ATTACHMENT 1

Miami-Dade County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

Approved by Board of County Commissioners:

Funding under this plan will expire after June 30, 2030

Table of Contents

Description	Page #
Section I, Program Details	**3**
Section II, LHAP Strategies	**9**
HOMEOWNERSHIP	
A. Purchase Assistance with Rehab	**9**
B. Purchase Assistance without Rehab	**10**
C. Owner Occupied Rehabilitation	**12**
D. Demolition/ Reconstruction	**13**
E. Disaster Response Strategy	**14**
F. Emergency Repair	**15**
G. Foreclosure Prevention	**16**
H. Acquisition/Rehabilitation	**18**
I. Community Land Trust (CLT) Homeownership	**18**
J. Insurance Assistance Strategy	**20**
K. Manufactured Housing (Mobile Homes) – Rehab & Emergency Repairs	**21**
RENTAL	
L. Disaster Assistance	**22**
M. Tenant Based Rental Assistance	**23**
N. New Construction/ Rehabilitation/Acquisition	**24**
O. Security and/or Utility Deposits	**25**
P. Rapid Re-Housing	**26**
Q. Manufactured Housing (Mobile Homes) - Lot Rent/Relocation Assistance	**27**
Section III, Incentive Strategies	
A. Expedited Permitting	**28**
B. Ongoing Review Process	**28**
C. County-Owned Land Identified for Affordable Housing Development	**28**
D. Promote CDMP Affordable Housing Objectives	**29**
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). (Optional)	
G. Interlocal Agreement (Require if applicable).	
H. Other Documents Incorporated by Reference	

I. Program Details:

A. LG(s)

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

B. Purpose of the program:

- 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: 2025-2026, 2026-2027, 2027-2028

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

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

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

The County has contracted with several homebuyer counseling entities that provide pre-homebuyer counseling, budgeting, and money management services. The County encourages first-time homebuyers to complete an eight-hour certification counseling program through its funded homebuyer education and counseling agencies. Additionally, the County offers foreclosure prevention education that provides post-homebuyer counseling for new homeowners, through its contract with homebuyer counseling agencies. These programs can work in conjunction with lenders to purchase the loan in the event of default or in the

alternative, bring homebuyers current in their outstanding debt. In that way, the County can protect its investment in the property, and perhaps restructure the loan to fit the homeowner's financial situation.

F. Leveraging: This 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 matches to obtain federal housing grants or resources.

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

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

G. Public Input: Public input is solicited through meetings with housing providers, social service providers, local lenders, and neighborhood associations. Public input is solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

Housing and Community Development solicits input for the development of the Local Housing Assistance Plan (LHAP) primarily through meetings with Private Developers, Community Development Corporation (CDC's), For Profit, Non-Profit Developers, realtors and participating lenders in ascertaining housing needs within the community. These agencies provide comments and make recommendations to Miami-Dade County on both programmatic and implementation issues and or improvements to develop an effective LHAP.

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

1. The Board of County Commissioners appoints thirteen (13) members.
    a. One citizen actively engaged in the residential home building in connection with affordable housing, one citizen in the banking or mortgage banking industry in connection with affordable housing, one citizen in areas of labor actively engaged in home building in connection with affordable housing, one citizen who is actively engaged as an advocate for low-income persons

in connection with affordable housing, one citizen who is actively engaged as a for-profit provider of affordable housing, one citizen who is actively engaged as a not-for-profit provider of affordable housing, one citizen who is actively engaged as a real estate professional in connection with affordable housing, one citizen who actively serves on the local planning agency, one citizen who resides within the jurisdiction of the local governing body making the appointments, one citizen who represents employers within the jurisdiction, and one citizen who represents essential service personnel as defined in this LHAP.

b. For the remaining two (2) member positions, the Board of County Commissioners may consider the appointment of a member from the construction industry, a local community development corporation, attorney, architect, engineer or planning professional.

2. The Mayor appoints one member who is a member of the construction industry, local community development corporation, attorney, architect, engineer, or planning professional.
3. The Overall Tenant Advisory Council (OTAC) appoints one of its members.

