

City of North Miami

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2026-2027, 2027-2028, 2028-2029

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E. Signed, dated, witnessed or attested adopting resolution	
F. Ordinance: (If changed from the original creating ordinance)	
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I. Program Details:

A. LG(s)

Name of Local Government	City of North 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: 2026-2027, 2027-2028, 2028-2029

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through 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: : First-time Homebuyer and Manufactured Housing (Mobile Homes) Owner are served on a first-qualified, first-serve basis until funds are depleted. Eligible rehab applicants will be selected based on a lottery process until funds are fully expended.



The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

Priorities are listed in each strategy.

- J. **Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. **Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. **Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	
Local HFA Numbers	x

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

"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 is necessary to administer and implement the local housing assistance plan.

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	Administration of the local housing assistance plan	10%
Third Party Entity/Sub-recipient	N/A	

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*
- S. Project Delivery Costs:** N/A.
- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled

building trades personnel.

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

On September 25, 2007, the City of North Miami adopted Resolution No. 2007-130, establishing the North Miami Residential Rehabilitation Standards (NMRRS) — a formal framework that incorporates green design, construction, and management principles into all City-assisted residential rehabilitation activities. The NMRRS applies to both single-family and multi-family residential structures receiving assistance through the City's housing programs, including those funded through the U.S. Department of Housing and Urban Development (HUD) programs such as the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program and the State of Florida through the State Housing Initiatives Program (SHIP). The Standards establish material, installation, and performance specifications across a structure's major systems, including structural, roofing, HVAC (heating, ventilation, and air conditioning), electrical, and plumbing.

The City's green building efforts are further grounded in its 2035–2045 Comprehensive Plan (*Future City: NoMi Beyond the Centennial*, adopted June 10, 2024), which integrates sustainability and resilience principles across the Housing, Conservation, and Climate Change and Resilience Elements. These elements establish the policy foundation for ensuring that federally assisted rehabilitation projects produce energy-efficient, resource-efficient, and healthier housing for income-qualified residents — consistent with HUD and state's goals for the long-term viability and affordability of assisted units.

All contractors participating in City-administered housing programs, including HUD/State-assisted rehabilitation, are required to implement green standards that are both cost-effective and aligned with nationally recognized benchmarks, including Energy Star-rated products and materials where applicable. Specific requirements include:

- Installation of low-flow toilets and showerheads to reduce water consumption
- Use of low-reflectivity roofing materials to reduce heat absorption and cooling demand
- Installation of high-efficiency windows and doors to improve thermal performance in South Florida's climate
- Use of low-VOC materials to improve indoor air quality for program participants

These measures directly support HUD/State's objectives by reducing the long-term cost burden on assisted households, extending the useful life of rehabilitated units, and improving the health and safety of the housing stock.

By embedding these standards in both its local regulatory framework and its HUD- and or state-assisted program requirements, the City of North Miami ensures that every federally or state assisted rehabilitation project advances housing affordability, environmental sustainability, resident health, and economic opportunity — consistent with HUD's mission, State's strategies and the City's long-term vision for equitable and resilient communities.

- V. Describe efforts to meet the 20% Special Needs set-aside:** The City of North Miami will work with social service agencies serving the designated special needs population to achieve the goal of the special needs set aside. The goals will be met through owner-occupied rehabilitation, emergency repair, and rental assistance strategies.



W. Describe efforts to reduce homelessness: The City of North Miami, with the use of HUD funding, will work with the homeless trust, Office of Housing Advocacy and special purpose shelters (such as domestic violence shelters) serving homeless populations and populations at risk of becoming homeless. This will be done primarily through rental assistance to place these individuals or families in rental or transitional housing to assist in stabilizing their housing situation for (12) twelve months or more, subject to the availability of funds.

