City of Miami Beach

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS

2016-2017, 2017-2018 and 2018-2019

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I. Program Details:

A. Name of the participating local government:

City of Miami Beach

Is there an Interlocal Agreement: Yes _____ No __X_____

B. Purpose of the program:

1. To meet the housing needs of the very low, low and moderate-income households; and
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:

FY 2016-2017, FY 2017-2018, and FY 2018-2019

D. Governance:

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

E. Local Housing Partnership:

The SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

In its efforts to expand affordable housing opportunities, the City of Miami Beach works to establish and build a relationship with a designated Community Housing Development Organization (CHDO).

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.

The City of Miami Beach is an Entitlement Community that receives HOME and CDBG funds from the U.S. Department of Housing and Urban Development (HUD), which are used in combination with other local funds, to leverage SHIP funds to increase affordable housing opportunities and reduce the cost of housing in the City.

G. Public Input:

Public input is solicited through face to face meetings with housing providers, social service providers, 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.

Additionally, the City's outreach efforts will include public workshops, special meetings with various social service agencies, the City website, and meetings with various City departments.

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. Priorities for funding described/listed here apply to all strategies unless otherwise stated in the strategy: Special Needs and Essential Services Personnel applicants.

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, Credit Counseling, Tenant Counseling, Legal Counseling and Fair Housing Counseling. All counseling will be provided through qualified HUD approved agencies.

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:

__X__ U.S. Treasury Department
_____ Local HFA Numbers

M. Income Limits, Rent Limits and Affordability:

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

"Affordable" means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent 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 the same 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 $3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

P. Administrative Budget:

A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. The moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: "A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), 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 City of Miami Beach has adopted the above findings in the resolution attached as Exhibit E.

Q. Program Administration:

Administration of the local housing assistance plan will be wholly performed and maintained by the City of Miami Beach. The Office Housing & Community Services is the department responsible for carrying out the strategies under the SHIP LHAP.

R. Project Delivery Costs:

In addition to the administrative costs listed above, the City of Miami Beach will charge reasonable project delivery costs to cover project estimates/construction estimates and project inspections, which will be performed by independent contractors for construction projects. The fee will not exceed $3,500 and will be included in the amount of the recorded mortgage and promissory note that secures the property.

S. Essential Service Personnel Definition:

"Essential Service Personnel" are defined as income-eligible employees of Miami Beach businesses and organizations in the following industries:

1. Accommodations and Food Services (including arts, entertainment, and recreation); and
2. Retail Trade; and
3. Public Administration (including City of Miami Beach employees); and
4. Healthcare; and
5. Emergency First Responders

T. Incorporation of Green Building and Energy Saving products and processes:

The City of Miami Beach is committed to making the housing stock more energy

efficient. Therefore, the City will require the use of the following features when economically feasible in the construction/rehabilitation of homes:

1. Water-conserving appliances and fixtures (toilets, showerheads, and faucets); and
2. Energy star appliances; and
3. Efficient lighting on both the interior and exterior of homes; and
4. Upgrading of insulation materials (attics, walls, roofing); and
5. Tankless water heaters; and
6. Air conditioning with a higher SEER rating.

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

The City will add Special Needs qualification questions to its program eligibility application and utilize the City's various communications resources (including the website, Facebook, Twitter, and an e-newsletter) to advise the community of this resources. In addition, the Office of Housing and Community Services (City department responsible for SHIP Program administration) operates the Success University Program. This program is a comprehensive family support program that assists low-income families with various needs, including housing and food. Through this program, which partners with more than 30 community-based human services and support agencies, there is an increased opportunity for identification and referral of eligible households.

V. Describe efforts to reduce homelessness:

The Office of Housing and Community Services is the City department responsible for the Homeless Outreach Division. As such, it has direct contact with individuals that are homeless and living in the streets, as well as individuals/families that are facing the threat of homelessness. Working in conjunction with other agencies providing certain support services, there is an opportunity to identify households that may be assisted through participation in the SHIP Program. Especially those households being provided with employment and credit repair assistance. The City purchases emergency shelter beds and sets aside General Funds in order to provide downpayment and security deposits for eligible households transitioning from homelessness.