The AHAB is required to meet at least six (6) times during the county's fiscal year to provide developers and the public have an opportunity to address the Board with their concerns. The proposed LHAP was reviewed with the AHAB on January 27, 2025. In addition, the Housing Committee will hold a public hearing on the proposed LHAP where the public, as well as stakeholders, are encouraged to attend and will have the opportunity to speak. Thereafter, the Board of County Commissioners (BCC) will hold a public meeting for final action.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

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

Public notice of the County's funding allocation for individuals and entities to participate in SHIP-funded programs is advertised in three (3) local newspapers, in multiple languages, and on the County's website thirty (30) days prior to the beginning of the application period.

I. Waiting List/Priorities: Once funding for an activity is exhausted, 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 date and time completed applications were submitted, as well as any established funding priorities as described in this plan.

All owner-occupied rehabilitation applications are submitted by homeowners to the Community Action and Human Services Department (CAHSD) and placed on a waiting list on a first-qualified, first-served basis. When funds become available applicants are selected from the top of the waiting list. The waiting list is maintained by the date of the application submission. Each time a group of applications are selected from the waiting list, processing priority will be given to first Special Needs and then Elderly (age 62 or over) applicants, in accordance with F.S.420.907.

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.

The County has contracted with several homebuyer counseling entities that provide pre and post homebuyer counseling, budgeting, and money management services. The County encourages homebuyers and distressed homeowners to attend these workshops.

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

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

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

O. Monitoring and First Right of Refusal: In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of $10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility

requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

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

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

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

P. Administrative Budget: A line-item budget is attached as Exhibit A. Miami-Dade County finds that the monies deposited in the Local Housing Assistance Trust Fund are necessary to administer and implement the LHAP.

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 LHAP will be performed by:

Entity	Duties	Admin. Fee Percentage
Miami-Dade County	All administrative duties	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 meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with*

applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

S. Project Delivery Costs: In addition to the administrative costs listed above, the county will charge a reasonable delivery cost to cover inspections performed by non-county employees for rehabilitation projects. The fee will not exceed 2% of the contracted SHIP award and will be included in the amount of the recorded mortgage and note.

T. Essential Service Personnel Definition (ESP): Essential Service Personnel means teachers and educators, other school districts, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: For proposed developments involving new construction units, regardless of the development category of the application, the applicant must commit that (i) each new construction unit in the proposed development is eligible for the energy star new homes (Florida standard) and will achieve a home energy rating system (HERS) index of 75 or below, and (ii) each new construction unit in the proposed development not eligible for the Energy Star new homes will include, at a minimum, the energy features outlined in Miami Dade County Green Code through Ordinance No. 07-65. The applicant will also adhere to all the requirements of said ordinance.

V. Describe efforts to meet the 20% Special Needs set-aside: The special needs category is a priority for Housing and Community Development (HCD). The Department may consult with the Community Action and Human Services Department (CAHSD) and the Homeless Trust for referrals for special needs, should the pool of applicants from HCD list fall short of the requirement. CAHSD provides an outreach program using referrals from supportive services agencies for elders and people with disabilities who may have difficulties finding housing that is safe, affordable, and permanent. HCD will continue to provide funding with rehabilitation and help homeowners to remain living independently in their own homes. The Homeownership Unit identifies disabled and special need applicants through its homeownership application process.

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

A competitive process will be utilized to select builders/developers for participation in the program. Funds specified as set aside for Rental Housing Development for Homeless Persons can be applied toward either: 1) the development of a homeless-only housing development; or 2) the development of units set-aside to serve homeless persons within a mixed–use development, SHIP funds may also be utilized for rental subsidies using a Rapid Re-Housing Program model. Funds may be awarded to subrecipient to administer the Rapid Re-Housing Program utilizing SHIP funding. This may include utility deposits, security deposits, and rental assistance payments equal to no more than 24 months' rent. The proposed project must target the CoC's priority sub-populations for Rapid Re-Housing and adhere to the CoC's Coordinated Outreach, Assessment, and Placement (COAP) guidelines.