Section II. LHAP Strategies:

A. Owner-Occupied Rehabilitation	3
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a. Summary: This strategy emphasizes the rehabilitation of owner-occupied substandard housing units.

b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029

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

d. Maximum award: \$40,000

e. Terms:

1. Repayment loan/deferred loan/grant: The SHIP funds are provided as a deferred loan. Recipients must execute an agreement, a Restrictive Covenant, and a Mortgage and Note.
2. Interest Rate: 0%
3. Years in loan term: 7 years
4. Forgiveness: Forgiven on a prorated basis each year over a 7-year period.
5. Repayment: No repayment is required as long as the loan is in good standing
6. Default: If at any time during the 7 years, the property is sold, refinanced, rented, or ceases to be owner-occupied, the loan recipient shall pay the City the outstanding balance of the loan, plus interest on the balance due at the time. Interest shall be computed at the rate of 4% per annum, simple interest. In the event of the death of the surviving property owner(s), the assumption of the outstanding loan balance is permissible under certain conditions. Blood relatives who are heirs to the estate and who are granted legal or equitable possession of the property may assume the loan. Validated heirs (*heirs who meet the income criteria*) that qualify as very low, low, and moderate-income and who occupy the property as their principal residence shall be approved to assume the balance of the deferred loan. Validated heirs who qualify based on the above conditions shall execute a new mortgage and promissory note for the remaining balance of the loan.

f. Recipient/Tenant Selection Criteria: Funds will be awarded based on a lottery process until funds are fully encumbered, with priority (even grouping) given to households with developmental disabilities, elderly, special needs, extremely low, very low, and low income.



- g. Sponsor Selection Criteria: N/A
- h. Additional Information: All work will be performed by contractors on the city's approved contractor's list.

B. Purchase Assistance without Rehabilitation	2
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a.	Summary: This strategy emphasizes affordable home ownership for first-time homebuyers. Qualified households may receive assistance with down payment and/or closing cost.
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- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$40,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Repayment loan/deferred loan/grant: The SHIP funds are provided as a deferred loan. Recipients must execute an agreement, a Restrictive Covenant, and a Mortgage and Note.
 2. Interest Rate: 0%
 3. Years in loan term: 7 Years
 4. Forgiveness: The deferred loan will be forgiven on a prorated basis each year over a 7-year period, at the conclusion of which the debt will be considered satisfied.
 5. Repayment: No repayment is required as long as the loan is in good standing.
 6. Default: If at any time during the 7 years, the property is sold, refinanced, rented, or ceases to be owner-occupied, which does not constitute default, the loan recipient shall pay the City the outstanding balance of the loan plus interest on the balance due at the time. Interest shall be computed at the rate of 4% per annum, simple interest. In the event of the death of the surviving property owner(s), the assumption of the outstanding loan balance is permissible under certain conditions. Blood relatives who are heirs to the estate and who are granted legal or equitable possession of the property may assume the loan. Validated heirs (*heirs who meet the income criteria*) that qualify as very low, low, and moderate-income and who occupy the property as their principal residence shall be approved to assume the balance of the deferred loan. Validated heirs who qualify based on the above conditions shall execute a new mortgage and promissory note for the remaining loan balance.
- f. Recipient/Tenant Selection Criteria: Funds will be reserved on a first-qualified, first-served basis until funds are depleted, with priority given to households with developmental disabilities, elderly, special needs, and extremely, very low, low income.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants must attend and complete a homebuyer education course. The course



is provided by HUD certified housing counselors; the team currently works with the Experts Resource Community Center, Inc. and Little Haiti Housing Association, Inc. The course must be six (6) to eight (8) hours and provide valuable information to educate the buyer about the critical and delicate areas of owning a home. The course may be a one (1) day group sitting or a series of one-on-one counseling, with a minimum of (6) hours. The course must cover money management, credit monitoring, and tips on maintaining your home.

C. Rental Assistance (Tenant)	13
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| a. | Summary: This strategy will assist eligible rental tenant households with rent and deposits. |
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- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$5,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant.
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Funds will be reserved on a first-qualified, first-served basis with priority given to households with developmental disabilities, elderly, special needs, extremely low, very low-, and low-income facing immediate eviction and/or homelessness.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A

D. Disaster Assistance	5
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| a. | Summary: This strategy provides assistance to households following a disaster as declared by Executive Order by the President of the United States, or the Governor of the State of Florida Disaster funds may be used for:
1) Purchase of emergency supplies for eligible households to weatherproof damaged homes; |
|----|---|

- 2) Interim repairs to prevent further damage; tree and debris removal required to make the housing unit habitable;
- 3) Payment of insurance deductibles for rehabilitation of a home covered under homeowners' insurance policy; and
- 4) Other activities approved by Florida Housing Finance Corporation

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$5,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Assistance up to \$5,000 will be awarded as a grant.
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Funds will be reserved on a first-qualified, first-served basis with priority given to households with developmental disabilities, elderly, special needs, extremely low, very low-, and low-income.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A