II. LHAP Strategies:

A.

Owner-Occupied Rehabilitation:	Code 3

a. **Summary of the Strategy:** Rehabilitation/Repair of single-family (including condominiums), owner-occupied housing. "Rehabilitation" will be defined as repairs or improvements that are needed for safe or sanitary habitation, correction of substantial code violations, structural or systems faults, or the creation of additional living space. Cosmetic items may be included on projects if funds are available after completing all required repairs.

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

c. **Income Categories to be served:** Extremely low, very low, low, or moderate-income.

d. **Maximum award:** $40,000

e. **Terms:**

1. **Loan/deferred loan/grant:** Deferred Loan, secured by a recorded note and mortgage
2. **Interest Rate:** 0%
3. **Term:** 15 years
4. **Forgiveness/Repayment:** Forgivable at the end of the term.
5. **Default/Recapture:** The outstanding balance is immediately due if the property is sold, rented, refinanced or the property fails to be the owner's primary residence during the fifteen year term. In the event that title to the property is transferred, as the result of death, to a rightful heir that is income-eligible, and that heir occupies the property as his/her principal residence, then the original terms shall continue in effect. Notwithstanding the previous restrictions, the owner shall be allowed to refinance without being subject to the provisions set forth therein, as long as the amount of the refinancing does not exceed the then outstanding balance of the first mortgage. No additional cash out will be allowed. Subordination will only be approved if the refinancing will lower the current mortgage payment and/or interest rate. The City's interests will be secured through the

execution of a mortgage and promissory note, as well as a Restrictive Covenant delineating the recapture period and terms.

f. **Recipient Selection Criteria**: All recipients of assistance must meet the applicable eligibility requirements as stipulated in the Florida Statutes, SHIP Rule, and this Plan. Applicants will be selected from a waiting list on a first-qualified, first-served basis. Special Needs households will be given priority funding until the City fulfills the minimum SHIP Program requirements for assistance to this target population.

g. **Sponsor Selection Criteria**: NA

h. **Additional Information**: Mobile homes and trailers are not eligible for this strategy. Assisted properties must be located within the City of Miami Beach corporate limits.

B.

Disaster Mitigation	**Code 5**

a. **Summary of Strategy:** Emergency Assistance to eligible households after the occurrence of a disaster declared by Executive Order (President of the United States or Governor of the State of Florida). In the event of a disaster, the City will commit available unencumbered SHIP funds, as well as other disaster funds that may become available through the Florida Housing Finance Corporation or any other emergency funding sources. Disaster funds may be used for, but not limited to, the following:

1) Purchase of emergency supplies; weatherproofing a damaged home;

2) Interim repairs to prevent further damage; tree and debris removal to make the housing unit habitable;

3) Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies; and

4) Other activities as proposed by the Federal Government, counties and eligible municipalities and approved by Florida Housing Finance Corporation.

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

c. **Income Categories to be served:** Extremely low, very low, low, or moderate-income.

d. **Maximum award:** $40,000

e. **Terms:**

1. **Loan/deferred loan/grant:** Deferred Loan, secured by a recorded note and mortgage
2. **Interest Rate:** 0%
3. **Term:** 15 years
4. **Forgiveness/Repayment:** Forgivable at the end of the term.
5. **Default/Recapture:** The outstanding balance is due if the property is sold, rented, refinanced or the property fails to be the owner's primary residence during the fifteen year term. In the event that title to the property is transferred, as the result of death, to a rightful heir that is income-eligible, and that heir occupies the property as his/her principal residence, then the original terms shall continue in effect. Notwithstanding the previous restrictions, the owner shall be allowed to refinance without being subject to the provisions set forth therein, as long as the amount of the refinancing does not exceed the then outstanding balance of the first mortgage. No additional cash out will be allowed. Subordination will only be approved if the refinancing will lower the current mortgage payment and/or interest rate. The City's interests will be secured through the execution of a mortgage and promissory note, as well as a Restrictive Covenant delineating the recapture period and terms.

f. **Recipient Selection Criteria**: All recipients of assistance must meet the applicable eligibility requirements as stipulated in the Florida Statutes, SHIP Rule, and this Plan. Applicants will be selected from a waiting list on a first-qualified, first-served basis.

g. **Sponsor Selection Criteria**: NA

h. **Additional Information**: Mobile homes and trailers are not eligible for this strategy. Assisted properties must be located within the City of Miami Beach corporate limits.

