



Local Government

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2022-2023, 2023-2024, 2024-2025



Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	10
A. Owner Occupied Rehabilitation	
B. Purchase Assistance	
C. Rental Development	
D. Foreclosure Prevention and Mitigation	
E. Disaster Response Strategy	
F. Rapid Re-Housing Program	
G. Community Land Trust Homeownership	
H. Security Rental Deposits	
Section III, Incentive Strategies	20
A. Expedited Permitting	
B. Ongoing Review Process	
C. County-Owned Land Identified for Affordable Housing Development	
D. Promote CDMP Affordable Housing Objectives	
Exhibits	21
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 plan0	
D. Signed LHAP Certification	
E. Signed, dated, witnessed or attested adopting resolution	
F. AHAC Annual Report	
G. Surtax and SHIP financing Options	



I. Program Details:

A. LG(s)

Name of Local Government	Miami-Dade County, Florida
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	

B. Purpose of the program:

1. To meet the housing needs of the 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.

C. Fiscal years covered by the Plan: 2022-2023, 2023-2024, 2024-2025

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.

Through administration of the SHIP, Federal and local Documentary Surtax programs, Miami-Dade County partners with affordable housing developers to increase affordable housing stock. Special consideration is made for developers who incorporate sustainable, green initiatives within the design. Miami-Dade County has developed partnerships with area lenders to encourage lending to very-low, low-income and moderate-income homebuyers.

The County has contracted with several homebuyer counseling entities that provide pre-homebuyer counseling, budgeting, and money management services. Completion of a homebuyer counseling program is a homeownership requirement of the Miami-Dade Affordable Housing Program. Additionally, the County requires foreclosure prevention that provides post-homebuyer counseling for new homeowners. These programs can work in conjunction with lenders to purchase the loan in the event of default or in the alternative, serve to bring homebuyers current in their outstanding debt. In that way, the County can protect its investment in the property, and perhaps restructure the loan to fit the homeowner's financial situation.

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.



Miami-Dade County has developed partnerships with local lenders to leverage SHIP funds successfully. The County provides subordinate mortgage financing on behalf of the homebuyer that makes up the difference between what the banks lend and the property's purchase price. Participating lenders have also agreed to limit the cost of the loan to the homebuyer. The County meets regularly with lenders and their staff to keep them abreast of program guidelines and loan processes. In specific cases, the County will provide additional mortgages to supplement the loan as needed on a case by case basis.

Through extensive coordination with other community resources, local SHIP funds are highly leveraged to reduce the cost of housing. For example, first mortgage funding is provided by participating lenders, while SHIP funds are being utilized for subordinate mortgages or additional supplements with lower interest rates. This results in lower monthly payments with a combined lower interest rate. Also, local SHIP funds have been used in addition to local, state and federal housing dollars for multi-family developments and for providing housing to special needs and homeless populations. Miami-Dade County may provide construction loans to CDC's and private developers with the goal of developing the affordable housing stock of Miami-Dade County. Moreover, SHIP loans are used to fund private developers with the goal of preserving and maintaining our existing affordable housing stock. Loans are available for both homeownership and rental projects, as well as rehabilitation of the existing housing stock. The rate and term of each loan will vary in accordance with the funding source availability and the respective program restrictions.

- 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.

Public Housing and Community Development solicits input for the development of the Local Housing Assistance Plan primarily through one-on-one meetings with Private Developers, Community Development Corporation (CDC's), For Profit, Non-Profit Developers, realtors and participating lenders in ascertaining housing needs within the community. These agencies provide extensive comments and made recommendations to Miami-Dade County on both programmatic and implementation issues which resulted in a number of enhancements to the prior year programs.

Pursuant to Ordinance 07-122, the Miami-Dade County Affordable Housing Advisory Board (AHAB) consists of fifteen (15) members. The composition of the voting members is required to be ethnically, racially, geographically and gender balanced and is composed of the following members.

1. The Board of County Commissioners appoints thirteen (13) members.
 - a. One citizen actively engaged in the residential home building in connection with affordable housing, one citizen in the banking or mortgage banking industry in connection with affordable housing, one citizen in areas of labor actively engaged in home building in connection with affordable housing, one citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing, one citizen who is actively engaged as a for-profit provider of affordable housing, one citizen who is actively engaged as a not-for-profit provider of affordable housing, one citizen who is actively engaged as a real estate professional in connection with affordable housing, one citizen who actively serves on the local planning agency, one citizen who resides within the jurisdiction of the local governing body making the appointments, one citizen who represents employers within the



jurisdiction, and one citizen who represents essential service personnel as defined in this LHAP.

- b. For the remaining two (2) member positions, the Board of County Commissioners may consider the appointment of a member from the construction industry, a local community development corporation, attorney, architect, engineer or planning professional.
2. The Mayor appoints one member who is a member of the construction industry, local community development corporation, attorney, architect, engineer, planning professional.
3. The Overall Tenant Advisory Council (OTAC) appoints one of its members.

The Affordable Housing Advisory Board is required to meet at least six (6) times during the county's fiscal year where the developers and the public have an opportunity to address the Board with their concerns. In addition, the Board of County Commissioners (BCC) has two public meetings that the developers as well as the individuals can attend before the BCC awards funding allocations.

- 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.

Miami-Dade County will advertise fund(s) availability in area newspapers with general circulation, participate in public information programs and housing fairs, make information available on the County's website, and issue public service announcements to the print and broadcast media. To further announce the program's availability, the County distributes informational brochures to the general public and through local community based groups, lenders, and neighborhood organizations.

In addition, the County administers a virtual one-stop housing center which describes available housing assistance programs as well as offers a real-time, searchable listing of affordable homes for rent or purchase. Housing units funded in part by SHIP and other resources must be listed on this web-based housing locator service.

Notice of the competitive process employed to select for-profit and not-for-profit entities for participation in SHIP-funded programs is advertised in three (3) local newspapers, in multiple languages, and on the County's website thirty (30) days prior to the beginning of the application period.

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

All owner-occupied rehabilitation applications are submitted by homeowners to the Community Action and Human Services Department (CAHSD) and placed on a waiting list on a first-qualified, first-served basis. When funds become available applicants are selected from the top of the waiting list. The waiting list is maintained by date of the application submission. Each time a group of applications are selected from the waiting list, processing priority will be given to elderly and Special Needs applicants.



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:

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- J. **Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing. Miami-Dade County complies with the Fair Housing Act,
- 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.

Miami-Dade County has contracted with several homebuyer counseling entities that provide pre-homebuyer counseling, budgeting, and money management services. Completion of an 8 hour homebuyer counseling program is a homeownership requirement of the Miami-Dade Affordable Housing Program. Miami-Dade County has expanded its counseling services to include foreclosure prevention and mitigation.

- L. **Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

- N. **Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given



preference in the selection process.

- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

Miami-Dade County monitors Developers/Owners for both programmatic and project-related compliance. A Field Officer conducts an annual on-site visit to ensure that proper procedures, tenant files and forms are in accordance with program requirements. In addition, a Housing Inspector will conduct an annual on-site inspection of the assisted units to ensure that they meet Housing Quality Standards (HQS) requirements.

During the monitoring visit, the Field Officer will verify that the maximum monthly rents and the utility allowances charges are consistent with the rental regulatory agreement and revisions thereof. In addition, during the affordability period, the Field Officer will monitor the tenant annual income for compliance with the number of units set aside for the very-low, low and moderate income families as stated in the rental regulatory agreement.

Developers/Owners must conduct an annual on-site inspection for compliance with Federal HQS. Failure to maintain the property as per Federal HQS during the affordability period may result in the County declaring the Developer/Owner in default and calling the Note due and payable.

- P. Administrative Budget:** A line-item budget is attached as Exhibit A. Miami-Dade County finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan. The SHIP proceeds repaid to the County will be used by the County for other SHIP assistance.

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 %
Miami-Dade County	Overseeing the receipt and expenditures of SHIP program funds in accordance with the criteria set forth in the State Housing Initiatives Partnership Act and the Local Housing Assistance Plan.	20
Miami-Dade County	Coordinating Miami-Dade County's efforts to promote the construction and development of affordable housing with state agencies, municipalities within the County and other public and private entities.	15
Miami-Dade County	Evaluating the effectiveness of the County's Local Housing Assistance Program and providing recommendations to the Board of County Commissioners on an annual basis as to the performance of the Program.	15
Miami-Dade County	Writing and managing the Annual Consolidated Plan for the allocation of SHIP funds.	5
Miami-Dade County	Servicing of the subordinate mortgage loans currently amortized and on file with the department.	25
Miami-Dade County	Monitoring set-aside units for tenant income, rent restrictions and housing standards for the SHIP funded Multifamily Rental developments.	20

- 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:** In addition to the administrative costs listed above, the county will charge a reasonable project delivery cost to cover inspections performed by non-county employees for rehabilitation projects. The fee will not exceed 2% of the contracted SHIP award and will be included in the amount of the recorded mortgage and note.
- T. Essential Service Personnel Definition (ESP):** Essential Service Personnel means emergency personnel, including firefighters, health care workers, teachers/educational, law enforcement, skilled building trades and criminal justice personnel.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** For proposed developments involving new construction units, regardless of the development category of the application, the applicant must commit that (i) each new construction unit in the proposed development that is eligible for



the energy star new homes (Florida standard) will achieve a home energy rating system (HERS) index of 75 or below, and (ii) each new construction unit in the proposed development that is not eligible for the Energy Star new homes will include, at a minimum, the energy features outlined in MDC Green Code through Ordinance No. 07-65. The applicant will also adhere to all the requirements of said ordinance.

