Extremely Low and Very Low

**d. Maximum award:** $5,000.00
e. Terms:

1. Loan/deferred loan/grant: Funds will be awarded as a grant.
2. Interest Rate: N/A
3. Term: N/A
4. Forgiveness/Repayment: N/A
5. Default/Recapture N/A

f. Recipient Selection Criteria:

Applicants will be referred for assistance by the Homeless Trust’s Coordinated Outreach, Assessment and Placement (COAP) Program and be assisted on a first-qualified, first-served basis.

- Miami-Dade County Homeless Trust, has established the COAP to provide coordinated single entry referral and placement into permanent housing programs, including Rapid Re-Housing assistance. Referral to housing programs assisted by, or through partnerships with, the Homeless Trust is coordinated by the Homeless Trust’s Housing Coordinator. All persons entering the shelters, transitional housing and those engaged on the streets are assessed utilizing the VI-SPDAT assessment tool and referral is based on chronicity and medical vulnerability assessment scores and the housing assistance needed.

- Applicant must be an extremely low to very-low income homeless or at risk of becoming homeless household and which may include at least one adult who is a person with special needs as defined in section 420.0004.

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/Developer Selection Criteria:

The City of Miami Gardens intends to administer this program through a sub-recipient agency or agencies. A competitive Request for Proposals process in accordance with Chapter 67-37.005(6)(b)7 of the Florida Administrative Code will be conducted by the Miami-Dade County Homeless Trust to select an eligible sub-recipient agency or agencies. Eligible persons, sponsors or other sub-recipients of assistance under this program will be required to contractually commit and comply with all SHIP Program requirements and the Miami-Dade CoC Standards of Care, policies and procedures governing COAP and its Rapid Re-Housing Strategy.

h. Additional Information:

- The lease must be at least twelve months.
- Assistance will be provided directly to the utility or landlord, not the assisted household.
- Recipients of assistance must go through an assessment to determine likelihood of housing sustainability and stabilization once the assistance period runs out. Such assessment process shall be governed by the Homeless Trust’s Rapid Re-Housing Standards of Care, policies and
procedures.
- Recipients of other ongoing rental assistance (such as Section 8) are not eligible to receive assistance under this Strategy.
- Assistance will be limited to a one time grant not to exceed $5,000 per household.

F. Rental Construction and Rehabilitation

a. Summary of Strategy:

Funding is provided for the new construction or for acquisition and rehabilitation, if necessary, of existing rental properties; acquisition and rehabilitation of residential structures for rental properties; or for the acquisition and conversion of commercial or other property to rental residential property. Funds can be provided to a for-profit or a non-profit developer for the purpose of creating or preserving a long-term resource of rental housing opportunities for lower income residents. Projects addressing special needs housing and housing for the elderly will be given preference under this strategy.


c. Income Categories to be served:

- Extremely Low, Very Low, Low, and Moderate

d. Maximum award: $50,000.00

e. Terms:

1. Loan/deferred loan/grant: Funds will be awarded as a loan secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0% interest

3. Term: A minimum of 15 years

4. Forgiveness/Repayment: City of Miami Gardens may provide development funding in the form of a mortgage deed and note to qualified developer and contractors for provision of affordable rental housing units.

   Once the developer has successfully completed the construction and all the housing units are occupied by income eligible renters, the City of Miami Gardens will fully satisfy the developer’s obligation to the City in connection with the financing of the project.

   Recipients of funding under this strategy will be required to make the property affordable to extremely low, very low, and low income families for a period of not less than fifteen years (15) years.

5. Default/Recapture: Repayment, default and recapture will be triggered at point of sale, transfer, refinancing, or discovery that the units are no longer properly secured, maintained, or occupied in accordance with the funding documents. If the rental development is sold before the
completion of the affordability period, eligible non-profit housing providers must have a right of first refusal to purchase the development at the current market value. The new non-profit owner must agree to continue to make the property affordable to extremely low, very low, and low income families for the remainder of the affordability period.

f. **Recipient Selection Criteria:**

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

The criterion to select eligible developers includes, but is not limited to the following:

- Ability to proceed and complete the development by the expenditure and close-out deadline requirements established by the SHIP Program;
- Financial capacity and strength of the developer;
- Demonstrated experience in development of multifamily rental housing;
- If a non-profit organization, developer must be incorporated as a non-profit and have 501(c)3 status from the Internal Revenue Service for at least one year before application submission
- Tenant selection capacity and experience;
- Developer must have the ability to leverage other financing resources to complete the project;
- Developer must have site control and required zoning to receive funding under this program;

**g. Sponsor/Developer Selection Criteria:**

The City of Miami Gardens intends to administer this program through a competitive Request for Proposal (RFP) process.