C.

New Construction	Code 10

a. **Summary of Strategy:** To develop homeownership opportunities to assist eligible buyers to purchase affordable housing in Miami Beach. Funds will be provided to developers to be used to finance the costs associated with site acquisition/development, and hard and soft construction costs. The developer will deliver at least one housing unit for each maximum award that is allocated for the property construction. The property must be sold to an income-eligible homebuyer. Upon sale, the SHIP funding obligations will be passed to the homebuyer and secured by a note and mortgage.

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

c. **Income Categories to be served:** Extremely low, very low, low, or moderate-income.

d. **Maximum award:** $40,000

e. **Terms:**

1. **Loan/deferred loan/grant:** Deferred Loan, secured by a recorded note and mortgage.
2. **Interest Rate:** 0%
3. **Term:** 15 years
4. **Forgiveness/Repayment:** Forgivable at the end of the term.
5. **Default/Recapture:** No payments will be required during the construction phase. The maximum amount of time allowed for the construction of the property will coincide with the SHIP Program expenditure requirements based on the fiscal year funds that are provided. If the home is not completed within the stated timeframe the developer will be required to repay the SHIP funds.

   Once construction is completed the unit will be sold at an agreed sales price to an eligible homebuyer. The SHIP subsidy will be passed on to the homebuyer with the homebuyer only required to provide financing that represents the property sales price minus the amount of the SHIP subsidy. The outstanding

balance of the subsidy is due if the property is sold, rented, refinanced or the property fails to be the owner's primary residence during the fifteen year term. In the event that title to the property is transferred, as the result of death, to a rightful heir that is income-eligible, and that heir occupies the property as his/her principal residence, then the original terms shall continue in effect. Notwithstanding the previous restrictions, the owner shall be allowed to refinance without being subject to the provisions set forth therein, as long as the amount of the refinancing does not exceed the then outstanding balance of the first mortgage. No additional cash out will be allowed. Subordination will only be approved if the refinancing will lower the current mortgage payment and/or interest rate. The City's interests will be secured through the execution of a mortgage and promissory note, as well as a Restrictive Covenant delineating the recapture period and terms.

f. **Recipient Selection Criteria**: All recipients of assistance must meet the applicable eligibility requirements as stipulated in the Florida Statutes, SHIP Rule, and this Plan. Applicants will be selected from a waiting list on a first-qualified, first-served basis.

f. **Sponsor Selection Criteria**: Developers will respond to an RFP process which will require confirmation of the developer's experience, financial capacity, site control, and ability to secure all necessary funds to proceed.

g. **Additional Information**: Mobile homes and trailers are not eligible for this strategy. Assisted properties must be located within the City of Miami Beach corporate limits.

D.

Purchase Assistance	**Codes 1, 2**

a. **Summary of Strategy:** Down payment, closing cost and rehabilitation assistance for the purchase of new or existing housing, and the rehabilitation of those properties, for first-time homebuyers. A first-time homebuyer is defined as a purchaser that has not owned a home in at least the last three years.

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

c. **Income Categories to be served:** Extremely low, very low, low, or moderate-income.

d. **Maximum award:**

1. $40,000 (Moderate-Income)
2. $60,000 (Low and Very Low-Income)
3. $100,000 (Extremely Low-Income)

e. **Terms:**

1. **Loan/deferred loan/grant:** Deferred Loan, secured by a recorded note and mortgage.
2. **Interest Rate:** 0%
3. **Term:** 15 years
4. **Forgiveness/Repayment:** Forgivable at the end of the term.
5. **Default/Recapture:** The outstanding balance is due if the property is sold, rented, refinanced or the property fails to be the owner's primary residence during the fifteen year term. In the event that title to the property is transferred, as the result of death, to a rightful heir that is income-eligible, and that heir occupies the property as his/her principal residence, then the original terms shall continue in effect. Notwithstanding the previous restrictions, the owner shall be allowed to refinance without being subject to the provisions set forth therein, as long as the amount of the refinancing does not exceed the then outstanding balance of the first mortgage. No additional cash out will be allowed. Subordination will only be approved if the refinancing will lower the current mortgage payment and/or interest rate.