V. Describe efforts to meet the 20% Special Needs set-aside: The special needs category is a priority for Public Housing and Community Development (PHCD). The Department will continue to work in conjunction with Community Action and Human Services Department (CAHSD) as well as other experienced entities in identifying the 20% special needs set-aside. CAHSD provides an outreach program using referral from supportive services agencies for elders and people with disabilities who may have difficulties finding housing that is safe, affordable, and permanent. PHCD will continue to provide funding with rehabilitation and helping homeowners to remain living independently in their own homes. The Homeownership Unit identifies disabled and special need applicants in face-to-face interviews. Their applications for second mortgage financing are prioritized.

W. Describe efforts to reduce homelessness: The Miami-Dade County Homeless Trust was created by the Miami-Dade Board of County Commissioners to oversee the use of their portion of the Food and Beverage Tax for Homeless activities and to establish and then implement policies based on the Miami-Dade County Community Homeless Plan. The Plan is a comprehensive Continuum of Care (CoC) system to serve homeless persons in Miami-Dade County. The Plan calls for the development of the following three stages of housing:

- Temporary Care: to provide immediate short term (7 to 30 days) housing and basic support services at Homeless Assistance Centers to persons residing in public spaces.
- Primary Care: transitional housing (6 to 9 months) with a focus on treatment and rehabilitation (e.g. substance abuse treatment, vocational training, skills building, mental health treatment, and basic education).
- Advanced Care: supported long term housing, including supported single room occupancy residence and assisted apartment or other residential arrangements.

A competitive process will be utilized to select builders/developers for participation in the program. Funds specified as set aside for Homeless Rental Housing Rental Housing Development can be applied toward either: 1) the development of a homeless-only housing development; or 2) the development of units set-aside to serve homeless persons within a mixed –use development. Both applications described above for Homeless Rental Housing development may include transitional housing. SHIP funds may also be utilized for rental subsidies using a “Rapid Re-Housing” Program model. Funds will be awarded to renters that are in need of a one-time payment to assist with in obtaining a lease on a rental unit. This may include utility deposits, security deposits and rent equal to no more than 24 months’ rent. The proposed project must target the Continuum’s priority sub-populations for Rapid Re-Housing:

- Chronic homeless
- Homeless veterans
- Homeless families and unaccompanied homeless youth

Section II. LHAP Strategies:

A. Owner Occupied Rehabilitation	Code: 3
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a. Summary: This strategy will award funds toward rehabilitation of owner-occupied existing housing units. Additional SHIP funding may be used for health/safety issues related to accessibility or barrier-free modification and rehabilitation of properties.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

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

d. Maximum award: \$35, 000, \$45,000 for elderly (62 or older), or as defined by US HUD or Special Needs

e. Terms:

1. Loan: Funds will be awarded as a loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Term: 15 years
4. Forgiveness: At the end of the 15 year term, all remaining funds are forgiven.
5. Repayment: For the elderly population and Special Need applicants, the monthly payment is \$50.00 with the remaining principal forgivable after 15 years.

All other applicants are offered repayment terms depending upon total debt to income ratio. Specifically, at ratios exceeding 45%, the monthly payment is \$50. For applicants whose total debt to income ratio is no greater than 45%, a payment is assessed in the form of an amortized loan over the term of the loan.

6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: Failure to make required payments, 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 of the loan will be due and payable. Upon death of the owner, the loan shall become due and payable in full unless ownership of the property passes to the heirs of owner and those heirs meet the following criteria: (a) live on the property, (b) earn no more than the maximum percentage AMI funding activity at time of transfer, and (c) execute appropriate documents as required by Miami-Dade County. In the event that the proceeds from the sale are insufficient to repay the outstanding SHIP subsidy, the County will recapture whatever proceeds are available after the first mortgage from a private lender (if any) has been repaid.

f. Recipient Selection Criteria: The applicants are selected on a first-qualified, first served basis, with priority given to elderly and Special Needs.

g. Sponsor/Developer Selection Criteria: N/A



- h. Additional Information: SHIP funds allocated for this strategy will be leveraged with private funds, CDBG, HOME, other federal funds, or local Documentary Surtax Homeownership Assistance Loan Program (HALP).

B. Purchase Assistance Without Rehabilitation	Code: 2
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a. Summary: This strategy will award funds to first time homebuyers to acquire newly constructed or existing affordable homeownership units. All potential homebuyers must be pre-qualified by participating lenders for the affordable housing program.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: up to 140% AMI
- d. Maximum award:
 - Vulnerable areas: \$100,000
 - Non-vulnerable areas \$80,000
- e. Terms:
 - 1. Loan/deferred loan/grant: Funds will be awarded as a subordinate loan secured by a recorded mortgage and note.
 - 2. Interest Rate: located in vulnerable areas - 1%, non-vulnerable areas 2%
 - 3. Term: 30 years
 - 4. Forgiveness: None
 - 5. Repayment: Loan requires \$100.00 monthly payment towards principal for the first 5 years. Remaining balance is fully amortized over the 25 years at note rate. All loans are assumable. A new buyer, if income eligible, may qualify for and assume the remaining balance of the loan with approval.
 - 6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: Failure to make the required payments, 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. Upon death of the owner, the loan shall become due and payable in full unless ownership of the property passes to the heirs of owner and those heirs meet the following criteria: (a) live on the property, (b) earn no more than the maximum percentage AMI funding activity at time of transfer, and (c) execute appropriate documents as required by Miami-Dade County. In the event that the proceeds from the sale are insufficient to repay the outstanding



SHIP subsidy, the County will recapture whatever proceeds are available after the first mortgage from a private lender (if any) has been repaid.

- f. Recipient Selection Criteria: Applicants are assisted on a first-qualified, first served basis after the availability of program funds or activity as advertised. Applicants seeking assistance are pre-qualified by first mortgage lenders and then referred by the lender to the County.
- g. Sponsor Selection Criteria: N/A
- h. Vulnerable populations have been identified on the attached color-coded map. All areas outside of the identified vulnerable areas are considered non-vulnerable.
<https://www.miamidade.gov/housing/library/guidelines/map-of-eligible-block-groups-ranked-by-vulnerability.pdf>
- i. Additional Information: Applicants must secure a first mortgage by an approved lender. SHIP funds allocated for this strategy will be leveraged with private funds, HOME, other federal funds and/or local Documentary Surtax Homeownership Assistance Loan Program (HALP).

The program requires potential homebuyers to receive homebuyer counseling from a HUD certified agency and to complete approved homebuyer education training. The education training will cover such topics as: choosing a realtor, selecting a home, qualifying for mortgage financing to include PHCD homeownership programs, a comprehensive home inspection, entering a purchase/sale contract, maintaining a home, handling credit affairs and other skills needed for homeownership.

DOWN PAYMENT ASSISTANCE

Terms:

1. Loan: Deferred
2. Maximum award: \$35,000
3. Interest Rate: 0%
4. Term: 30 years
5. Forgiveness: None
6. Repayment: No monthly payment. Unpaid principal balance due upon sale, transfer or maturity date.

The program is available to eligible applicants as a stand-alone program and participants in Miami-Dade County's Homebuyer Loan Program. Participants are subject to income qualification and underwriting for up to 140% AMI.



C. Rental Development	Code: 14, 21
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a. Summary: Funds will be awarded as gap financing to for-profit and not-for-profit builders/developers.

b. Fiscal Years Covered:

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

d. Maximum award: \$80,000 per unit

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: Tax credit projects and non-tax credit projects will pay 0% interest for the period of construction (1-2 years). After the construction period ends, principal and interest payments will begin at 1%-6% interest rate for the remainder of the loan term. See Exhibit G.

Final determination of rate and term will be made by PHCD staff depending on market conditions and recommendation from credit underwriting.

