

City of Miami Gardens



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2022-2023, 2023-2024 and 2024-2025



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<p>C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan</p> <p>D. Signed LHAP Certification</p> <p>E. Signed, dated, witnessed or attested adopting resolution</p> <p>F. Ordinance: (If changed from the original creating ordinance)</p> <p>G. Interlocal Agreement</p>	
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I. Program Details:

A. LG(s)

Name of Local Government	City of Miami Gardens
Does this LHAP contain an interlocal agreement?	NO
If yes, name of other local government(s)	N/A

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 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.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to



reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

- G. Public Input:** Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.
- H. Advertising and Outreach:** SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.
- I. Waiting List/Priorities:** A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan.

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

Applications will be placed in order of receipt. When funds are available for a particular strategy, the applicants on the waiting list will be contacted to complete/update the application for SHIP assistance. Applicants will be placed in the queue for assistance once they have provided all required documentation and have been deemed SHIP eligible.

Once there is a list of eligible applicants, they will be ranked giving first priority to households qualifying as Special Needs households. These applicants will further be ranked with priority given to very low-income, then low-income. The second priority will be to serve Essential Services Personnel (ESP). These applicants will further be ranged with priority given to very low-income, then low-income. After serving enough Special Needs households to meet set-asides and any qualified ESP for the funding year, all applicants deemed eligible will be considered equally with priority given to very low, then low-income groups

- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area



purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	
Local HFA Numbers	X

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

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

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

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

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

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing



body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

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

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

Entity	Duties	Admin. Fee Percentage
City of Miami Gardens	SHIP Program Administration	10

R. First-time Homebuyer Definition: For any strategies designed for first-time homebuyers, the following definition will apply: An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

S. Project Delivery Costs: N/A

T. Essential Service Personnel Definition:

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

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

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

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

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



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

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

W. Describe efforts to reduce homelessness:

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

Section II. LHAP Strategies:

A. Strategy Name HOUSING REHABILITATION PROGRAM	Code 3
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Summary: The Housing Rehabilitation Program will provide rehabilitation assistance to residents who live in single-family owner-occupied properties located within the corporate limits of the City of Miami Gardens. The City’s Housing Rehabilitation Standards include hardening of the home to prevent any damages from future weather related forces and accessibility beyond the regular rehabilitation improvements.

- b. Fiscal Years Covered 2022-2023, 2023-2024, and 2024-2025
- c. Income Categories to be served: Extremely low, Very low, low and moderate
- d. Maximum award: \$ 35,000.00
- e. Terms (all six items must be completed or “N/A”)
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinated mortgage and note
 2. Interest Rate: 0% rate



3. Years in loan term: 5 years
4. Forgiveness:
The deferred payment loan is forgiven when the maturity date is reached.
5. Repayment: Assistance will be provided in the form of deferred payment, 0 (zero) percent interest loan. No interest nor principal payments will be paid during the term of the loan. The loan will be forgiven at the end of the term.

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

6. Default:

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

In the event of death of all eligible homeowner(s), the heirs to the property can assume the obligation based on the original terms and conditions provided to the homeowner as long as the heirs qualify based on income and household size, remain owner occupants of the property for the remaining term of the Mortgage and Note. An heir or prospective purchaser who does not qualify based on the provisions of this strategy will be required to repay the outstanding loan balance as provided by the City of Miami Gardens.

f. Recipient Selection Criteria:

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

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

Other selection criteria will include the following:

- The applicant may not be delinquent on property taxes or have any debt owed to the City of Miami Gardens or Miami-Dade County.

g. Sponsor Selection Criteria:

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



h. Additional Information:

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

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

B. Strategy Name	EMERGENCY REHABILITATION PROGRAM	Code 6
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The Emergency Rehabilitation Program will provide emergency repair assistance to extremely low, very low, low and moderate-income owner occupied single-family homes located within the corporate limits of the City of Miami Gardens. The City will provide deferred payment loan assistance to eligible homeowners to carry out limited repairs such as roofing, electrical and plumbing to immediately rectify life hazardous and potentially dangerous conditions that threaten the safety and health of the occupants of the home.

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

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

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



- c. Income Categories to be served: Extremely low, Very low, low and moderate
- d. Maximum award: \$ \$35,000.00
- e. Terms (all six items must be completed or “N/A”):

1. Repayment loan/deferred loan/grant:

Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0 % rate

3. Years in loan term: 5 years

4. Forgiveness:

The deferred payment loan is forgiven when the maturity date is reached.