   Additionally, if the unit is sold prior to the completion of the affordability period, part of the equity produced by the sale shall be reimbursed to the City as follows: If the unit is sold between the first and the tenth year, 50% of the profit shall be paid to the City; if the unit is sold between the eleventh and fifteen year, 25% of the profit shall be paid to the City. The profit is defined as the sales price at the time of default minus the sales price of the property at the time the homeowner acquired it with the assistance of the SHIP subsidy.

   The City's interests will be secured through the execution of a mortgage and promissory note, as well as a Restrictive Covenant delineating the recapture period and terms.

f. **Recipient Selection Criteria**: All recipients of assistance must meet the applicable eligibility requirements as stipulated in the Florida Statutes, SHIP Rule, and this Plan. Applicants will be selected from a waiting list on a first-qualified, first-served basis.

g. **Sponsor Selection Criteria**: NA

h. **Additional Information**: Mobile homes and trailers are not eligible for this strategy. Assisted properties must be located within the City of Miami Beach corporate limits.

E.

Rental Development	**Code 14**

a. **Summary of Strategy:** Funds will be provided to for-profit and non-profit developers to be used to finance the costs of acquisition and/or the hard and soft costs of rehabilitating multi-family buildings. Funds will also be utilized for the acquisition and/or rehabilitation of multi-family buildings owned and operated by the City.

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

c. **Income Categories to be served:** Extremely low, very low, low, or moderate-income.

d. **Maximum award:** $40,000/Unit

e. **Terms:**

1. **Loan/deferred loan/grant:** Deferred Loan, secured by a recorded note and mortgage.
2. **Interest Rate:** 0%
3. **Term:** 30 years
4. **Forgiveness/Repayment:** Forgivable at the end of the term.
5. **Default/Recapture:** Outstanding balance of the SHIP subsidy will be due if the property is sold or transferred, or the property fails to be used for affordable housing during the thirty year term. For properties owned by developers, where funding was provided for acquisition, the City may impose a reverter

provision at the end of the term, when the property is not subject to any limitations by superior lienholders, if it is found to be in the best interest of City to maintain the affordable housing beyond the affordability period when the developer is converting the project to market rate development. The reverter clause will not be used if the recipient volunteers to keep a negotiated percentage of the units affordable to very low, low and moderate-income households. The City's interests will be secured through the execution of a mortgage and promissory note, as well as a Restrictive Covenant delineating the recapture period and terms.

f. **Recipient Selection Criteria:** All tenants of properties assisted with SHIP funds must meet the eligibility requirements as stipulated in the applicable Florida Statutes, SHIP Rule, and this Plan.

g. **Sponsor/Developer Selection Criteria:** Developers will respond to an RFP process which will require confirmation of the developer's experience, financial capacity, site control, and ability to secure all necessary funds to proceed.

h. **Additional Information:** Assisted properties must be located within the City of Miami Beach corporate limits.

III. LHAP Incentive Strategies

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.

This incentive gives priority to designated affordable housing projects when scheduling pre-design conferences with relevant City agencies including, but not limited to: Fire, Planning and Zoning, Building, Historic Preservation, and the Office of Housing and Community Services (HCS). Also, when the plans are ready for permitting, first priority is given. The City will develop a form to identify the projects reviewed by the HCS.

The incentive was enacted by administrative action in February, 1997.

B. Name of the Strategy: Ongoing Review Process

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

Prior to the adoption of any proposed policy, procedure, ordinance, development plan, regulation, or Comprehensive Plan amendment that might impact housing, the City evaluates its potential effect and cost on affordable housing through the Director of the Office of Housing and Community Services (HCS). The HCS may present proposed legislation to applicable City boards and committees for their review as they may impact housing.