3. Term: 30 years
4. Forgiveness: None
5. Repayment: Loans require monthly principal and interest payments in years 3-30.
6. Default/Recapture: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur, the outstanding balance will be due and payable.

f. Recipient Selection Criteria: Tenants are selected on a first-qualified, first-served basis and to the extent permitted by law, on a basis that promotes fair housing opportunities.

g. Sponsor/Developer Selection Criteria: Funds are awarded through the Consolidated Plan RFA or other competitive process. The RFA will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control, and proof of ability to proceed once all funding is closed.

h. Additional Information: SHIP funds allocated for this strategy will be leveraged with local CDBG, HOME, Documentary Surtax Homeownership Assistance Loan Program (HALP), or the Neighborhood Stabilization Program (NSP).

D. Foreclosure Prevention and Mitigation	Code: 7
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a. Summary: Funds will be awarded to qualified homeowners to retain their home by preventing foreclosure action on the first mortgage. Applicants must be delinquent at least two full monthly mortgage payments, in receipt of a letter from the mortgager notifying the applicant of delinquency and/or intent to foreclose.

Eligible expenses include delinquent mortgage payments (principal, interest, taxes and insurance), special assessment fees from condominium and/or neighborhood associations, late fees and other customary fees associated with delivery costs (but excluding brokerage fees).

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

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

d. Maximum award: \$7,500

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%
3. Term: 5 years
4. Forgiveness: The loan will be forgiven at the end of the loan term provided the owner continues to occupy the home as their principal residence.
5. Repayment: None Required.
6. Default: Repayment of the full amount shall become due if any of the following occurs within the deferred loan term:
 - a. Homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, foreclosure, or deed in lieu of foreclosure;
 - b. Homeowner no longer occupies the unit as their principal residence;
 - c. Homeowner fails to meet any of the terms of the Public Housing and Community Development's Subordination Policy.

If the homeowner(S) dies, an heir may assume the debt as long as said heir becomes the owner occupant and meets income guidelines.

f. Recipient/Tenant Selection Criteria:

1. Those applicants that are qualified first will be served first.
2. This strategy is designed to assist individuals who have fully amortizing conventional mortgages;
3. Applicants may receive funding under this program only one time.
4. Applicants must attend and complete a budget/credit/debt reduction course through an



approved counseling agency,

5. Applicant must submit to:
 - a. Current income analysis
 - b. Current income analysis; general care of the home; credit history on other payment requirements; other obligations; job history; payment history; income to debt ratio;
 - c. Other factors that may serve to assist the administration of the program to determine worthiness of the applicant
6. Foreclosure prevention applicants must show that the nonpayment of their mortgage is due to the following eligible reasons:
 - a. Loss of employment
 - b. Medical expenses
 - c. Divorce or separation
 - d. Death in a family
 - e. Home repair bills
- g. Sponsor/Sub-recipient Selection Criteria: NA
- h. Additional Information: SHIP fund allocated for this strategy may be leveraged with federal, state, local, private funds and volunteer labor.

E. Disaster Response Strategy	Code 5
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a. Summary: This strategy is to be utilized in the event of a declaration by Executive Order by the President of the United States or Governor of the State of Florida and/or federal government of a disaster. In an effort to maximize the effect of funds utilized for disaster recovery and mitigation, funds not contractually committed for rehabilitation, construction, design, homeownership purchase or other activity will be redirected to the post-disaster recovery and mitigation effort. This Assistance is provided as gap assistance for any damage that insurance or FEMA does not cover. These funds will be used for the following activities:

These funds will be used for the following activities:

1. Purchase of emergency supplies to waterproof damaged homes.
2. Interim repairs to avoid further damage, such as tree and debris removal required to make individual housing units habitable.
3. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
4. Removal of incipient hazards that may damage a structure.



- 5. Relocation costs for displaced households.
 - 6. Jumpstart Assistance consisting of:
 - a. Rehabilitation loans in absence of insurance for very low-income households or as gap funds are necessary.
 - b. Down-payment assistance in the form of a subordinate mortgage awarded under current program guidelines to applicants who are able to qualify for a first mortgage to purchase a home pending FEMA buy-out.
 - 7. Other activities as proposed by the federal government, counties, and eligible municipalities and approved by the Florida Housing Finance Corporation.
- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
 - c. Income Categories to be served: Very low and low
 - d. Maximum award: \$10,000
 - e. Terms:
 - 1. Loan/deferred loan/grant: Grant
 - 2. Interest Rate: NA
 - 3. Term: NA
 - 4. Forgiveness: NA
 - 5. Repayment: NA
 - 6. Default/Recapture: NA
 - f. Recipient/Tenant Selection Criteria: Eligible recipients will be selected using methods(s) that the County develops to expedite the distribution of disaster response resources during disaster periods.
 - g. Sponsor/Sub-recipient Selection Criteria: NA
 - h. Additional Information: NA

F. Rapid Re-Housing Program	Code: 26
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a. Summary: Summary of Strategy: The Rapid Re-Housing Program is created to assist individuals or families who require utility deposit, security deposits and/or temporary rental assistance not to exceed 12 months to reduce the time in which they are experiencing homelessness and, if needed, sustain housing. To be eligible for monthly rental assistance, the household receiving assistance must be homeless as defined in S. 420.621.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low and low
- d. Maximum award: \$15,000
- e. Terms:
 - 1. Loan/deferred loan/grant: Grant
 - 2. Interest Rate: NA
 - 3. Term: NA
 - 4. Forgiveness: NA
 - 5. Repayment: NA
 - 6. Default/Recapture: NA
- 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. The Homeless Trust is the lead in our Continuum of Care. They have resources that are dedicated to homeless programs.
- g. Sponsor/Developer Selection Criteria: Miami-Dade County 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 County Standards of Care, policies and procedures governing COAP and its Rapid Re-Housing Strategy. Criteria for selection of Sub-Recipient organization will include: (1) past experience working with the target population; (2) past experience administering similar rental assistance programs; (3) financial and human resource capacity to administer the program; (4) participation in the Continuum of Care Coordinated Entry system; and (5) such other criteria as may be determined appropriate.
- h. Additional Information:



1. The lease must be a least twelve months.
2. Assistance will be provided directly to the utility or landlord, not to the assisted household.
3. Recipients of assistance must go through an assessment by the partnership agencies that are part of the Continuum of Care to determine likelihood of housing sustainability 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.
4. Recipients of other ongoing rental assistance (such as Section 8) are not eligible to receive assistance under this Strategy.

G. Community Land Trust (CLT) Homeownership	Code: 2
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a. Summary: To provide down payment assistance to buyers of newly constructed or existing community land trust homes. The down payment assistance will be used to write down the purchase price of the property.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

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

d. Maximum award:

Very low: \$80,000
Low: \$70,000
Moderate: \$60,000

e. Terms:
Homebuyer

1. Loan/deferred loan/grant: Assistance is provided as a deferred payment loan.
2. Interest Rate: 0%
3. Term: 30 years
4. Forgiveness/Repayment: Provided the home continues to be occupied by an income eligible household, the SHIP monies will not be subject to recapture upon sale.
5. Default/Recapture: Default is defined as the failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership. In the event of default on the first mortgage, the Community Land Trust must notify Miami-Dade County whether it intends to exercise its right of repurchase. Default shall also occur if the buyer fails to occupy the home as a primary residence or if all owners have died.

CLT Developer

1. Interest Rate: 0% interest during construction 2-year term



2. .75% interest only payments from Development Cash Flow years 3-30
 3. Term: 2-year construction – 30-year perm
 4. Forgiveness: None
 5. Repayment: Payments from Development Cash Flow will be considered payments that are due only from available Cash Flow after the payment of all other property expenses, including debt, operating expenses, and deferred Developer fee. Interest only payments will be simple interest (non-amortizing)
- f. Recipient Selection Criteria: First qualified, first served after completion of first-time homeowner class that contains a community land trust component. The recipient must be able to show and attest to a clear understanding of the difference between fee simple homeownership and community land trust homeownership. Miami-Dade County will provide a certification for the client (applicant) to complete attesting to their understanding of the appropriate program.
- g. Sponsor/Developer Selection Criteria: The SHIP funds may also be made available directly to a Community Land Trust serving Miami-Dade County. In that event, the CLT shall follow the criteria in this SHIP strategy, but the CLT shall be operating as a sub-recipient, and not on behalf of the Miami-Dade County.
- h. Additional Information: The Community Land Trust transfers title to the homebuyer but retains ownership of the land beneath the improvements. The CLT provides a 99-year ground lease for the use of the land to the homebuyer. The terms of the ground lease restrict the resale of the property to an income eligible household.

The CLT has a stewardship role that continues in perpetuity to assure that the CLT home remains in the County’s affordable housing stock. The monies provided to the community land trust homebuyer are used to write down the purchase price of the home. By taking the cost of the land out of the purchase price and by further writing down the purchase price in an amount equal to the SHIP funds provided by the County, the cost of the home is significantly reduced, creating an affordable opportunity for homeownership for the first family who purchases and for each family that purchases thereafter.