E. Manufactured Housing (Mobile Homes)	Code 3, 28, 29
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- a. Summary: The manufactured housing strategy may provide funds for:
 - 1. Relocation assistance for persons who are deprived of affordable housing due to closure of a mobile home park in accordance with 723.003, F.S. (code 28)
 - 2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29)
 - 3. Rehabilitation/emergency repairs (code 3)

- b. Fiscal Years Covered: 2026-2027, 2027-2028, 2028-2029
- c. Income Categories to be served: Very low, and low
- d. Maximum award: \$7,500 (relocation assistance)
\$5,000 (lot rental assistance)
\$15,000 (rehab/emergency repairs)

e. Terms:

6. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
7. Interest Rate: 0%
8. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
9. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
10. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
11. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, 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 outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Manufactured housing constructed after June 1994 is eligible.

III. LHAP Incentive Strategies

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

- A. Name of the Strategy: **Expedited Permitting**
Permits as defined in ss. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects. Permits as defined in ss. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects. An expedited permitting procedure has been implemented through the City's Administrative Regulation #130-13, the City's Comprehensive Plan Policy, 3A.8.4., and Policy 3B.1.2, affordable housing, including elderly and



disabled persons. The Housing and Social Service Department coordinates with the Building Department to ensure applications to rehabilitate affordable housing units are processed expeditiously and make available a staff person to serve as an intermediary between the contractor and the permit granting agencies should problems arise. All permits for housing rehabilitation activities funded under SHIP shall be prioritized and issued no later than three (3) working days after filing. Permits for new construction shall be prioritized and issued no later than ten (10) working days after the final submittal to the City. A special comprehensive permit process with an expedited methodology is used to incentivize the development of affordable housing. This 'Comprehensive Permit Process' involves a single application by project proponents for all local approvals, such as conditional use, and site plan review, among others.

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

An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

Established policy and procedures: This incentive provides a process through which the City of North Miami can assess the impact of proposed policies, procedures, and regulations on the cost of housing. Studies include assessments by the Housing and Social Services and Public Works Departments. Further, site plans and plats are reviewed to ensure the housing development is consistent with the City's Comprehensive Plan, The Code of Ordinances, and its Concurrency Management System. Prior to adoption, any proposed policies, procedures, and regulations deemed by the Housing and Social Services Department to have the potential for detrimentally impacting the provision of affordable housing in the City of North Miami shall be referred to the Local Housing Advisory Committee for review and the recommendation to the City Council.

C. Other Incentive Strategies Adopted: In addition to Expedited Permitting and Ongoing Review Process (Oversight), the AHAC committee discussed and recommended the following to the Local Housing Incentive Strategies which were subsequently adopted by city council through resolution 2022-R-213:

a. Name of the Strategy: **Impact Fee Waivers or modifications**

Fee waivers are allowed under Sec. 3-1410 of the LDRs. For developments that include 51% or more affordable units (reserved for 80% AMI or lower), the city will strongly consider waivers for impact fees (on a case-by-case basis). **(Ordinance no. 1409)**

b. Name of the Strategy: **Accessory Dwelling Units**

This strategy allows property owners to add small units to their properties. It is currently allowed under Code and has been adopted under the City's LDRs. The incentive was adopted on August 24, 2021. **(Ordinance no. 1406)**

c. Name of the Strategy: **Encouraging Development around Transit-Oriented Hubs**

The development around transit-oriented hubs strategy is allowed and adopted under the City's Comprehensive Plan and LDRs. **(Ordinance nos. 1442 and 1445)**

d. Name of the Strategy: **Housing Set Aside**

Per Policy 1.17.2 in the Comprehensive Plan, the city has reserved 20% of the total units in the floating unit pool to incentivize both affordable and workforce housing units. We are currently in the process of updating our LDRs to reflect that requirement. Additionally, Policy 1.17.3 provides an additional 15 du/ac incentive for developments that dedicate a minimum of 15%

of total proposed units to families making between 60 and 140 percent of Miami-Dade County's Area Median Income (**Ordinance no 1526.**)

IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.

Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement (Required if applicable).
- H. Other Documents Incorporated by Reference.