5. Repayment:

Repayment will be required only if loan is defaulted.

6. Default:

Financial assistance under the SHIP Emergency Rehabilitation Program will be provided to eligible homeowners in the form of a zero percent (0%), five (5) year deferred payment loan. There are no monthly payment requirements associated with this loan. Default of the loan occurs if the Mortgagor no longer resides in the home as the principal residence, or if any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntary, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the Property is leased or rented, or the failure of the Mortgagor to make required payments on a financial loan secured by a mortgage debt. All repayments from this program shall be considered Program Income.

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

A subordination of this deferred payment mortgage will only be approved under the guidelines of the City’s Subordination Policy. Subordination for refinancing an existing debt that is in a superior lien



position to this deferred payment mortgage may be allowed if all of the following conditions are met:

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

f. Recipient Selection Criteria:

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

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

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

Other selection criteria will include the following:

- The applicant may not be delinquent on property taxes or on any debt owed to the City of Miami Gardens and Miami-Dade County.

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

h. Additional Information: The Mortgagor is occupying the property as their primary residence.

C. Strategy Name	MINOR REPAIR PROGRAM	Code 6
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The Minor Repair Program will provide home repair assistance to extremely low, very low, low and moderate-income owner occupied single-family homes located within the corporate limits of the City of Miami Gardens. The City will provide deferred payment loan assistance to eligible homeowners to carry out repairs limited to the exterior of the home and site, consistent with city codes.

The repairs may include but are not limited to:

- Painting
- Exterior repairs
- Demolition of accessory structures in imminent danger of collapse;
- Roof repair/replacement
- Correct exterior/site code violations in conjunction with repairs to the home.



- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Extremely low, Very low, low and moderate
- d. Maximum award: \$ 15,000
- e. Terms (all six items must be completed or "N/A"):
 - 7. Repayment loan/deferred loan/grant:
For total assistance amount of \$7,500 or less, funds will be provided as a grant.
For total assistance amount in excess of \$7,500, funds will be provided as a deferred payment loan secured by a recorded subordinate mortgage and note.

8. Interest Rate: 0 % rate

9. Years in loan term: 5 years

10. Forgiveness:

The deferred payment loan is forgiven when the maturity date is reached.

11. Repayment:

Repayment will be required only if loan is defaulted.

12. Default:

Financial assistance under the SHIP Minor Repair Program will be provided to eligible homeowners in the form of either grant (assistance amount \$7,500 or less) or as a zero percent (0%), five (5) year deferred payment loan (assistance amount over \$7,500).

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

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



City of Miami Gardens.

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

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

f. Recipient Selection Criteria:

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

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

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

Other selection criteria will include the following:

- The applicant may not be delinquent on property taxes or on any debt owed to the City of Miami Gardens and Miami-Dade County.

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

h. Additional Information: The homeowner must occupy the property as their primary residence.

D. Strategy Name	HOMEOWNERHIP ASSISTANCE PROGRAM	Code 2
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The City of Miami Gardens through the Homeownership Assistance Program will provide financial assistance that can be used toward principal reduction and/or to pay for reasonable closing cost for eligible persons and households who are first time homebuyers, to purchase a newly constructed or existing residential property within the City of Miami Gardens. A first time homebuyer is defined as an individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. The strategy will be available to assist extremely low, very low, low and moderate-income residents to purchase a single family home, town home, twin home or condominium.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Low and moderate
- d. Maximum award: \$ \$20,000
- e. Terms (all six items must be completed or “N/A”):
 - 1. Repayment loan/deferred loan/grant:

Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0 % rate
 - 3. Years in loan term: 5 years
 - 4. Forgiveness:

Loan forgiveness at 20 percent per year. The loan will be fully forgiven at the end of year 5.
 - 5. Repayment:

Repayment will be required only if loan is defaulted.
 - 6. Default:

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

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

i.