Section II. LHAP Strategies

HOMEOWNERSHIP

A. Purchase Assistance with Rehabilitation	**Code: 1**

a. Summary: This strategy will fund first-time homebuyers to acquire existing homeownership units and to cover general rehabilitation needs. All potential homebuyers must be pre-qualified by the participating lenders.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award (No minimum): Vulnerable areas $140,000; Purchase Assistance: $100,000; Rehab: $40,000
Non-vulnerable areas $120,000; Purchase Assistance: $80,000; Rehab: $40,000

e. Terms:

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

2. Interest Rate: 1% vulnerable areas, 2% non-vulnerable areas.

3. Years in loan term: 30 years

4. Forgiveness: None

5. Repayment: Loan is fully amortized over 30 years.

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

f. Recipient/Tenant Selection Criteria: Applicants are assisted on a first-qualified, first-served basis after the

availability of program funds or activity is advertised. Applicants seeking assistance are pre-qualified by first mortgage lenders and then referred by the lender to the County .

g. Sponsor Selection Criteria: N/A

h. Additional Information: Homebuyers assisted with SHIP funding are required to complete a Homebuyer Education and Counseling training from a HUD certified agency. The education training will cover such topics as: choosing a realtor, selecting a home, qualifying for mortgage financing to include HCD homeownership programs, a comprehensive home inspection, entering a purchase/sale contract, maintaining a home, handling credit affairs and other skills needed for homeownership.

Vulnerable areas are areas where 51% or more of the population is considered low to moderate income households. Non-vulnerable areas are areas where 50% or less of the population is considered low to moderate income households. A map of vulnerable areas can be viewed at: https://www.miamidade.gov/housing/library/guidelines/map-of-eligible-block-groups-ranked-by-vulnerability.pdf

B. Purchase Assistance without Rehabilitation	**Code: 2**

a. Summary: This strategy will fund first time homebuyers with mortgage assistance to acquire newly constructed or existing homeownership units. All potential homebuyers must be pre-qualified by participating lenders for the affordable housing program.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: Vulnerable areas $100,000
Non-vulnerable areas $80,000

e. Terms:

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

2. Interest Rate: 1% vulnerable, 2% non-vulnerable

3. Term: 30 years

4. Forgiveness: None

5. Repayment: Loan is fully amortized over 30 years.

6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: Failure to make the required payments, sale, transfer, foreclosure, or conveyance of property, conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due

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

f. Recipient/Tenant Selection Criteria: Applicants are assisted on a first-qualified, first-served basis after the availability of program funds or activity is advertised. Applicants seeking assistance are pre-qualified by first mortgage lenders and then referred by the lender to the County.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Applicants must secure a first mortgage by an approved lender. SHIP funds allocated for this strategy will be leveraged with private funds, HOME, other federal funds and/or local Documentary Surtax Homeownership Assistance Loan Program (HALP).

Homebuyers assisted with SHIP funding are required to complete a Homebuyer Education and Counseling training receive homebuyer counseling from a HUD certified agency. The education training will cover such topics as: choosing a realtor, selecting a home, qualifying for mortgage financing to include HCD homeownership programs, a comprehensive home inspection, entering a purchase/sale contract, maintaining a home, handling credit affairs and other skills needed for homeownership.

Vulnerable areas are areas where 51% or more of the population is considered low to moderate income households. Non-vulnerable areas are areas where 50% or less of the population is considered low to moderate income households.

A map of vulnerable areas can be viewed at:
https://www.miamidade.gov/housing/library/guidelines/map-of-eligible-block-groups-ranked-by-vulnerability.pdf

DOWN PAYMENT ASSISTANCE

Terms:

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

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

C. **Owner Occupied Rehabilitation**	**Code: 3**

a. Summary: This strategy will award funds toward rehabilitation of owner-occupied housing. Funding may be used for health/safety issues related to accessibility or barrier-free modifications, rehabilitation and applicable building integrity requirements, including payment of homeowners insurance premium (for one year) to be issued either during repair or within 30 days upon completion of repair(s).