City of North Miami

Fiscal Year: 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 267,300.00
Salaries and Benefits	\$ 13,539.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 1,200.00
Other*	\$ 9,991.00
Total	\$ 26,730.00
Admin %	10.00%
OK	
Fiscal Year 2027-2028	
Estimated SHIP Funds for Fiscal Year:	\$ 267,300.00
Salaries and Benefits	\$ 13,539.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 1,200.00
Other*	\$ 9,991.00
Total	\$ 26,730.00
Admin %	10.00%
OK	
Fiscal Year 2028-2029	
Estimated SHIP Funds for Fiscal Year:	\$ 267,300.00
Salaries and Benefits	\$ 13,539.00
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 1,200.00
Other*	\$ 9,991.00
Total	\$ 26,730.00
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: Other covers Contractual Services, Recording Fees	

Exhibit B
Timeline for SHIP Expenditures

City of North Miami affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030
2028-2029	6/30/2030	6/30/2031	9/15/2031

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
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030
2028-2029	3/30/2031	6/15/2031

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to kathy.cutler@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 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															
2026-2027															
Name of Local Government:										City of North Miami					
Estimated Funds (Anticipated allocation only):										\$ 267,300					
Code	Strategies		Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units		
	Homeownership														
3	Owner Occupied Rehabilitation		Yes	3	\$30,000	3	\$30,000	1	\$30,000	\$210,000.00	\$0.00	\$210,000.00	7		
2	Purchase Assistance without Rehab		No		\$40,000		\$40,000		\$40,000	\$0.00	\$0.00	\$0.00	0		
5	Disaster Assistance		Yes		\$5,000		\$5,000		\$5,000	\$0.00	\$0.00	\$0.00	0		
3, 7B, 9A	Manufactured Housing (Mobile Homes)		No		\$15,000		\$15,000		\$15,000	\$0.00	\$0.00	\$0.00	0		
										\$0.00	\$0.00	\$0.00	0		
										\$0.00	\$0.00	\$0.00	0		
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Set-Asides		
Percentage Construction/Rehab (75% requirement)	78.6%	OK
Homeownership % (65% requirement)	78.6%	OK
Rental Restriction (25%)	11.2%	OK
Very-Low Income (30% requirement)	\$ 105,000	39.3%
Low Income (30% requirement)	\$ 90,000	33.7%
Moderate Income	\$ 35,000	13.1%

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

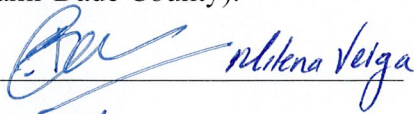
Local Government or Interlocal Entity:

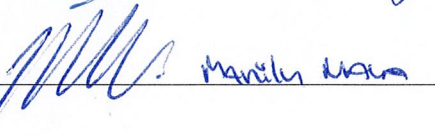
City of North Miami

Certifies that:

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

- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness  Melina Velga

Witness  Maribel

Date 9/23/2026


Chief Elected Official or designee

Theresa Therilus, Esq., City Manager
Type Name and Title

OR

Attest:

(Seal)

RESOLUTION NO. 2026-R-126

A RESOLUTION OF THE MAYOR AND CITY COUNCIL OF THE CITY OF NORTH MIAMI, FLORIDA, APPROVING AN AMENDED LOCAL HOUSING ASSISTANCE PLAN (“LHAP”) FOR FISCAL YEARS 2026-2027, 2027-2028, AND 2028-2029, AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SECTIONS 420.907-420.9079, FLORIDA STATUTES, AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE, TO INCORPORATE THE MANUFACTURED HOUSING REQUIREMENTS ENACTED BY CHAPTER 2026-173, LAWS OF FLORIDA; AUTHORIZING THE CITY MANAGER TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS REQUIRED BY THE STATE; AUTHORIZING SUBMISSION OF THE AMENDED LOCAL HOUSING ASSISTANCE PLAN TO THE FLORIDA HOUSING FINANCE CORPORATION FOR REVIEW AND APPROVAL; PROVIDING FOR AN EFFECTIVE DATE AND ALL OTHER PURPOSES.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317, Laws of Florida, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership Act (“SHIP”), Sections 420.907-420.9079, Florida Statutes, and Rule Chapter 67-37, Florida Administrative Code, require participating local governments to develop and maintain a Local Housing Assistance Plan (“LHAP”) governing the use of SHIP funds; and