H. Security and/or Utility Deposits	Code: 23
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a. a. Summary: Summary of Strategy: Funds will be awarded to low-income households in need of relocation assistance from housing projects during redevelopment phases, including but not limited to public housing sites. The rental security deposit assistance will be based on the equivalent of two month’s contract rent. The rental unit must meet Housing Quality Standards as defined in 24 CFR 982.401. The unit must be affordable to the tenant and cost no more than 30% of the household’s adjusted income.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025



- c. Income Categories to be served: Very low and low
- d. Maximum award: \$4,000
- e. Terms:
 - 1. Funds will be awarded as a grant and not subject to recapture
 - 2. Interest Rate: NA
 - 3. Years in loan term: NA
 - 4. Forgiveness: NA
 - 5. Repayment: NA
 - 6. Default: NA
- f. Recipient/Tenant Selection Criteria: Eligible applicants will be assisted on a first-qualified, first served basis and must be imminently affected by a Redevelopment Project.
- g. Sponsor Selection Criteria: NA
- h. Additional Information:
 - 1. The lease must be a minimum of twelve months in duration.
 - 2. This strategy will follow the departments established procedure for existing rental assistance programs including verification of eligibility, landlord requirements, and payments to landlord.
 - 3. The property under lease must be in Miami-Dade County.
 - 4. Awarded funds will be provided distributed directly to the landlord.

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:

By Resolution No. R-347-09, the Board of County Commissioners (BCC) adopted the Affordable Housing Advisory Board's (AHAB) recommendation that the County's Building Department's informal expedited process for affordable housing be formalized through legislative action. An existing Administrative Order governing permitting review will be amended through BCC adoption that will incorporate expedited permit review for affordable housing development. By direction of the BCC, the expedited review process also will be incorporated into the Department's standard operating procedures.



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

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

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

By Resolution No. R-347-09, the BCC adopted the AHAB's recommendation that an affordable housing cost impact review for legislation that relates to land development and infrastructure in connection with housing development be performed and the BCC be notified of the cost impact at first reading or public hearing, as required.

Pursuant to Resolution No. R-347-09, AHAB must review any current and future Comprehensive Development Master Plan (CDMP) amendments or zoning code changes that may impact affordable housing and provide recommendations, as it deems necessary.

C. Other Incentive Strategies Adopted: **County-Owned Land Identified for Affordable Housing Development**

Maintain an inventory of locally owned public lands suitable for affordable housing development and make such land available to non-profit and for-profit developers to increase affordable housing.

- Provide description of the procedures used to implement this strategy:
- The County's Public Housing and Community Development and General Services Administration are responsible for development of this inventory as well as tracking and monitoring development on the sites.
- By Resolution No. R-347-09, the BCC adopted AHAB's recommendation that AHAB and a second advisory board to the BCC, the Community Affordable Housing Strategies Alliance, be provided a list of these public sites and the status of development on an annual basis in order to monitor and report on the implementation of this strategy.

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.
- F. AHAC Annual Report
- G. Surtax and SHIP financing options

Miami-Dade County

Fiscal Year: 2022-2023		
Estimated SHIP Funds for Fiscal Year:	\$	1,500,000.00
Salaries and Benefits	\$	115,797.00
Office Supplies and Equipment	\$	3,179.00
Travel Per diem Workshops, etc.	\$	524.00
Advertising	\$	3,520.00
Other*	\$	26,980.00
Total	\$	150,000.00
Admin %		10.00%
		OK

Fiscal Year 2023-2024		
Estimated SHIP Funds for Fiscal Year:	\$	1,500,000.00
Salaries and Benefits	\$	115,797.00
Office Supplies and Equipment	\$	3,179.00
Travel Per diem Workshops, etc.	\$	524.00
Advertising	\$	3,520.00
Other*	\$	26,980.00
Total	\$	150,000.00
Admin %		10.00%
		OK

Fiscal Year 2024-2025		
Estimated SHIP Funds for Fiscal Year:	\$	1,500,000.00
Salaries and Benefits	\$	115,797.00
Office Supplies and Equipment	\$	3,179.00
Travel Per diem Workshops, etc.	\$	524.00
Advertising	\$	3,520.00
Other*	\$	26,980.00
Total	\$	150,000.00
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: Office space rental

**Exhibit B
Timeline for SHIP Expenditures**

 Miami-Dade County affirms that funds allocated for these fiscal years will meet the following
(local government)
deadlines:

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2022-2023	6/30/2023	6/30/2024	9/15/2023	9/15/2024
2023-2024	6/30/2024	6/30/2025	9/15/2024	9/15/2025
2024-2025	6/30/2025	6/30/2026	9/15/2025	9/15/2026

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted	1 st Year AR Not Submitted	2 nd Year AR Not Submitted	Closeout AR Not Submitted
2022-2023	3/30/2022	6/15/2023	6/15/2022	6/15/2023	6/15/2024
2023-2024	3/30/2023	6/15/2024	6/15/2023	6/15/2024	6/15/2025
2024-2025	3/30/2024	6/15/2025	6/15/2024	6/15/2025	6/15/2026

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 cameka.gardner@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 cameka.gardner@floridahousing.org when you are ready to “submit” the AR.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

Memorandum



Date: April 21, 2022
To: Morris Copeland
Chief Community Services Officer
From: Michael Liu, Director 
Public Housing and Community Development
Subject: Certification of LHAP to Florida Housing Finance Corporation for Miami-Dade County
SHIP State Housing Initiatives Partnership Funding

On April 19, 2022, The Board of County Commissioners approved the SHIP Local Housing Assistance Plan (LHAP) for FY 2022-2023, FY 2023-2024, and FY 2024-2025, and authorized the Mayor or Mayor's Designee to execute the certification attached hereto.

PHCD is requesting your signature on the attached Certification Form which must be submitted to the Florida Housing Finance Corporation. Once signed, please return this package to James McCall, HCD Manager in the Community Development Division, PHCD. Should you have any questions regarding this agreement, please call my office at 786-469-4106.

Attachments

1. April 19, 2022 Resolution approving FY2022-2025 LHAP

cc:
Tangie C. White, Assistant Division Director, PHCD
Gene Spencer, County Commission Clerk, COC

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

Miami-Dade County

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 (CAFR). An electronic copy of the CAFR 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).

James A. Mitchell

Witness

Mitchell

Witness

4/25/2022

Date

OR

S

Attest:

Morris Copeland

Chief Elected Official or designee

MORRIS COPELAND
CHIEF COMMUNITY SERVICES OFFICER

Type Name and Title

(Seal)



Affordable Housing Advisory Committee
2021 Housing Incentives Strategy & SHIP Report

Miami-Dade County Public Housing and Community Development

Michael Liu, Director

2021 Affordable Housing Advisory Committee Members

Craig Emmanuel, Chair

Enrique Pineiro, Vice-Chair

Angelique Hibbert, Board Member

Oliver Gross, Board Member

Anay Abraham, Board Member

Felix Murillo, Board Member

Oscar De LaRosa, Board Member

Commission Chairman Jose "Pepe" Diaz, Board Member

Kimberly Henderson, Board Member

Table of Contents

Introduction/ Background Information	4
County Legislation Adopted Since 2018	6
Committee Members/ Public Hearing	7
Required Incentive Review and Recommendations	9
Incentive 1 – Expedited Permitting	10
Incentive 2 – Modification of Impact Fees	11
Incentive 3 – Flexibility in Densities	12
Incentive 4 - Reservation of Infrastructure Capacity	12
Incentive 5 – Allowance of Accessory Residential Units	13
Incentive 6 - Reduction of Parking and Setback Requirements	13
Incentive 7 - Allowance of Flexible Lot Configurations	14
Incentive 8 – Modification of Street Requirements	14
Incentive 9 - Process for Review of Regulations	14
Incentive 10 – Public Land for Affordable Housing	15
Incentive 11 – Development near Transportation Hubs	15
Other Incentives	16
2018-19 SHIP Report Summary	17
Exhibit A	20
Exhibit B	21

INTRODUCTION/ BACKGROUND INFORMATION

Florida Housing administers the State Housing Initiatives Partnership program (SHIP), which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to serve very low-, low- and moderate-income families.

SHIP funds are distributed on an entitlement basis to all 67 counties and 52 Community Development Block Grant entitlement cities in Florida. In order to participate, local governments must establish a local housing assistance program by ordinance; develop a Local Housing Assistance Plan (LHAP) and identify housing incentive strategies; amend land development regulations or establish local policies to implement the incentive strategies; form partnerships and combine resources in order to reduce housing costs; and ensure that rent or mortgage payments within the targeted areas do not exceed 30 percent of the area median income limits, unless authorized by the mortgage lender.

SHIP dollars may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling.