**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:

The City of Miami Gardens has implemented a process that will eliminate any delay in the review of Workforce housing development projects permit applications. These applications will be prioritized from other types of project applications in order to ensure expediting the projects. Workforce housing projects will also be subject to a review (and approval) by an independent review committee comprised of industry experts.

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

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

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

The City of Miami Gardens has adopted policies which state that any regulation being proposed that could potentially increase the estimated housing cost per unit, will be reviewed by the Department of Planning and Zoning and the Department of Code Enforcement. These groups will consider the effect of the proposed activity and its effects on the cost of Workforce housing prior to their recommendation to the City Council. City Council will consider the financial impact before making its decision on adopting the proposed regulation.

C. Other Incentive Strategies Adopted: N/A

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: N/A

G. Interlocal Agreement: N/A
## City of Miami Gardens

### Fiscal Year: 2016-2017

<table>
<thead>
<tr>
<th>Estimated Allocation for Calculating:</th>
<th>$ 439,663.00</th>
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</thead>
<tbody>
<tr>
<td>Salaries and Benefits</td>
<td>$ 40,416.30</td>
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<tr>
<td>Office Supplies and Equipment</td>
<td>$</td>
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<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$ 2,500.00</td>
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<tr>
<td>Advertising</td>
<td>$ 800.00</td>
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<tr>
<td>Other*</td>
<td>$ 250.00</td>
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<td><strong>Total</strong></td>
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</table>

### Fiscal Year: 2017-2018

<table>
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<th>Estimated Allocation for Calculating:</th>
<th>$ 439,663.00</th>
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<tbody>
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<td>Salaries and Benefits</td>
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</tr>
<tr>
<td>Office Supplies and Equipment</td>
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<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$ 2,500.00</td>
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<tr>
<td>Advertising</td>
<td>$ 800.00</td>
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<tr>
<td>Other*</td>
<td>$ 250.00</td>
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<td><strong>Total</strong></td>
<td>$ 43,966.30</td>
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### Fiscal Year 2018-2019

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<td>Salaries and Benefits</td>
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<tr>
<td>Office Supplies and Equipment</td>
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<td>Travel Per diem Workshops, etc.</td>
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<tr>
<td>Advertising</td>
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<tr>
<td>Other*</td>
<td>$ 250.00</td>
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<tr>
<td><strong>Total</strong></td>
<td>$ 43,966.30</td>
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</tbody>
</table>

*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 Gardens affirms that funds allocated for these fiscal years will meet the following deadlines:

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Encumbered</th>
<th>Expended</th>
<th>1st Year AR</th>
<th>2nd Year AR</th>
<th>Closeout AR</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Funds Not Encumbered</th>
<th>Funds Not Expended</th>
<th>1st Year AR Not Submitted</th>
<th>2nd Year AR Not Submitted</th>
<th>Closeout AR Not Submitted</th>
</tr>
</thead>
</table>

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

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

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

Other Key Deadlines:

AHAC reports are due for each local government by December 31 of the year prior to the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.
## HOUSING DELIVERY GOALS CHART

### Strategy #

<table>
<thead>
<tr>
<th>From Plan Text</th>
<th>Code</th>
<th>STRATEGIES (strategy title must be same as the title used in plan text.)</th>
<th>Units</th>
<th>Award</th>
<th>Units</th>
<th>Award</th>
<th>Units</th>
<th>Award</th>
<th>New Construction</th>
<th>Rehab/Repair Without Construction</th>
<th>Total</th>
<th>Total</th>
<th>Total</th>
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</thead>
<tbody>
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<td>$35,000</td>
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<td>0.00%</td>
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<td>Emergency Rehabilitation Program</td>
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<td>$50,000</td>
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<td><strong>C</strong> 2</td>
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<td><strong>D</strong> 5</td>
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<td>0.00%</td>
<td>0</td>
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<td>0</td>
</tr>
</tbody>
</table>