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.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

LHAP 2009-001
Exhibit A
Revised: 6/2015

(Local Government name)

Fiscal Year: 2016-2017			
Estimated Allcoation for Calculating:	$	367,448.00	
Salaries and Benefits	$	33,070.00	
Office Supplies and Equipment	$	1,000.00	
Travel Per diem Workshops, etc.	$	750.00	
Advertising	$	1,925.00	
Other*	$		
Total	$	36,745.00	0.100001
Fiscal Year: 2017-2018			
Estimated Allcoation for Calculating:	$	367,448.00	
Salaries and Benefits	$	33,070.00	
Office Supplies and Equipment	$	1,000.00	
Travel Per diem Workshops, etc.	$	750.00	
Advertising	$	1,925.00	
Other*	$		
Total	$	36,745.00	0.100001
Fiscal Year 2018-2019			
Estimated Allcoation for Calculating:	$	367,448.00	
Salaries and Benefits	$	33,070.00	
Office Supplies and Equipment	$	1,000.00	
Travel Per diem Workshops, etc.	$	750.00	
Advertising	$	1,925.00	
Other*	$		
Total	$	36,745.00	0.100001

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee.
Details:

Exhibit B
Timeline for SHIP Expenditures

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

Fiscal Year	Encumbered	Expended	1st Year AR	2nd Year AR	Closeout AR
2016-2017	6/30/2018	6/30/2019	9/15/2017	9/15/2018	9/15/2019
2017-2018	6/30/2019	6/30/2020	9/15/2018	9/15/2019	9/15/2020
2018-2019	6/30/2020	6/30/2021	9/15/2019	9/15/2020	9/15/2021

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

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1st Year AR Not Submitted	2nd Year AR Not Submitted	Closeout AR Not Submitted
2016-2017	3/30/2018	3/30/2019	6/15/2017	6/15/2018	6/15/2019
2017-2018	3/30/2019	3/30/2020	6/15/2018	6/15/2019	6/15/2020
2018-2019	3/30/2020	3/30/2021	6/15/2019	6/15/2020	6/15/2021

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

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

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

Other Key Deadlines:

AHAC reports are due for each local government by **December 31** of the year prior to the local government's LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2016-2017

Please check applicable box	
New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

Name of Local Government: City of Miami Beach

Allocation: $367,448.00

Strategy # From Plan Text	Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A New Construction SHIP Dollars	B Rehab/Repair SHIP Dollars	C Without Construction SHIP Dollars	D Total SHIP Dollars	E Total Percentage	F Total Units
A	3	Owner-Occupied Rehab	3	$40,000	3	$40,000				$225,000.00		$225,000.00	61.23%	6
D	1	Purchase Assistance w/Rehab					3	$40,000		$105,703.00		$105,703.00	28.77%	3
D	2	Purch. Assistance w/o Rehab										$0.00	0.00%	0
B	5	Disaster Mitigation										$0.00	0.00%	0
C	10	New Construction										$0.00	0.00%	0
												$0.00	0.00%	0
												$0.00	0.00%	0
												$0.00	0.00%	0
		Subtotal 1 (Home Ownership)	3		3		3		$0.00	$330,703.00	$0.00	$330,703.00	90.00%	9

		RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
E	14	Rental Development										$0.00	0.00%	0
												$0.00	0.00%	0
												$0.00	0.00%	0
												$0.00	0.00%	0
												$0.00	0.00%	0
		Subtotal 2 (Non-Home Ownershi	0		0		0		$0.00	$0.00	$0.00	$0.00	0.00%	0
		Administration Fees										$36,745.00	10.00%	
		Admin. From Program Income											0.00%	
		Home Ownership Counseling											0.00%	
		GRAND TOTAL												
		Add Subtotals 1 & 2, plus all Adr	3		3		3		$0.00	$330,703.00	$0.00	$367,448.00	100.00%	9

Percentage Construction/Rel Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 90%

Maximum Allowable Purchase Price: New $325,301 Existing $325,301

Allocation Breakdown	Amount	%
Very-Low Income	$115,000.00	31.3%
Low Income	$110,000.00	29.9%
Moderate Income	$105,703.00	28.8%
TOTAL		90.0%

Projected Program Income:	
Projected Recaptured Funds:	
Distribution:	$367,448.00
Total Available Funds:	$367,448.00

Max Amount Program Income For Admi $0.00

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2017-2018

Please check applicable box	
New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