A minimum of 65 percent of the funds must be spent on eligible homeownership activities; a minimum of 75 percent of funds must be spent on eligible construction activities; at least 30 percent of the funds must be reserved for very-low income households (up to 50 percent of the area median income or AMI); an additional 30 percent must be reserved for low income households (up to 80 percent of AMI); and the remaining funds may be reserved for households up to 140 percent of AMI. No more than 10 percent of SHIP funds may be used for administrative expenses. Funding for this program was established by the passage of the 1992 William E. Sadowski Affordable Housing Act. Funds are allocated to local governments on a population-based formula.

SHIP funds must be expended to implement a jurisdiction's Local Housing Assistance Plan (LHAP).

The Affordable Housing Advisory Committee/Board (AHAB) is required to review the implementation status of the LHAP in the annual report required by s. 420.9075(10).

At a minimum, the AHAB shall submit an annual report to the local governing body and to Florida Housing, which includes recommendations on the implementation of affordable housing incentives in the following areas:

- The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects, as provided in s. 163.3177(6)(f)3.
- All allowable fee waivers provided for the development or construction of affordable housing.
- The allowance of flexibility in densities for affordable housing.
- The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.
- Affordable accessory residential units.
- The reduction of parking and setback requirements for affordable housing.
- The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- The modification of street requirements for affordable housing.
- The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- The support of development near transportation hubs and major employment centers and mixed-use developments.

Miami-Dade County's Affordable Housing Advisory Board holds publicly advertised meetings, generally, on the second Wednesday, of each month.

County Legislation Review

Since the 2018 Tri-Annual Report from the Affordable Housing Advisory Board, the Miami-Dade County Board of County Commissioners has acted to formally adopt legislation to remove impediments to the construction of affordable housing, and to streamline the review process. The following summary outlines legislative action adopted and implemented in the last few years to address affordable housing construction challenges within our community.

DATE	LEGISLATION SUMMARY	HYPERLINK TO LEGISLATION
10/20/2020	REPORT PER R-1078-19 - DIRECTIVE NO. 192170 - STUDY OF THE PERMITTING PROCESS FOR AFFORDABLE HOUSING PROJECTS	https://www.miamidade.gov/govaction/matter.asp?matter=202094
2/19/2020	ORD ZONING WORKFORCE HOUSING amends intensity standards by further reducing certain minimum lots sizes, increasing certain maximum lot coverages, updating max allowable height, eliminating max FAR, & increasing flexibility. Applies Workforce Housing Program to mixed use & special zoning districts, modifies the density bonus structure, & formula for contributions in lieu of construction & requirements for release of WFH covenants & agreements to provide WFH (Sec 17-144)	https://www.miamidade.gov/govaction/matter.asp?matter=200515
12/3/2019	Ord Release/forgiveness of county liens/citations for qualified WFH projects upon application.	https://www.miamidade.gov/govaction/matter.asp?matter=192496
8/31/2020	RESO TO STUDY AGGREGATING LAND TO CREATE AFFORDABLE HOUSING build off of UM Office of Civic Engagement Work	https://www.miamidade.gov/govaction/matter.asp?matter=201204
8/31/2020	Workforce Housing Report DIRECTIVE NO. 192182	https://www.miamidade.gov/govaction/matter.asp?matter=201564
7/10/2019	IO formalizes each dept involved in the development process will expedite the review of plans submitted for workforce housing, affordable housing projects and PACE projects upon written request of the applicant and establishes the conditions which must be satisfied to merit expedited plan review.	https://www.miamidade.gov/govaction/matter.asp?matter=191737
6/4/2019	APPLYING THE WORKFORCE HOUSING NONCONFORMING RESIDENTIAL LOT PROVISIONS, ADMINISTRATIVE SITE PLAN REVIEW PROCESS, INTENSITY STANDARDS, ADMINISTRATIVE ADJUSTMENT PROCESS, AND DESIGN CRITERIA AND DEVELOPMENT PARAMETERS TO THE MIAMI-DADE COUNTY INFILL HOUSING INITIATIVE PROGRAM	https://www.miamidade.gov/govaction/matter.asp?matter=190733
2/20/2019	REPORT REGARDING A 10-YEAR PLAN TO INCREASE THE NUMBER OF AFFORDABLE AND WORKFORCE HOUSING UNITS IN TRANSIT CORRIDORS	https://www.miamidade.gov/govaction/matter.asp?matter=190111
6/13/2018	IDENTIFY UNDERUTILIZED MDC PUBLIC SCHOOL PROPERTIES	https://www.miamidade.gov/govaction/matter.asp?matter=181491
5/19/2020	RESO URGING URGING LEGISLATURE TO REVISE THE REQUIREMENT OF FLORIDA LAW THAT REQUIRES NO LESS THAN 35 PERCENT OF AFFORDABLE HOUSING SURTAX REVENUES BE USED TO PROVIDE HOMEOWNERSHIP ASSISTANCE	https://www.miamidade.gov/govaction/matter.asp?matter=201084
5/1/2018	RESO PROMOTE/ ENCOURAGE THE USE OF EXPEDITED PERMIT PROGRAM FOR WFHU, DEVELOP A MARKETING STRATEGY, AND PROVIDE A REPORT TO THIS BOARD DETAILING THOSE EFFORTS; Requiring ANNUAL REPORTS TO BOARD on EXPEDITED PERMIT PROGRAM WFHU	https://www.miamidade.gov/govaction/matter.asp?matter=180853
3/8/2018	PRESENTATION REGARDING PARTNERSHIPS WITH MIAMI-DADE COUNTY PUBLIC SCHOOLS ON AFFORDABLE/WORKFORCE HOUSING; UNDERSERVED SCHOOLS VERSES AFFORDABLE HOUSING	https://www.miamidade.gov/govaction/matter.asp?matter=180541
7/6/2017	Amending WORKFORCE HOUSING IMPLEMENTING ORDER (IO)	https://www.miamidade.gov/govaction/matter.asp?matter=171479

**AFFORDABLE HOUSING ADVISORY COMMITTEE MEMBERS
and PUBLIC HEARING**

Miami-Dade County’s Public Housing & Community Development Department continues to encourage and seek the participation of residents, community stakeholders, and public employees to enrich the planning process and increase the availability of affordable housing. Exemplary local leaders and professionals were appointed by our elected officials to serve on the Affordable Housing Advisory Committee board as mandated by Section 420.9076(2) of the Florida Statute.

The Affordable Housing Advisory Board must consist of one locally elected official from each county or municipality participating in the State Housing Initiatives Partnership Program and one representative from at least six of the categories below:
CATEGORIES
(a)A citizen who is actively engaged in the residential home building industry in connection with affordable housing.
(b)A citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing.
(c)A citizen who is a representative of those areas of labor actively engaged in home building in connection with affordable housing.
(d)A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.
(e)A citizen who is actively engaged as a for-profit provider of affordable housing.
(f)A citizen who is actively engaged as a not-for-profit provider of affordable housing.
(g)A citizen who is actively engaged as a real estate professional in connection with affordable housing.
(h)A citizen who actively serves on the local planning agency pursuant to s. 163.3174. If the local planning agency is comprised of the governing board of the county or municipality the governing board may appoint a designee who is knowledgeable in the local planning process.
(i)A citizen who resides within the jurisdiction of the local governing body making the appointments.
(j)A citizen who represents employers within the jurisdiction.
(k) A citizen who represents essential services personnel, as defined in the local housing assistance plan.
(l) A locally elected official.

With the support of Public Housing & Community Development staff, the committee discussed the eleven required affordable housing strategies, ranging from expedited permitting to development of affordable housing near major transportation corridors. The Affordable Housing Advisory Committee also reviewed new housing related incentives and permitting related legislation adopted by the Board of County Commissioners since the presentation of the Tri-Annual Report on October 25, 2018.

The Public Hearing held before the Affordable Housing Advisory Board was convened on October 12, 2021, at 10:00 AM at the Miami-Dade Government Center, 111 NW 1st Street Miami, FL 33128 18-3. The Public Hearing was advertised within three publications of general circulation and on the County's website. A copy of the required advertisement is attached as Exhibit A.

COMMITTEE INCENTIVE REVIEW AND RECOMMENDATIONS

Miami-Dade County has implemented and continues to refine affordable housing incentive strategies to reduce the barriers to the production of affordable housing within our community. Of the eleven recommended incentive strategies, nine are already implemented in Miami-Dade County, as summarized in the Annual Housing Incentives Strategy Checklist below.