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $50,000 ($40,000 for emergency repair and $10,000 for homeowner's insurance)

e. Terms:

1. Loan: Funds will be awarded as a loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Term: 15 years
4. Forgiveness: Loan to be forgiven at the end of the term.
5. Repayment: None
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: Failure to make required payments, sale, refinance, transfer, foreclosure, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance of the loan will be due and payable. Upon death of the owner(s), the loan shall become due and payable in full unless ownership of the property passes to the heirs of owner and those heirs meet the following criteria: (a) live on the property, (b) earn no more than the maximum percentage AMI funding activity at time of transfer, and (c) execute appropriate documents as required by Miami-Dade County. In the event that the proceeds from the sale are insufficient to repay the outstanding SHIP subsidy, the County will recapture whatever proceeds are available after the first mortgage from a private lender (if any) has been repaid.

f. Recipient/Tenant Selection Criteria: The applicants are selected on a first-qualified, first served basis, with priority given to elderly (age 62 or over) and Special Needs.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Funds may also be available for owners of condominium properties located in Miami-Dade County. Homeowners must reside in the unit and occupy as primary residence. The

rehabilitation funds will be paid directly to the condominium association. A description of the work to be done and/or Scope of Work will be required to determine the loan assistance.

D. Demolition/Reconstruction	**Code: 4**

a. Summary: The demolition/reconstruction strategy is designed to assist owner-occupied residential properties where the cost to repair or reconstruct the home exceeds 75% of existing structure's assessed value and meets the Florida Building Code definition of an unsafe structure.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $300,000

e. Terms:

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

2. Interest Rate: 0%

3. Years in loan term: 30 years

4. Forgiveness: None

5. Repayment: Loan is fully amortized over 30 years.

6. Default: Full repayment of the loan is required if title is transferred or conveyed for any reason, or the property ceases to be the primary residence of the applicant during the required occupancy period. In the event of default, which is defined as not meeting the occupancy, eligibility and/or ownership requirements, the County may foreclose to recover funds made available for assistance which is secured by a mortgage and note on the property. The loan becomes due at time of sale or refinance. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable to the County. If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Eligible homeowners will be assisted on a first-qualified, first served basis. Homeowners will be assisted within income groups from all eligible applicants based on funding availability. Special needs households, as defined by 420.0004(13), F.S. will be given priority.

g. Sponsor Selection Criteria: N/A

h. Additional Information: If the County has an inventory of existing homes for sale, the homeowner will be given the option to purchase one of the existing homes for the appraised value and sell the current homestead property to the County as surplus property for the appraised value. The value of the current home will be a credit towards the purchase of the new home. The value of the existing home cannot exceed the value of the home to be purchased under the program. With this option, the County may provide temporary relocation from its inventory of existing housing, at no cost to the applicant, if available, while the home is being built. The owner who is moved to an existing housing unit will not be eligible for any additional relocation benefits and will be required to pay all utilities and moving expenses associated with the temporary relocation. If temporary relocation is deemed necessary, while the home is being repaired or rebuilt, the County will pay relocation costs in accordance with the County's Relocation Policy. Costs associated with the relocation will be included in the loan amount and are subject to the maximum award under this strategy.

E. Disaster Assistance	**Code: 5**

a. Summary: This strategy is to be utilized in the event of a declaration by Executive Order by the President of the United States or Governor of the State of Florida of a disaster. In an effort to maximize the effect of funds utilized for disaster recovery and mitigation, funds not contractually committed for rehabilitation, construction, design, homeownership purchase or other activity will be redirected to the post-disaster recovery and mitigation effort. This assistance is provided for owner-occupied properties that have homestead exemption, as gap assistance for any damage that insurance or FEMA does not cover.

These funds will be used for the following activities:

1. Purchase of emergency supplies to waterproof damaged homes.
2. Interim repairs to avoid further damage, such as tree and debris removal required to make individual housing units habitable.
3. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
4. Removal of incipient hazards that may damage a structure.
5. Relocation costs for displaced households.
6. Jumpstart Assistance consists of:
    a. Rehabilitation funds in absence of insurance for very low-income households or as gap funds are necessary.
    b. Down-payment assistance in the form of a subordinate mortgage awarded under current program guidelines to applicants who are able to qualify for a first mortgage to purchase a home pending FEMA buy-out.
7. Other activities approved by the Florida Housing Finance Corporation.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $20,000

e. Terms:

1. Repayment loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient/Tenant Selection Criteria: Eligible recipients will be selected using methods(s) that the County develops to expedite the distribution of disaster response resources during disaster periods.