Subtotal 1 (Home Ownership) 6 9 2 $0.00 $330,697.00 $20,000.00 $350,697.00 79.76% 17

#### Subtotal 2 (Non-Home Ownership) 9 0 0 $0.00 $0.00 $45,000.00 $45,000.00 10.24% 9

**Add Subtotals 1 & 2, plus all Admin. & HO Counseling** 15 9 2 $0.00 $330,697.00 $65,000.00 $439,663.00 100.00% 26

**Percentage Construction/Rehab** Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 75%

**Maximum Allowable**

**Purchase Price:**

**Allocation Breakdown**

| Very-Low Income | $131,898.90 | 30.0% | Projected Program Income: | $4,500.00 | Max Amount Program Income For Admin: $225.00 |
| Low Income      | $237,764.10 | 54.1% | Distribution:              |            |                                                |
| Moderate Income | $70,000.00  | 15.9% | Total Available Funds:     | $4,500.00  |                                                |
| **TOTAL**       | $439,663.00 | 100.0%| Projected Program Income:  | $4,500.00  |                                                |

### Allocation Breakdown

- **Very-Low Income**: $131,898.90 (30.0%)
- **Low Income**: $237,764.10 (54.1%)
- **Moderate Income**: $70,000.00 (15.9%)

**GRAND TOTAL**: $439,663.00 (100.0%)
## HOUSING DELIVERY GOALS CHART

**FLORIDA HOUSING FINANCE CORPORATION**

**Name of Local Government:** City of Miami Gardens

**Estimated Funds:** $439,663.00

<table>
<thead>
<tr>
<th>Code</th>
<th>STRATEGIES (strategy title must be same as the title used in plan text.)</th>
<th>HOME OWNERSHIP</th>
<th>VLI</th>
<th>Max. SHIP</th>
<th>LI</th>
<th>Max. SHIP</th>
<th>MI</th>
<th>Max. SHIP</th>
<th>New Construction</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
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</thead>
<tbody>
<tr>
<td>3</td>
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<td>Emergency Rehabilitation Program</td>
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<td>2</td>
<td>Homeownership Assistance Program</td>
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</tbody>
</table>

Subtotal 1 (Home Ownership): 6 9 2 $0.00 $330,697.00 $20,000.00 $350,697.00 79.76% 17

<table>
<thead>
<tr>
<th>Code</th>
<th>STRATEGIES</th>
<th>RENTAL</th>
<th>VLI</th>
<th>Max. SHIP</th>
<th>LI</th>
<th>Max. SHIP</th>
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<th>Max. SHIP</th>
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<th>Rehab/Repair</th>
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</table>

Subtotal 2 (Non-Home Ownership): 9 0 0 $0.00 $0.00 $45,000.00 $0.00 10.24% 9

| GRAND TOTAL |         | Add Subtotals 1 & 2, plus all Admin. & H |          |                   |             | $0.00 | $330,697.00 | $65,000.00 | $439,663.00 | 100.00% | 26       |

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

### Maximum Allowable
- New: $271,050
- Existing: $271,050

### Allocation Breakdown
- **Very-Low Income**: $131,898.90 (30.0%)
- **Low Income**: $337,764.10 (54.1%)
- **Moderate Income**: $70,000.00 (15.9%)
- **TOTAL**: $439,663.00 (100.0%)
### HOUSING DELIVERY GOALS CHART

**Name of Local Government:** City of Miami Gardens  
**Estimated Funds:** $439,663.00

<table>
<thead>
<tr>
<th>Code</th>
<th>VLI</th>
<th>Max. SHIP</th>
<th>LI</th>
<th>Max. SHIP</th>
<th>MI</th>
<th>Max. SHIP</th>
<th>New Construction</th>
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**Subtotal 1 (Home Ownership):**

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**Subtotal 2 (Non-Home Ownership):**

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**Administration Fees:**

- $43,966.00 10.00%
- $0.00 0.00%
- $0.00 0.00%
- $0.00 0.00%
- $0.00 0.00%
- $0.00 0.00%

**Admin. From Program Income:**

- $0.00 0.00%

**Home Ownership Counseling:**

- $0.00 0.00%

**GRAND TOTAL:**

- $65,000.00 10.00%
- $45,000.00 10.00%
- $45,000.00 10.00%
- $43,966.00 10.00%

**Add Subtotals 1 & 2, plus all Admin. & H.O. Counseling:**

- $271,050.00 100.00%

**Percentage Construction/Rehab:**

Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.