Name of Local Government: City of Miami Beach

Estimated Funds: $367,448.00

Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A New Construction SHIP Dollars	B Rehab/Repair SHIP Dollars	C Without Construction SHIP Dollars	D Total SHIP Dollars	E Total Percentage	F Total Units
3	Owner-Occupied Rehab	3	$40,000	3	$40,000				$225,000.00		$225,000.00	61.23%	6
1	Purchase Assistance w/Rehab					3	$40,000		$105,703.00		$105,703.00	28.77%	3
2	Purch. Assistance w/o Rehab										$0.00	0.00%	0
5	Disaster Mitigation										$0.00	0.00%	0
10	New construction										$0.00	0.00%	0
											$0.00	0.00%	0
											$0.00	0.00%	0
											$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	3		3		3		$0.00	$330,703.00	$0.00	$330,703.00	90.00%	9

	RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
14	Rental Development										$0.00	0.00%	0
											$0.00	0.00%	0
											$0.00	0.00%	0
											$0.00	0.00%	0
											$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownershi	0		0		0		$0.00	$0.00	$0.00	$0.00	0.00%	0
	Administration Fees										$36,745.00	10.00%	
	Admin. From Program Income											0.00%	
	Home Ownership Counseling											0.00%	
	GRAND TOTAL												
	Add Subtotals 1 & 2, plus all Ad	3		3		3		$0.00	$330,703.00	$0.00	$367,448.00	100.00%	9

Percentage Construction/Re	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.			90%	
Maximum Allowable Purchase Price:		New	$325,301	Existing	$325,301

Allocation Breakdown	Amount	%
Very-Low Income	$115,000.00	31.3%
Low Income	$110,000.00	29.9%
Moderate Income	$105,703.00	28 8%
TOTAL		90.0%

Projected Program Income:		Max Amount Program Income For Admin	$0.00
Projected Recaptured Funds:			
Distribution:	$367,448.00		
Total Available Funds:	$367,448.00		

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2018-2019

Please check applicable box	
New Plan:	X
Amendment:	
Fiscal Yr. Closeout:	

Name of Local Government: City of Miami Beach

Estimated Funds: $367,448.00

Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A New Construction SHIP Dollars	B Rehab/Repair SHIP Dollars	C Without Construction SHIP Dollars	D Total SHIP Dollars	E Total Percentage	F Total Units
3	Owner-Occupied Rehab	3	$40,000	3	$40,000				$225,000.00		$225,000.00	61.23%	6
1	Purchase Assistance w/Rehab					2	$40,000		$65,703.00		$65,703.00	17.88%	2
2	Purch. Assistance w/o Rehab					1	$40,000			$40,000.00	$40,000.00	10.89%	1
5	Disaster Mitigation										$0.00	0.00%	0
10	New Construction										$0.00	0.00%	0
											$0.00	0.00%	0
											$0.00	0.00%	0
											$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	3		3		3		$0.00	$290,703.00	$40,000.00	$330,703.00	90.00%	9

	RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
14	Rental Development										$0.00	0.00%	0
											$0.00	0.00%	0
											$0.00	0.00%	0
											$0.00	0.00%	0
											$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	0		0		0		$0.00	$0.00	$0.00	$0.00	0.00%	0
	Administration Fees										$36,745.00	10.00%	
	Admin. From Program Income											0.00%	
	Home Ownership Counseling											0.00%	
	GRAND TOTAL												
	Add Subtotals 1 & 2, plus all Admi	3		3		3		$0.00	$290,703.00	$40,000.00	$367,448.00	100.00%	9

Percentage Construction/Reha	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.			79%	
Maximum Allowable Purchase Price:		New	$325,301	Existing	$325,301

Allocation Breakdown	Amount	%
Very-Low Income	$115,000.00	31.3%
Low Income	$110,000.00	29.9%
Moderate Income	$105,703.00	28.8%
TOTAL		90.0%

Projected Program Income:		Max Amount Program Income For Admir	$0.00
Projected Recaptured Funds:			
Distribution:	$367,448.00		
Total Available Funds:	$367,448.00		

Exhibit D
67-37.005(1), F.A.C.
Effective Date: 05/2016

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: City of Miami Beach

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 insure 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 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 to the document shall be provided to Florida Housing by June 30 of the applicable year.