g. Sponsor/Sub-recipient Selection Criteria: N/A

h. Additional Information: N/A

F. Emergency Repair	**Code: 6**

a. Summary: Funds may be awarded for a very specific list of items such as windows, roofing, etc. that cannot wait for a more comprehensive - major rehab. The Emergency Repair Program (ERP) is designed to correct, repair, or replace an essential system and/or critical structural problems for homeowners who are either Special Needs, Essential Services Personnel, or Elderly (age 62 or over). The purpose of ERP is to stabilize the homeowner's residence by making essential repairs to make the home more livable, including payment of homeowners insurance premium (for one year) to be issued either during repair or within 30 days upon completion of repair(s). This is not a comprehensive homeowner rehabilitation program. This includes damaged roofing that is leaking, damaged windows causing exposure to the elements, or electrical or plumbing problems that could cause flooding or (fire) to the home or are an immediate need or providing HVAC systems which are a necessity in Miami-Dade's hot climate. Housing hazard mitigation and resilience methods may be required when applicable to the repair.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $50,000 ($40,000 for emergency repair and $10,000 for homeowner's insurance)

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.

2. Interest Rate: 0%

3. Years in loan term: 10 years

5. Forgiveness: Loan to be forgiven at the end of the term.

5. Repayment: Not required as long as the loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, foreclosure or conveyance of property; conversion to rental property; loss of homestead exemption status, or failure to occupy the home as the primary residence. If any of these occur, the outstanding balance will be due and payable.

   In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP-eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first- qualified, first- served basis with the priorities for Special Need.

g. Sponsor Selection Criteria: N/A

h. Additional Information: N/A

G. Foreclosure Prevention	**Code: 7**

a. Summary: Funds will be awarded to qualified homeowners to retain their home by preventing foreclosure action on the first mortgage. Applicants must be delinquent at least two full monthly mortgage payments or have received a notice of default. Eligible expenses include delinquent mortgage payments (principal, interest, taxes and homeowner's insurance premium), special assessment fees from condominium and/or neighborhood associations, late fees and other customary fees associated with delivery costs (but excluding brokerage fees).

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $20,000

e. Terms:

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

subordinate mortgage and note.

2. Interest Rate: 0%

3. Term: 7 years

4. Forgiveness: The loan will be forgiven at the end of the loan term provided the owner continues to occupy the home as their principal residence.

5. Repayment: None Required as long as the loan is in good standing.

6. Default: Repayment of the full amount shall become due if any of the following occurs within the deferred loan term:

    a. Homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, foreclosure, or deed in lieu of foreclosure.
    b. Homeowners no longer occupy the unit as their principal residence.
    c. Homeowners fail to meet any of the terms of the Housing and Community Development's Subordination Policy.

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

f. Recipient/Tenant Selection Criteria:

1. Applicants are processed on a first-qualified, first-served basis.
2. This strategy is designed to assist individuals who have fully amortizing conventional mortgages.
3. Applicants may receive funding under this program only one time.
4. Applicants must complete a budget/credit/debt reduction course through a HUD approved counseling agency,
5. Applicant must submit to a review of:
    a. Current income analysis
    b. Credit history on other payment requirements; other obligations; job history; payment history; income to debt ratio.
    c. Other factors that may serve to assist the administration of the program to determine the worthiness of the applicant

6. Foreclosure prevention applicants must show that the nonpayment of their mortgage is due to the following eligible reasons:
    a. Loss of employment
    b. Medical expenses
    c. Divorce or separation
    d. Death in a family
    e. Home repair bills

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. The property must be located in Miami-Dade County.
2. Assistance may not exceed the maximum award.
3. Payment is sent directly to mortgagor.

H. Homeownership (Acquisition/Rehabilitation)	**Code: 9, 10**

a. Summary: SHIP funds will be provided to affordable housing developers, non-profit organizations and Public Housing Agencies (PHA) for the acquisition of land to construct new residential housing units, or acquisition of existing residential housing with or without needing to be rehabilitated for resale to income eligible homebuyers.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $300,000

e. Terms:

Developer

1. Repayment loan/deferred loan/grant: Repayment Loan secured by a note and mortgage.
2. Interest Rate: 1 %
3. Years in loan term: 2 years
4. Repayment: This loan is due and payable when the completed unit is sold to an income eligible buyer.
5. Default: In the event the property is not sold to an income eligible homebuyer within I year after certificate of occupancy is issued, the funds will become due and payable to the County.