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

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

WHEREAS, pursuant to Section 420.9075, Florida Statutes, it is found that five percent (5%) of the local housing distribution plus five percent (5%) of program income is insufficient to adequately pay the necessary costs of administering the LHAP and that administrative costs may not exceed ten percent (10%) of the local housing distribution plus five percent (5%) of program income, except as otherwise permitted by law; and

WHEREAS, during the 2026 Legislative Session, the Florida Legislature enacted Senate Bill 594, which was approved by the Governor on June 26, 2026, became Chapter 2026-173, Laws of Florida, and took effect on July 1, 2026; and

WHEREAS, Chapter 2026-173, Laws of Florida, amended the SHIP program to require each participating county and eligible municipality to include in its LHAP a strategy addressing manufactured/mobile housing, including relocation assistance for owners and tenants displaced due to the closure of a mobile home park, lot rental assistance for eligible mobile homeowners for a period not to exceed six (6) months, and rehabilitation or emergency repair assistance for eligible manufactured/mobile homes; and

WHEREAS, Chapter 2026-173, Laws of Florida, also removed the statutory limitation that previously restricted expenditures of SHIP funds for manufactured housing to twenty percent (20%) of the funds made available in each participating jurisdiction; and

WHEREAS, the Florida Housing Finance Corporation requires the manufactured/mobile housing strategy to be incorporated into the LHAP governing Fiscal Year 2026-2027 and any subsequent fiscal years covered by that LHAP; and

WHEREAS, the City's Housing and Social Services Department has prepared an amended LHAP for Fiscal Years 2026-2027, 2027-2028, and 2028-2029 to incorporate the manufactured/mobile housing strategy required by Chapter 2026-173, Laws of Florida, for submission to the Florida Housing Finance Corporation for review and approval; and

WHEREAS, the Mayor and City Council find that approval and submission of the amended LHAP is necessary to comply with applicable SHIP requirements, facilitate the continued receipt of SHIP funding, and serve the affordable housing needs of City residents.

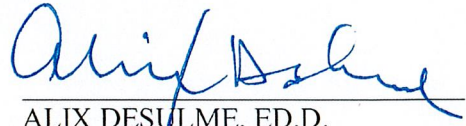
NOW, THEREFORE, BE IT DULY RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF NORTH MIAMI, FLORIDA:

Section 1. Approval of Amended LHAP. The Mayor and City Council of the City of North Miami, Florida, hereby approve and adopt the amended Local Housing Assistance Plan for Fiscal Years 2026-2027, 2027-2028, and 2028-2029, attached hereto and incorporated herein as Exhibit "A," which incorporates the manufactured/mobile housing strategy required by Chapter 2026-173, Laws of Florida. The amended Local Housing Assistance Plan is hereby authorized for submission to the Florida Housing Finance Corporation for review and approval.

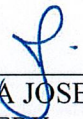
Section 2. Authority of City Manager. The Mayor and City Council of the City of North Miami, Florida, hereby authorize the City Manager to execute and submit the amended Local Housing Assistance Plan and any documents, certifications, or other materials required by the Florida Housing Finance Corporation in connection therewith, and to take such actions as may be necessary and proper to implement this Resolution and facilitate the Florida Housing Finance Corporation's review and approval of the amended Plan, provided that any substantive amendment to the Plan shall be presented to the Mayor and City Council for approval as required by applicable law.

Section 3. Effective Date. This Resolution shall become effective immediately upon adoption.

PASSED AND ADOPTED by a 5 - 0 vote of the Mayor and City Council of the City of North Miami, Florida, this 9th day of September, 2026.


ALIX DESULME, ED.D.
MAYOR

ATTEST:



VANESSA JOSEPH, ESQ.
CITY CLERK

APPROVED AS TO FORM
AND LEGAL SUFFICIENCY:



JEFF P.H. CAZEAU, ESQ.
CITY ATTORNEY

SPONSORED BY: CITY ADMINISTRATION

Moved by: Estime-Irvin

Seconded by: Timothe

Vote:

Mayor Alix Desulme, Ed.D.
Vice-Mayor Kassandra Timothe, MPA
Councilman Kevin A. Burns
Councilwoman Mary Estimé-Irvin
Councilman Pierre Frantz Charles, M.Ed.

<u>X</u>	(Yes)	_____	(No)
<u>X</u>	(Yes)	_____	(No)
<u>X</u>	(Yes)	_____	(No)
<u>X</u>	(Yes)	_____	(No)
<u>X</u>	(Yes)	_____	(No)