- 75%

**Maximum Allowable Purchase Price:**

- New: $271,050.00
- Existing: $271,050.00

**Allocation Breakdown:**

<table>
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<tr>
<th>Very-Low Income</th>
<th>Low Income</th>
<th>Moderate Income</th>
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<td>$131,898.90</td>
<td>$237,764.10</td>
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<td>30.0%</td>
<td>54.1%</td>
<td>15.9%</td>
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**Projected Program Income:**

- $4,500.00

**Max Amount Program Income For Admin:**

- $225.00

**Projected Recaptured Funds:**

**Distribution:**

**Total Available Funds:**

- $4,500.00
CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government: City of Miami Gardens

(1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.

(2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.

(3) A process for selection of recipients for funds has been developed.

(4) The eligible municipality or county has developed a qualification system for applications for awards.

(5) Recipients of funds will be required to contractually commit to program guidelines.

(6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.

(7) The Local Housing Assistance Plan shall provide 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.

(8) The plan 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 Local Housing Assistance Plan.

(9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation with in 21 days after adoption.

(10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.

(11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

(12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.
13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.

14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.

15) 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.

16) 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 service eligible persons.

17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)

18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.

19) The provisions of Chapter 83-220, Laws of Florida __ has or __ has not been implemented.

Date

OR

Attest:
(Seal)
RESOLUTION NO. 2016-77-2976

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MIAMI GARDENS, FLORIDA, ADOPTING THE 2016-2019 LOCAL HOUSING ASSISTANCE PLAN, ATTACHED HERETO AS EXHIBIT "A"; AUTHORIZING THE CITY MANAGER TO SUBMIT THE PLAN TO THE FLORIDA HOUSING FINANCE CORPORATION; PROVIDING FOR THE ADOPTION OF REPRESENTATIONS; PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the United States Department of Housing and Urban Development (HUD) has designated the City of Miami Gardens as an entitlement City, and

WHEREAS, as such, the City is eligible to receive funding under the State Housing Initiatives Partnership (SHIP) program through the Florida Housing Finance Corporation, and

WHEREAS, in order to receive SHIP program funds, the City is required adopt a Local Housing Assistance Plan (LHAP), and

WHEREAS, the City’s original Local Housing Assistance Plan (LHAP) was for 2007-2010 and has been subsequently amended, and

WHEREAS, on April 24, 2013, the City Council adopted Resolution 2013-109-1905, which amended the City’s Housing policies, and

WHEREAS, City Staff proposes incorporating the City’s amended Housing Policies into the City’s Local Housing Assistance Plan (LHAP) for the 2016-2019 program period,

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF MIAMI GARDENS, FLORIDA AS FOLLOWS:

Section 1: ADOPTION OF REPRESENTATIONS: The foregoing Whereas paragraphs are hereby ratified and confirmed as being true, and the same are hereby made a specific part of this Resolution.
Section 2: AUTHORIZATION: The City Council of the City of Miami Gardens hereby adopts the 2016-2019 Local Housing Assistance Plan, attached hereto as Exhibit "A", and authorizes the City Manager to submit the plan to the Florida Housing Finance Corporation.

Section 3: EFFECTIVE DATE: This Resolution shall take effect immediately upon its final passage.

PASSED AND ADOPTED BY THE CITY COUNCIL OF THE CITY OF MIAMI GARDENS AT ITS REGULAR MEETING HELD ON April 13, 2016.

OLIVER GILBERT, III, MAYOR

ATTEST:

RONETTA TAYLOR, MMC, CITY CLERK

PREPARED BY: SONJA KNIGHTON DICKENS, CITY ATTORNEY

SPONSORED BY: CAMERON D. BENSON, CITY MANAGER

Moved by: _____________
Seconded by: _____________

VOTE: 7-0

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<th>Mayor Oliver Gilbert, III</th>
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<td>Vice Mayor Felicia Robinson</td>
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<td>Councilwoman Lillie Q. Odom</td>
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<td>Councilman David Williams Jr</td>
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<td>Councilwoman Lisa C. Davis</td>
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<td>Councilman Rodney Harris</td>
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<td>Councilman Erhabor Ighodaro, Ph.D.</td>
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