Homebuyer – Homebuyers will be able to apply through strategies A and B.

I. Community Land Trust (CLT) Homeownership	**Code: 9, 10**

a. Summary: To provide construction loan financing to CLT entities for the development or rehabilitation of new or existing housing stock. To provide purchase assistance to buyers of newly constructed or existing community land trust homes. The purchase assistance will be used to write down the purchase price of the property.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $200,000

e. Terms:

CLT Developer

1. Repayment: Funds will be awarded as deferred payment loans secured by recorded mortgages and notes.

2. Interest Rate: 0%

SHIP loans shall be converted to a mortgage and retained as permanent subsidy to the benefit of the eligible initial and subsequent buyers.

When applicable, SHIP funds will be awarded as a deferred loan secured by a recorded mortgage and note for the acquisition of the underlying land which will not be converted into a mortgage with the eligible buyer and considered a grant to the recipient to be retained as permanent subsidy for future buyers. The value of the land for award purposes shall be determined by the purchase price of the land and the number of units sited/constructed on the land.

3. Loan Term: 2 Years

4. Repayment: Loans require monthly interest and principal payments.

5. Forgiveness: If the loan(s) is in good standing upon sale of the property to an eligible homebuyer, the County will satisfy the promissory note(s) and release any restrictive covenant(s) with the Sponsor/CLT.

6. Default/Recapture: The loan(s) will be in default if the Sponsor/CLT fails to construct and sell the assisted unit(s) to an eligible buyer and execute a ground lease within the contractual timeframe. The County will recapture the subsidy and/or property if the housing has not been completed within the term of the recorded Mortgage Agreement(s).

7. Repayment: None required as long as loan is in good standing.

Homebuyer

1. Repayment loan/deferred loan/grant: Assistance is provided as a deferred payment loan secured by a note and mortgage.

2. Maximum award: Vulnerable areas: $100,000,
Non-Vulnerable areas: $80,000

3. Interest Rate: 1% vulnerable, 2% non-vulnerable

4. Term: 30 years

5. Forgiveness: None.

6. Repayment: Loan is fully amortized over 30 years.

7. Default/Recapture: Default is defined as the failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership. In the event of default on the first mortgage, the Community Land Trust must notify Miami-Dade County whether it intends to exercise its right of repurchase. Default shall also occur if the buyer fails to occupy the home as a primary residence or if all owners have died.

f. Recipient Selection Criteria: First qualified, first served after completion of HUD approved first-time homebuyer class that contains a community land trust component. The recipient must be able to show and attest to a clear understanding of the difference between fee simple homeownership and community land trust homeownership. Miami-Dade County will provide a certification for the client (applicant) to complete attesting to their understanding of the appropriate program.

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

h. Additional Information: The Community Land Trust transfers title to the homebuyer but retains ownership of the land beneath the improvements. The CLT provides a 99-year ground lease for the use of the land to the homebuyer. The terms of the ground lease restrict the resale of the property to an income eligible household.

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

Vulnerable areas are areas where 51% or more of the population is considered low to moderate income households. Non-vulnerable areas are areas where 50% or less of the population is considered low to moderate income households.

J. Insurance Assistance Strategy	**Code: 11**

a. Summary: Funds will be awarded to cost burdened elderly (age 62 or over) and/or Special Needs owner-occupied households to pay for property insurance including as a one-time, non-recurring assistance. Homeowners are eligible if 1) their insurance costs have increased in the past year by at least 10%, 2) their Principle, Interest, Taxes, and Insurance payments are more than 30% of their monthly gross income and 3) the owner is elderly (age 62 or over) or a member of the household meets the special needs definition as defined in 420.0004(13).

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $10,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant.
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A.

f. Recipient Selection Criteria: Applicants must document their eligibility by providing:

1. A copy of an insurance bill with a premium that is at least 10% more than the previous year's premium.
2. Proof of Cost Burden: the applicant provides a mortgage statement showing that housing costs exceed 30% of the gross monthly household income.
3. Proof of being an elderly (age 62 or over) and or household with special needs.
4. Homeowners will receive assistance in the order in which they submit their completed application.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: For homeowners with a mortgage, the assistance will be paid to the first mortgage lender for the taxes and insurance escrow account. For homeowners without a mortgage, the assistance will be paid to the property insurance company. For homeowners who have recently paid the premium, the assistance may be paid to the owner as reimbursement of what has been paid.