Annual Housing Incentives Strategy Checklist		
Affordable Housing Incentives	Does MDC have these?	
	Yes	No
The processing of approvals of development orders or permits for affordable housing projects is expedited to greater degree than other projects, as provided in s. 163.3177(6)(f)3.	Yes	
All allowable fee waivers provided: The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for the development or construction of affordable housing.	Yes	
The allowance of flexibility in densities for affordable housing.	Yes	
The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.		No
The allowance of Affordable accessory residential units in residential zoning districts.	Yes	
The reduction of parking and setback requirements for affordable housing.	Yes	
The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.	Yes	
The modification of street requirements for affordable housing.		No
The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.	Yes	
The preparation of a printed inventory of locally owned public lands suitable for affordable housing.	Yes	
The support of development near transportation hubs and major employment centers and mixed-use developments.	Yes	

The recommendations outlined below were derived from multiple discussions held between staff and the Affordable Housing Advisory Committee, with additional support provided by the Regulatory and Economic Resources Department. Any recommendations approved by the Board of County Commissioners are used to amend the Local Housing Assistance Plan, applicable elements of the Comprehensive Plan, and other ordinances and/or resolutions.

Incentive 1	Required Statutory Incentive	Current Process
	The processing of approvals of development orders or permits for affordable housing projects is expedited to greater degree than other projects, as provided in s. 163.3177(6)(f)3.	<p><u>Expedited Zoning and Permitting Review</u></p> <p>Under the current process, all RER permit applications for affordable housing, infill housing, & workforce housing projects are processed under the “Expedited Plan Review”, with a required turnaround timeframe.</p>

Updates and Proposed Recommendation

The requirements for expedited plan review are formalized and are now a part of departmental standard operating procedures. Workforce Housing workshops are held monthly by the Regulatory and Economic Resources (RER) Department, to inform developers of both the requirements and the incentives available for pursuing this type of affordable housing.

“The timely coordination of the many elements necessary to arrive at a CO for the totality of a construction project is one of the biggest challenges that the development community faces in realizing any project on a given schedule. Developers are responsible for coordinating the services of specialized design and construction contractors, potentially requiring expertise in over a dozen areas such as zoning, platting, traffic, paving & drainage, environmental engineering, water and sewer and fire engineering in addition to the traditional building trades. Predictability and transparency in the governmental plan review and permit processes associated with these multi-jurisdictional areas is hence a key element to any developer’s ability to successfully execute a project within a given timeframe. The County has consequently focused in recent years on using technology to create a more accessible, efficient, and transparent process. Efforts have been focused on conversion from paper-based plan review to electronic and concurrent systems with public facing portals. This has been the principal means of expediting and making more uniform the totality of the plan review and approval process associated with permitting. Once a plan review process is electronically tracked, applicants can readily gain access to the status and disposition of their submittals via online platforms. This approach, emphasizing transparency and predictability

in the plan review process, benefits affordable projects as well as all project types and has either been implemented or is being pursued across all County departments involved in the development process at this time.” This excerpt from the Study of The Permitting Process for Affordable Housing Projects, completed by the RER Department and presented to the Board of County Commissioners in October of 2020, encapsulates the complexity of the multi-disciplinary process, and the advancements toward a more efficient and accountable plan review process.

The electronic plan review system, Energov, tracks the review timeframes for each permitting department, and is used to share automated 8:00 a.m. and 4:00 p.m., review status reports with supervisors, affordable housing projects are flagged within the system for expedited review. The PHCD Staff assigned to the AHAB, also serves as the departmental liaison to the RER Department and completes the Workforce Housing plan reviews.

With the 2019 Ordinance changes, affordable housing developments are processed as expedited permitting and are afforded the same density bonus allowed for workforce housing projects.

- The Affordable Housing Advisory Committee recommends for the County to continue implementing the current incentives and strategies to reduce barriers to the construction of affordable housing units.

	Required Statutory Incentive	Current Process
Incentive 2	All allowable fee waivers provided: The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for the development or construction of affordable housing.	<u>Impact Fee Exemptions</u> Under Chapter 33 of the Code of Miami-Dade County, residential developments, which provide affordable housing, or the portion thereof, are exempt from most impact fees.

Updates and Proposed Recommendation

Workforce housing units provided under the Workforce Housing Program may qualify for a two-year deferral or a full exemption of the road impact fees. Only the workforce housing units, and not market rate units, are eligible to receive a deferral or exemption of the road impact fee.

- The Affordable Housing Advisory Committee recommends for the County to continue implementing the current incentives.

	Required Statutory Incentive	Current Process
Incentive 3	The allowance of flexibility in densities for affordable housing.	<p><u>Voluntary and Mandatory Inclusionary Zoning Programs</u> Under the current process, density bonuses are provided in exchange for a commitment to provide workforce housing (wfh) units or a payment in lieu; Urban Center development must provide a min of 12.5% of units as wfh; additional density bonuses are available for very low / low-income development & infill housing.</p>

Updates and Proposed Recommendation

Not all urban center districts require the provision of workforce housing. However, the RER Department allows those districts that do not require the 12.5% set aside requirement, to provide 10% of the units for workforce housing and receive the density bonus. This has proven an effective tool to encourage this type of development.

- The Affordable Housing Advisory Committee recommends for the County to continue implementing the current incentive.

Incentive 4	Required Statutory Incentive	Current Process
	The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.	Miami-Dade County has identified a funding source to address water & sewer capacity / connection issues are advancing.

Updates and Proposed Recommendation

The Affordable Housing Advisory Committee recommends for the County to continue implementing the current incentives.

Incentive 5	Required Statutory Incentive	Current Process
	The allowance of Affordable accessory residential units in residential zoning districts.	Accessory Units Under CDMP and Zoning Code The County's CDMP Land Use and Housing Elements provide for accessory dwelling units

Updates and Proposed Recommendation

The Affordable Housing Advisory Committee recommends for the County to continue implementing the current incentive. In addition, the committee further recommends the following action(s):

- **Miami-Dade County should encourage accessory dwelling units in all residential zoning districts, as a mechanism to intersperse affordable housing within market rate communities.**

Incentive 6	Required Statutory Incentive	Current Process
	The reduction of parking and setback requirements for affordable housing.	Parking / Setback Reductions Under the current process, parking & setback requirements are reduced within the Fixed-Guideway Rapid Transit System Zone and Community Urban Center Districts, developments for the elderly & disabled.

Updates and Proposed Recommendation

- The Affordable Housing Advisory Committee recommends for the County to continue implementing the current incentives.

Incentive 7	Required Statutory Incentive	Current Process
	The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.	Current Code allows for flexible lot configurations to allow for more efficient use of land and make available needed housing at a more affordable cost, but not zero-lot-line. 2020 updates to the workforce housing ordinance amends intensity standards by further reducing certain minimum lots sizes, increasing certain maximum lot coverages, updating max allowable height, eliminating max FAR, & increasing flexibility.

Updates and Proposed Recommendation

- The Affordable Housing Advisory Committee recommends for the County to continue implementing the current incentives.

Incentive 8	Required Statutory Incentive	Current Process
	The modification of street requirements for affordable housing.	Street Requirements Modification of street requirements for affordable housing remains under AHAB's review.

Updates and Proposed Recommendation

The Affordable Housing Advisory Committee recommends for the County to continue implementing the current incentive. In addition, the committee further recommends the following action(s):

- **Miami-Dade County should consider permitting minor variations of street requirements for affordable housing, by administrative approval.**

Incentive 9	Required Statutory Incentive	Current Process
	The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.	<u>Impact of Proposed Land Development and Infrastructure Legislation on Affordable Housing Development</u> current process requires a fiscal impact analysis must accompany all proposed legislation.

Updates and Proposed Recommendation

- The Affordable Housing Advisory Committee recommends for the County to continue implementing the current incentive.

Incentive 10	Required Statutory Incentive	Current Process
	The preparation of a printed inventory of locally owned public lands suitable for affordable housing.	<u>Lists of County-Owned Property Suitable for Affordable Housing Development</u> current County and State legislation requires the preparation of an inventory list.

Updates and Proposed Recommendation

- The Affordable Housing Advisory Committee recommends for the County to continue implementing the current process.

Incentive 11	Required Statutory Incentive	Current Process
	The support of development near transportation hubs and major employment centers and mixed-use developments.	<u>Policies Supporting Development Near Transit Hubs and Major Employment Centers and Mixed-Use Developments</u> Under the current process, Community Urban Center Districts, the Fixed Guideway Rapid Transit System zones include provisions to incentivize affordable housing; funding solicitations provide bonus points for proximity to transit.

Updates and Proposed Recommendation

On February 20, 2019, PHCD provided to the Board of County Commissioners 10-Year plan to increase the number of workforce and affordable housing units within transit corridors. Identifying county owned privately owned properties within a two-mile radius of transit corridors meeting appropriate criteria, estimating that more than 67,000 housing units could be developed within the identified areas. In support of transit accessible affordable housing developments, within each funding solicitation PHCD provides weighted criteria, for project applications near transit.