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

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

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

f. Recipient Selection Criteria:

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

Other selection criteria will include the following:

- The property must be located in the corporate city limits of the City of Miami Gardens.
- The purchase price of the home may not exceed the maximum sales price allowed under the SHIP Program.
- The property must meet safe and sanitary standard conditions at closing or funds must be held in escrow to bring it to safe and sanitary standards after the closing.
- The applicant may not be delinquent on any debt owed to the City of Miami Gardens or Miami-Dade County.
- Applicants purchasing Manufactured or Mobile homes are not eligible for funding under this strategy.
- Applicants must successfully complete a City approved Homebuyer Counseling course.

g. Sponsor Selection Criteria:



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

h. Additional Information:

E. Strategy Name	DIASTER Assistance	Code 5, 16
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a. Summary: This strategy will provide assistance for minor repairs, substantial rehabilitation, or reconstruction of eligible housing and rental, mortgage and utility assistance payments in the aftermath or as a result of a disaster, declared by Executive Order of the President of the United States or the Governor of Florida.

- b. Fiscal Years Covered: 2022-2023, 2023-2024 and 2024-2025
- c. Income Categories to be served: Extremely low, Very low, low and moderate
- d. Maximum award:
 - 1. \$35,000.00 for Rehabilitation Assistance to owner occupied housing
 - 2. \$15,000.00 for rental, mortgage and utility payment assistance.
- e. Terms (all six items must be completed or "N/A"):
 - 1. Repayment loan/deferred loan/grant:
 - a. Rehabilitation assistance to owner occupied housing - Assistance will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and note.
 - b. Rental, mortgage and utility payment assistance – Assistance will be awarded as a grant.
 - 2. Interest Rate:
 - a. Rehabilitation assistance to owner occupied housing – 0% interest
 - b. Rental, mortgage and utility assistance – N/A
 - 3. Years in loan term:
 - a. Rehabilitation assistance to owner occupied housing – 5 years
 - b. Rental, mortgage and utility payment assistance – N/A
 - 4. Forgiveness:
 - a. Rehabilitation assistance to owner occupied housing - The deferred payment loan is forgiven when the maturity date is reached.
 - b. Rental, mortgage and utility payment assistance – N/A
 - 5. Repayment:
 - a. Rehabilitation assistance to owner occupied housing - Repayment will be required only if loan is defaulted.
 - b. Rental, mortgage and utility payment assistance – N/A.



6. Default:

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

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

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

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

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

- b. Rental, mortgage and utility payment assistance – N/A

f. Recipient Selection Criteria:

- a. Rehabilitation assistance to owner occupied housing:



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

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

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

Other selection criteria will include the following:

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

b. Rental, mortgage and utility payment assistance – N/A

g. Sponsor Selection Criteria: N/A

a. Rehabilitation assistance to owner occupied housing – N/A

b. Rental, mortgage and utility payment assistance – The City of Miami Gardens intends to administer this program through a sponsor or sub-recipient agency or agencies. If the City has an existing contract with a service provider at the time of the emergency declaration, the city may provide disaster assistance under the current contract. If there is not existing contract for service, the City will request a proposal(s) from local service providers that have experience and capacity in carrying out similar services programs or services.

h. Additional Information: N/A

E. Replacement Housing	Code 4
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Summary: This strategy will provide replacement housing for SHIP eligible very low–and low-income owner-occupied single-family homes for which rehabilitation is infeasible. The dwelling must be a single-family home in conformance with land use and zoning restrictions and located within the city limits of Miami Gardens. Mobile homes and manufactured homes will not be eligible for assistance unless the land where the home is located is owned by the applicant and the owner agrees that the mobile/manufactured home will be removed from the site.



Fiscal Years Covered:

2022-2023, 2023-2024 and 2024-2025.

Income Categories to be served:

Very low and low-income eligible homeowners.

Maximum award:

\$275,000.

Terms, Recapture, and Default:

1. **Repayment Loan/Deferred loan/grant:** Deferred loan secured with a 20-year recorded mortgage and note. Assisted homeowners must demonstrate the financial capacity to make a monthly escrow payment for property taxes and insurance.
2. **Interest rate:** 0%
3. **Years in loan term:** 20 years
4. **Forgiveness:** Loan will be forgiven at a pro-rated amount of 25% every 5 years on the 5th, 10th, 15th and 20th anniversary of the date of the note and mortgage.
5. **Default:** If the home is sold, title is transferred, or the home ceases to be the primary residence of the applicant, the amount of assistance must be repaid. In the event of the death of the homeowner(s), an income-eligible heir may occupy the home and assume the mortgage by means of a mortgage modification. If there is not an income-eligible heir, the mortgage will be due and payable. This mortgage may be paid at any time without penalty. This strategy may be combined with other state, federal, or local programs.