(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.

(13) SHIP funds will not be pledged for debt service on bonds.

(14) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

(15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.

(16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.

(17) The LHAP meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Witness

Philip Levine, Mayor
Type Name and Title

4-26-16
Date

OR

Attest:
(Seal)

MIAMI BEACH
INCORPORATED
MARCH 26TH 1915

APPROVED AS TO
FORM & LANGUAGE
& FOR EXECUTION

City Attorney

4-20-2016
Date

RESOLUTION NO. 2016-29364

A RESOLUTION OF THE MAYOR AND CITY COMMISSION OF THE CITY OF MIAMI BEACH, FLORIDA, APPROVING AND ADOPTING THE CITY OF MIAMI BEACH LOCAL HOUSING ASSISTANCE PLAN (LHAP), ATTACHED TO THIS RESOLUTION, FOR THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM FOR FISCAL YEARS 2016/2017, 2017/2018, AND 2018/2019, AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907 - 420.9079, FLORIDA STATUTES; AUTHORIZING THE MAYOR AND CITY CLERK TO EXECUTE THE NECESSARY CERTIFICATIONS; AUTHORIZING THE ADMINISTRATION TO SUBMIT THE LHAP TO THE FLORIDA HOUSING FINANCE CORPORATION (FHFC) FOR ITS REVIEW AND APPROVAL; AUTHORIZING THE APPROPRIATION OF SHIP PROGRAM FUNDS FOR FISCAL YEARS 2016/2017, 2017/2018 AND 2018/2019, IN AMOUNTS TO BE DETERMINED BY THE STATE OF FLORIDA OR SUCH FINAL ALLOCATION AMOUNTS AS ADJUSTED BY THE FHFC; AND FURTHER AUTHORIZING THE APPROPRIATION OF ANY INTEREST ACCRUED THEREON FOR ELIGIBLE ACTIVITIES UNDER THE SHIP PROGRAM RULES.

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

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a three-year Local Housing Assistance Plan (LHAP) outlining how funds will be used; and

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

WHEREAS, as required by section 420.9075, F.S., it is found 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. The cost of administering the program may not exceed 10 percent (10%) of the local housing distribution plus five percent (5%) of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), 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.

WHEREAS, the Administration has prepared a new LHAP, incorporated herein by reference and attached as Exhibit "A" hereto, for Fiscal Years 2016/2017, 2017/2018 and 2018/2019, in

order to qualify to receive annual allocations of SHIP Program funds for eligible housing activities; and

WHEREAS, the Administration recommends authorizing the appropriation of SHIP Program funds for Fiscal Years 2016/2017, 2017/2018 and 2018/2019 in amounts to be determined by the State, or such final allocation amounts as may be adjusted by the FHFC; as well as the appropriation of any interest accrued thereon for eligible activities under the SHIP Program Rules.

NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COMMISSION OF THE CITY OF MIAMI BEACH, FLORIDA, that the Mayor and City Commission hereby approve and adopt the Local Housing Assistance Plan (LHAP) attached to this Resolution for the State Housing Initiatives Partnership (SHIP) Program for Fiscal Years 2016/2017, 2017/2018 and 2018/2019, as required by the SHIP Act, Subsections 420.907 – 420.9079, Florida Statutes; authorize the execution of the necessary certifications by the Mayor and the City Clerk; authorize the Administration to submit the LHAP to the Florida Housing Finance Corporation for its review and approval; authorize the appropriation of SHIP Program funds for Fiscal Years 2016/2017, 2017/2018 and 2018/2019, in amounts to be determined by the State of Florida, or such final allocation amounts as adjusted by the Florida Housing Finance Corporation; and further authorize the appropriation of any interest accrued thereon for eligible activities under the SHIP Program Rules.

Passed and adopted this 13 day of April, 2016.

MAYOR

ATTEST:

4/25/16

CITY CLERK

MIAMI BEACH INCORPORATED MARCH 26TH 1915

T:\AGENDA\2016\April 13\LHAP CC Resolution 4-13-2016

APPROVED AS TO FORM & LANGUAGE & FOR EXECUTION

City Attorney 3-31-2016 Date