- The Affordable Housing Advisory Committee recommends for the County to continue implementing the current process.

Other Incentives

The County may release or satisfy any County lien placed on a publicly or privately owned property if the property has been approved for the Workforce Housing Development Program and the qualified developer applies to the County for release of County liens and citations after the sale or lease of the eligible property to an eligible household and records in the public records one or more covenants or declarations of restrictions in the manner described and approved by the County.

County liens that may be released or satisfied by the County include but are not limited to civil restitution liens; code enforcement liens; demolition liens; hospital liens; judgment liens; lot clearing liens; minimum housing standard liens; mortgage liens; nuisance abatement liens; public defender liens; stormwater utility liens; waste liens; water and sewer liens; and welfare liens.

2018-19 SHIP Close-out Report Summary

Submitting annual reports of SHIP program progress is an essential element of program administration. To receive future funding, all jurisdictions must annually report on local affordable housing program expenditures, leveraging, beneficiary demographics and more.

The required SHIP 'Annual Report' is actually three reports that are due each year. The 2018-19 SHIP Close-out and 2019-21 Interim Year Reports are attached as Exhibit B. The main report is for the close-out year, along with two reports for interim year allocations. The annual reports demonstrate to the Florida Legislature and the Florida Housing Finance Corporation that SHIP funds are:

- Spent to assist eligible households: A list of assisted households is included in the report, describing the households with several demographics.
- Spent in compliance with the Set-aside Requirements: Plan to spend enough on very low income, special needs, homeownership activities, and more. A SHIP jurisdiction will not receive additional funding until annual reports show compliance with the set-asides for eligible households.
- Spent before the Expenditure and Encumbrance Deadlines: A SHIP jurisdiction has three years to fully expend funds; this is the expenditure deadline. In addition, staff must commit allocation funds within 2 years of receiving them, the encumbrance deadline. For most jurisdictions, it is not difficult to spend funds in this three-year timeframe. A SHIP jurisdiction will not receive additional funding until annual reports show that deadlines have been met.

The SHIP Report Closes-out 2018-19, a period which commenced July 01, 2019, and closed June 30, 2021, and provides Interim Year 1 reporting for 2019-20, and Interim Year 2 reporting for 2020-21, based upon the State Fiscal Year with three years to spend each allocation.

SHIP 2018-19 Funds provided:

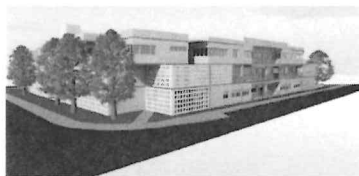
Purchase Assistance

- \$1,143,000.00 of loan support for Affordable Housing Purchase Assistance to eighteen (18) Miami-Dade County homeowners.
- \$920,100.00 of required Homeownership Counseling

Rental Development

- \$3,433,706.60 of loan support for the development of sixty-three (63) Affordable Housing Units
- Contributing to the construction of Le Juene Gardens, Caribbean Village Apartments, and The Jasmine affordable housing developments.

Le Juene Gardens is an 18-unit, special needs development for individuals living with spinal cord injuries, located in Hialeah at 1190 SE 8th Avenue. Developed by Spinal Cord Living Assistance Development, Inc. it is a 3-story building that is fully accessible and affordable for very-low and low-income households. These apartments provide housing for individuals with limited alternatives. Nine (9) of the units were constructed with contributions of SHIP funding (\$720,000).



<http://www.sclad.org/housing/>

Caribbean Village Apartments is a 123-unit, transit-oriented community for seniors in located in South Miami-Dade County, at 19755 SW 110 Ct. Developed by Pinnacle Housing, this development is contained within a single seven-story residential building, with surface parking and a transit “Park and Ride” facility located onsite. This is the first phase of a two-phase development to redevelop land owned by Miami-Dade County Transit and to further their goals to foster greater proximity of affordable housing to the county’s transit systems. Nine (9) of the units were constructed with contributions of SHIP funding (\$729,206).



<https://www.pinnaclehousing.com/communities/florida/miami-dade/caribbean-village/caribbean-village.html>

The Jasmine is a 96-unit, residential community for seniors, located in Miami at 100 SW 22nd Avenue. Developed by Royal American, this affordable housing community is close to shopping, dining, and entertainment options. Forty-four (44) of the units were constructed with contributions of SHIP funding (\$1,984,500).



<https://www.royalamerican.com/properties/the-jasmine-miami-fl>

Leveraging

The 2018-19 SHIP disbursement from the State of Florida is \$1,437,101.00, these funds were combined with \$4,172,993.33 of program income (*repaid of past SHIP loans*), and \$251,642.00 of interest and investment earnings; for a combined total of \$5,862 million, disbursed towards affordable housing in Miami-Dade County for the year. The SHIP funds were combined with nearly \$19 million of other public funds, such as Documentary Stamp Surtax funds and those from the Florida Housing Finance Corporation, in addition to \$53.7 million of Private Moneys to complete these affordable housing investments in our community.

Exhibit A: Public Hearing Advertisement

Exhibit B: 2018-19 SHIP Close-out & 2019-21 Interim Year Report

Exhibit F SHIP Interest Rate Charts

Surtax and SHIP financing options	
Multi-family Rental	
Option 1	For-Profit and Not-For-Profit Developers
Rate	<p><u>A. 9% LIHTC deals and market rate deals</u> <u>Construction:</u> 0% during construction, years 1-2. <u>Permanent:</u> 1.5% interest only payments from Development Cash Flow, with another .50% interest accruing and due at maturity; (30-year loan term)</p> <p><u>B. Tax-exempt bond financed projects with 4% LIHTC transactions and all other financing</u> <u>Construction:</u> 0% during construction, years 1-2. <u>Permanent:</u> 1% interest only payments from Development Cash Flow 1% interest accruing and due at maturity; (30-year loan term) Full principal due at maturity</p>
Term	1-2 year construction – 30 year perm
Affordability	Subject to rental regulatory agreement for set aside units during the entire 30-year term Subject to FHFC terms, if applicable. Subject to subsidy layering review.
Notes	Minimum debt service ratio 1.10 to Maximum 1.6. Applicable to the first 15 years. (Subject to the department's discretion) Payments from Development Cash Flow will be considered payments that are due only from available Cash Flow after the payment of all other property expenses, including debt, operating expenses, and deferred Developer fee. Interest only payments will be simple interest (non-amortizing) Ten percent of the Developer fee must be deferred provided that it can be paid back in 10 years.
Multi-family Rental	
Option 2	For-Profit and Not-For-Profit Developers
Rate	<p><u>For both 4% LIHTC, 9% LIHTC deals and all other financing.</u> <u>Construction:</u> 0% interest during construction years 1-2. <u>Permanent:</u> 1% interest only payments from Development Cash Flow years 3-17. 0.5% interest rate. Principal and Interest payments from Development Cash Flow yrs. 18-30 (principal deferred for initial 17 years) Full principal due at maturity</p>
Term	1-2 year construction - 30-year perm
Affordability	Subject to rental regulatory agreement for set aside units during the entire 30-year term Subject to FHFC terms, if applicable. Subject to subsidy layering review.
Notes	Minimum debt service ratio 1.10 to Maximum 1.6. Applicable to the first 15 years. (Subject to the department's discretion) Payments from Development Cash Flow will be considered payments that are due only from available Cash Flow after the payment of all other property expenses, including debt, operating expenses, and deferred Developer fee. Interest only payments will be simple interest (non-amortizing)

Exhibit F SHIP Interest Rate Charts

	Ten percent of the Developer fee must be deferred provided that it can be paid back in 10 years.
Multi-family Rental	
Homeless and Public Housing For-Profit Developers	
Rate	Construction: 0% during construction, years 1-2. Permanent: 1% interest only payments from Development Cash Flow years 3-30 Full principal due at maturity.
Term	1-2 year construction – 30 year perm Public Housing projects can carry debt based on operating subsidy not on real estate debt.
Affordability	Subject to rental regulatory agreement. Subject to a 30-year affordability and occupancy restriction period. Subject to FHFC terms, if applicable. Subject to subsidy layering review.
Notes	If borrower ceases its use of the property as a homeless facility, then or at any time, upon written notice from the County, the loan, including any accrued interest, if any, shall become immediately due and payable.
Multi-family Rental	
Homeless and Public Housing Not-For-Profit Developers	
Rate	Construction: 0% during construction, years 1-2. Permanent: 0.5% interest only payments from Development Cash Flow years 3-30 Full principal due at maturity.
Term	1-2 year construction – 30 year perm Public Housing projects can carry debt based on operating subsidy not on real estate debt.
Affordability	Subject to rental regulatory agreement. Subject to a 30-year affordability and occupancy restriction period. Subject to FHFC terms, if applicable. Subject to subsidy layering review.
Notes	If borrower ceases its use of the property as a homeless facility, then or at any time, upon written notice from the County, the loan, including any accrued interest, if any, shall become immediately due and payable.