Recipient Selection Criteria:

In the event that the home has been determined to be structurally infeasible for rehabilitation or the Owner-Occupied Rehabilitation maximum award is not sufficient to bring the home up to code, the very low- and low-income homeowner may qualify under the Replacement Housing Strategy. SHIP funds will be awarded on a first qualified, first served basis.

To be considered infeasible for rehabilitation, the estimated cost of rehabilitation of the unit, as determined by a rehab program inspector, exceeds 75 percent of the cost of a comparably sized replacement home,

Sponsor Selection Criteria: N/A

Other Requirements:

- Existing mortgage holder must be willing to subordinate to the existing lien.
- The loan to value ratio of the homeowner's first mortgage and any secondary and tertiary mortgages may not exceed 100% of the properties appraised value. Should the City's SHIP investment exceed 100% the remaining award shall be in the form of a grant. In no case, may the combined loan and grant exceed the maximum award amount.
- The homeowner agrees to permit the City to have the dilapidated structure demolished.
- Ownership of the property must be fee simple estate at the time of loan closing with title in the name of the applicant.
- Existing lien holders must approve the demolition and reconstruction of the property.
- Property taxes must be current. Applications shall not be approved for funding if there are delinquent property taxes outstanding.
- Property owner must be current on mortgage payments, if applicable.
- Fire and Extended Coverage Insurance will be required, and the structure shall be insured to value. The



- requirement for fire and extended coverage insurance shall be included in the loan document.
- The initial annual insurance premium will be an eligible loan closing expense.
- Flood insurance will be required in special flood hazard areas and the initial annual insurance premium will be an eligible loan closing expense.
- Homeowners assisted under this strategy will be required to obtain temporary housing on their own during the demolition and construction period.
- The City of Miami Gardens will not subordinate to a lower position.

F. New Construction for Ownership	Code 10
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Summary: The program is open to for-profit and nonprofit organizations which meet the stated objectives in the request for proposals for this activity and that are interested in developing homeownership units in need of a subsidy for infill projects that may otherwise not be economically feasible. The program is for the construction of affordable housing on buildable parcels under site control of the sponsor or select city-owned parcels. The program provides gap and/or construction financing in the form of a grant on projects that meet the program criteria; however an affordability Covenant and Restriction must be recorded on the project prior to the unit being sold to an income eligible buyer. If the home is sold to an income eligible buyer(s), who is also receiving purchase assistance from the City of Miami Gardens, the property affordability will be captured within the recorded subordinate Mortgage and Note associated with the purchase assistance. All homes must be the buyer's primary residence. Funding for each project is capped at the total of construction hard costs determined through the project budget. Construction must be completed (by a Certified of Completion/Occupancy by the Building Department) within 12 months of award, as evidenced by a fully executed contract, and sold within 6 months of completion.

Fiscal Years Covered:
FY 2022-2023, 2023-2024 and 2024-2025

Income Categories to be served:
Households with annual income up to 140% AMI are eligible for assistance.

Maximum award:
\$200,000

Terms, Recapture, and Default (Developer):

1. **Repayment Loan/Deferred loan/grant:** Direct loan for the construction financing minus actual gap. Gap amount will be in the form of a deferred payment loan as secured by the Declaration of Covenants and Restrictions which will be recorded on the property prior to the conveyance (purchase) by an eligible buyer.
2. **Interest rate:** 0%
3. **Years in loan term:** 18 Months
4. **Forgiveness:** Forgiveness will be at the end of the loan term. Construction must be completed (by a Certified of Completion/Occupancy by the Building Department) within 12 months of award, as evidenced by a fully executed contract, and sold within 6 months of completion.
5. **Repayment:** Gap amount will be immediately due if the Declaration of Covenants and Restrictions is not recorded on the property prior to the conveyance (purchase) by an eligible buyer.
6. **Default:** Default shall occur in the event that the Developer fails to sell and execute a Declaration of



Covenants and Restrictions prior to the disposition of the said property to an income eligible buyer.

Terms, Recapture, and Default (Homebuyer):

1. **Repayment loan/deferred loan/grant:** Deferred payment loan.
2. **Interest Rate:** 0%
3. **Years in loan term:** 5 years
4. **Forgiveness:** Forgiveness will be at the end of the loan term.
5. **Repayment:** N/ A
6. **Default:** Default shall occur upon one of the following:
 - a. Homebuyer sells, transfers (including gifting), or disposes of the property by any means including bankruptcy, or deed in lieu of foreclosure;
 - b. Homebuyer no longer occupies the unit as their principal residence; in the case of the demise of the applicant or the deployment of an active military and their immediate household, a relative may be able to assume said Affordability Covenant upon verification of income eligibility and assumption of Deed.

Recipient Selection Criteria:

Eligible persons earning up to 140% of the area median income on a first come first qualified first served basis pending funding availability.

Sponsor Selection Criteria:

Eligible developers can be any developer creating affordable housing for ownership within Miami-Dade County in response to an advertised Request for Proposals.

Other Requirements: N/A

G. Strategy Name: RENTAL ASSISTANCE PROGRAM	Code 23
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<p>a. Summary:</p> <p>The Rental Assistance Program is created to provide financial assistance for households to obtain or remain in quality, safe, decent and affordable rental housing. The Program will assist individuals or families to reduce the time in which they are experiencing homelessness and sustain housing with:</p> <ul style="list-style-type: none">• security and utility deposit assistance,• eviction prevention not to exceed 6 months, and• rapid rehousing for homeless who require utility deposit, security deposits and/or temporary rental assistance not to exceed 12 months. <p>The strategy is being coordinated through a regional partnership with the Miami-Dade County Homeless Trust and other SHIP recipients to address homeless housing needs across jurisdictional boundaries.</p>

- b. Fiscal Years Covered: 2022-2023, 2023-2024 and 2024-2025
- c. Income Categories to be served: Extremely low, Very low, low and moderate
- d. Maximum award: \$5,000.00
- e. Terms (all six items must be completed or "N/A"):
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A

f. Recipient Selection Criteria:

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

- Miami-Dade County Homeless Trust, has established the COAP to provide coordinated single entry referral and placement into permanent housing programs, including Rapid Re-Housing assistance. Referral to housing programs assisted by, or through partnerships with, the Homeless Trust is coordinated by the Homeless Trust's Housing Coordinator. All persons entering the shelters, transitional housing and those engaged on the streets are assessed utilizing the VI-SPDAT assessment tool and referral is based on chronicity and medical vulnerability assessment scores and the housing assistance needed.
- Applicant must be an extremely low to very-low income homeless or at risk of becoming homeless household and which may include at least one adult who is a person with special needs as defined in section 420.0004.

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

g. Sponsor/Sub-recipient Selection Criteria:



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

h. Additional Information:

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

H. Strategy Name RENTAL NEW CONSTRUCTION AND REHABILITATION	Code 14
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a. Summary:
 Funding is provided for the new construction or for acquisition and rehabilitation, if necessary, of existing rental properties; acquisition and rehabilitation of residential structures for rental properties; or for the acquisition and conversion of commercial or other property to rental residential property. Funds can be provided to a for-profit or a non-profit developer for the purpose of creating or preserving a long-term resource of rental housing opportunities for lower income residents. Projects addressing special needs housing and housing for the elderly will be given preference under this strategy.

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

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

d. Maximum award: \$50,000.00

e. Terms (all six items must be completed or “N/A”):

1. Repayment loan/deferred loan/grant:

Funds will be awarded as a loan secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0 %



3. Years in loan term: 15 years

4. Forgiveness:

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

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

5. Repayment:

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

6. Default:

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

f. Recipient Selection Criteria:

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

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

- Ability to proceed and complete the development by the expenditure and close-out deadline requirements established by the SHIP Program;
- Financial capacity and strength of the developer;
- Demonstrated experience in development of multifamily rental housing;
- If a non-profit organization, developer must be incorporated as a non-profit and have 501(c)3 status from the Internal Revenue Service for at least one year before application submission



- Tenant selection capacity and experience;
- Developer must have the ability to leverage other financing resources to complete the project;
- Developer must have site control and required zoning to receive funding under this program;

g. Sponsor Selection Criteria:

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

h. Additional Information: N/A

III. LHAP Incentive Strategies

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

A. Name of the Strategy: **Expedited Permitting**

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

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

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

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

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

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

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

C. Other Incentive Strategies Adopted: N/A



IV. EXHIBITS:

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