***Debt Ratio may be modified or waived at discretion of PHCD.**

MEMORANDUM

Agenda Item No. 8(K)(1)

TO: Honorable Chairman Jose "Pepe" Diaz
and Members, Board of County Commissioners


DATE: April 19, 2022

FROM: Geri Bonzon-Keenan
County Attorney

SUBJECT: Resolution approving and authorizing the submission of the Fiscal Years 2022-23, 2023-24, and 2024-25 Local Housing Assistance Plan for the State Housing Initiatives Partnership Program in accordance with chapter 420, part VII, Florida Statutes, and chapter 67-37, Florida Administrative Code, for approval by the Florida Housing Finance Corporation; and authorizing the County Mayor to execute any necessary documents and certifications needed by the State of Florida related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the terms and conditions of the program

Resolution No. R-368-22

The accompanying resolution was prepared by the Public Housing and Community Development Department and placed on the agenda at the request of Prime Sponsor Public Housing and Community Services Committee.



Geri Bonzon-Keenan
County Attorney

GBK/jp

Memorandum



Date: April 19, 2022

To: Honorable Chairman Jose “Pepe” Diaz
and Members, Board of County Commissioners

From: Daniella Levine Cava
Mayor *Daniella Levine Cava*

Subject: Resolution approving the Local Housing Assistance Plan for FY 2022-2023, FY 2023-2024 and FY 2024-2025

Recommendations

It is recommended that the Board of County Commissioners (Board):

- Approve the State Housing Initiatives Partnership (SHIP) Local Housing Assistance Plan (LHAP) for FY 2022-2023, FY 2023-2024 and FY 2024-2025 in substantially the form therein;
- Authorize the County Mayor or the County Mayor’s designee to execute any documents and certifications required by the Florida Housing Finance Corporation (FHFC) as related to the LHAP and any updates that may be required by FHFC; and
- Authorize the County Mayor or the County Mayor’s designee to do all things necessary and proper to carry out the terms and conditions of said program as described in the attached LHAP.

Scope

The impact of the SHIP LHAP is countywide.

Delegation of Authority

This item delegates to the County Mayor or the County Mayor’s designee the authority to execute any documents and certifications required by the FHFC as related to the LHAP and any updates that may be required by FHFC and to do all things necessary and proper to carry out the terms and conditions of said program as described in the LHAP.

Fiscal Impact/Funding Source

This item will not have a negative fiscal impact on the County’s General Fund. Approval of the three-year SHIP LHAP will not require additional resources as it expands the existing purchase assistance strategy to benefits residents countywide.

Track Record/Monitoring

This program will continue to be operated by the County under the purview of Michael Liu, Department Director, Public Housing and Community Development. The proposed LHAP for FY 2022-2023, FY 2023-2024 and FY 2024-2025 (Attachment 1) does not include any changes to the previously approved plan for FY 2019-2022.

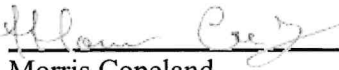
Honorable Chairman Jose "Pepe" Diaz
and Members, Board of County Commissioners
Page No. 2

Background

The SHIP program provides housing opportunities for very low, low, and moderate-income persons by administering housing assistance and housing development programs. More specifically, the SHIP program provides funding to defray costs of land acquisition, site development, new construction, rehabilitation and/or other costs associated with the development of single-family homeownership and affordable rental housing units, by offering construction loans to developers through a Board approved competitive process. SHIP funding is also used to provide soft second and third mortgages to homebuyers, rehabilitation loans to homeowners, project-based rental subsidies, disaster assistance and homebuyer counseling services to eligible residents.

The Board approved the current LHAP for Fiscal Years 2019-2022 on June 4, 2019 through Resolution No. R-596-19. Pursuant to the State of Florida (State) rules, the LHAP as well as any amendments to the plan, must be submitted to the State, through the FHFC, for approval prior to implementation. This plan must be submitted to the State by May 2, 2022 to meet the beginning of the State's fiscal year which begins July 1, 2022.

Attachment



Morris Copeland
Chief Community Services Officer



MEMORANDUM
(Revised)

TO: Honorable Chairman Jose "Pepe" Diaz
and Members, Board of County Commissioners

DATE: April 19, 2022

FROM: 
Gen Bonzon-Keenan
County Attorney

SUBJECT: Agenda Item No. 8(K)(1)

Please note any items checked.

- "3-Day Rule" for committees applicable if raised
- 6 weeks required between first reading and public hearing
- 4 weeks notification to municipal officials required prior to public hearing
- Decreases revenues or increases expenditures without balancing budget
- Budget required
- Statement of fiscal impact required
- Statement of social equity required
- Ordinance creating a new board requires detailed County Mayor's report for public hearing
- No committee review
- Applicable legislation requires more than a majority vote (i.e., 2/3's present ____, 2/3 membership ____, 3/5's ____, unanimous ____, CDMP 7 vote requirement per 2-116.1(3)(h) or (4)(c) ____, CDMP 2/3 vote requirement per 2-116.1(3)(h) or (4)(c) ____, or CDMP 9 vote requirement per 2-116.1(4)(c)(2) ____) to approve
- Current information regarding funding source, index code and available balance, and available capacity (if debt is contemplated) required

Approved Daniella Levine Carr Mayor
Veto _____
Override _____

Agenda Item No. 8(K)(1)
4-19-22

RESOLUTION NO. R-368-22

RESOLUTION APPROVING AND AUTHORIZING THE SUBMISSION OF THE FISCAL YEARS 2022-23, 2023-24, AND 2024-25 LOCAL HOUSING ASSISTANCE PLAN FOR THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM IN ACCORDANCE WITH CHAPTER 420, PART VII, FLORIDA STATUTES, AND CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE, FOR APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND AUTHORIZING THE COUNTY MAYOR OR COUNTY MAYOR'S DESIGNEE TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE OF FLORIDA RELATED TO THE LOCAL HOUSING ASSISTANCE PLAN, AND TO DO ALL THINGS NECESSARY AND PROPER TO CARRY OUT THE TERMS AND CONDITIONS OF THE PROGRAM

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act that allocates a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, which is codified in chapter 420, part VII, Florida Statutes (the "Act"), and chapter 67-37, Florida Administrative Code, require local governments to develop a one- to three-year Local Housing Assistance Plan (LHAP) outlining how funds will be used; and

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

WHEREAS, the Public Housing and Community Development Department has prepared a three-year LHAP for Fiscal Years 2022-23, 2023-24, and 2024-25 for submission to the Florida Housing Finance Corporation; and

WHEREAS, this Board desires to accomplish the purposes outlined in the accompanying memorandum, a copy of which is incorporated herein by reference,

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that:

Section 1. This Board hereby approves the Fiscal Years 2022-23, 2023-24, and 2024-25 Local Housing Assistance Plan (LHAP), in substantially the form attached hereto as Attachment 1 and incorporated herein by reference, in accordance with chapter 420, part VII, Florida Statutes, and chapter 67-37, Florida Administration Code. This Board further authorizes the County Mayor or County Mayor's designee to submit the LHAP to the Florida Housing Finance Corporation (FHFC) for its approval.

Section 2. This Board further authorizes the County Mayor or County Mayor's designee to execute any documents and certifications required by the FHFC related to the LHAP, and to do all things necessary and proper to carry out the term and conditions of the program.

The foregoing resolution was offered by Commissioner **Rebeca Sosa**, who moved its adoption. The motion was seconded by Commissioner **José "Pepe" Diaz** and upon being put to a vote, the vote was as follows:

Jose 'Pepe' Diaz, Chairman	aye		
Oliver G. Gilbert, III, Vice-Chairman	aye		
Sen. René García	aye	Keon Hardemon	aye
Sally A. Heyman	aye	Danielle Cohen Higgins	aye
Eileen Higgins	aye	Joe A. Martinez	aye
Kionne L. McGhee	aye	Jean Monestime	absent
Raquel A. Regalado	aye	Rebeca Sosa	aye
Sen. Javier D. Souto	absent		

The Chairperson thereupon declared the resolution duly passed and adopted this 19th day of April, 2022. This resolution shall become effective upon the earlier of (1) 10 days after the date of its adoption unless vetoed by the County Mayor, and if vetoed, shall become effective only upon an override by this Board, or (2) approval by the County Mayor of this Resolution and the filing of this approval with the Clerk of the Board.



MIAMI-DADE COUNTY, FLORIDA
BY ITS BOARD OF
COUNTY COMMISSIONERS

HARVEY RUVIN, CLERK

Basia Pruna

By: _____
Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency.

A handwritten signature in black ink, appearing to be "S. Summerset-Williams", written over a horizontal line.

Shannon Summerset-Williams