P. Manufactured Housing (Mobile Homes) – Rehab & Emergency Repairs	**Code: 3**

a. Summary: The Manufactured Housing Strategy will provide assistance to eligible low- and moderate-income homeowners who own and occupy mobile or manufactured homes. Funds may be used for rehabilitation and emergency repairs necessary to preserve the home as safe, decent, sanitary, and affordable housing, including repairs addressing structural deficiencies, roofing, electrical and plumbing systems, accessibility needs, code violations, health and safety hazards, and disaster-related damage.

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

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

d. Maximum award: $15,000 (rehab/emergency repairs)

e. Terms:

1. Repayment loan/deferred loan/grant: The loan is secured by a note and mortgage/lien.
2. Interest Rate: 0%
3. Years in loan term: 10 years.
4. Forgiveness: Forgiven at the end of the term.
5. Repayment: None required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

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

   If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I being met first.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Manufactured housing constructed after June 1994 is eligible.

RENTAL

L. Disaster Assistance	**Code: 16**

a. Summary: This strategy is to be utilized in the event of a declaration by Executive Order by the President of the United States or Governor of the State of Florida of a disaster. In an effort to maximize the effect of funds utilized for disaster recovery and mitigation, funds not contractually committed for rehabilitation, construction, design, or other activity will be redirected to the post-disaster recovery and mitigation effort. This assistance is provided to owners of rental units classified as non-homestead property, as gap assistance for any damage that insurance or FEMA does not cover.

These funds will be used for the following activities:

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

5. Relocation costs for displaced households.
6. Other activities as proposed by the federal government, counties, and eligible municipalities and approved by the Florida Housing Finance Corporation.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $20,000 per unit

e. Terms:

1 Repayment loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default/Recapture: N/A

f. Recipient/Tenant Selection Criteria: Eligible recipients will be selected using methods(s) that the County develops to expedite the distribution of disaster response resources during disaster periods.

g. Sponsor/Sub-recipient Selection Criteria: Applicants will be accepted on a first-come, first served basis.

h. Additional Information: N/A

M. Tenant Based Rental Assistance	**Code: 13**

a. Summary: Funds will be awarded to low-income households in need of homeless prevention (eviction) assistance payments for households that qualify under s. 420.9072(7)(b), F.S., and are currently receiving services by a Continuum of Care (CoC) lead agency.

c. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $20,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant and not subject to recapture
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A

6. Default: N/A

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis and must be considered homeless or at risk of being homeless according to s. 420.621, F.S.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. Funds may not exceed 12 months for any eligible household.
2. This strategy will follow the Department's established procedure for existing rental assistance programs including verification of eligibility, landlord requirements, and payments to landlord.
3. The property under lease must be located in Miami-Dade County.
4. Awarded funds will be provided distributed directly to the landlord.

N. Rental Development (New Construction/Rehabilitation/Acquisition/ Demolition	**Code: 14, 15, 20, 21**

a. Summary: Funds will be awarded as gap financing to for-profit and not-for-profit builders/developers to support land acquisition, demolition, reconstruction, rehabilitation and/or new construction of affordable rental housing units. Funds may be awarded to a developer to provide units set aside for low-income person(s) or families with special needs or disabilities.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $200,000 per unit, with a maximum $5,000,000 per development

e. Terms:

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% interest for the period of construction (1-2 years). After the construction period ends, principal and interest payments will begin at 1%-2% interest rate for the remainder of the loan term. See Exhibit H.

3. Term: 30 years

4. Forgiveness: None

5. Repayment: Loans require monthly interest-only payments for years 1-2 and amortized principal and interest payments accruing in years 3-30.

6. Default/Recapture: For all awards, a default will be determined as: sale, transfer, foreclosure, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur, the outstanding balance will be due and payable.

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

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

h. Additional Information: SHIP funds allocated for this strategy may be leveraged with local CDBG, HOME, Documentary Surtax Program (Surtax), or other available local funds, such as the Affordable Housing Trust Fund and County general funds. Preference is not given for set aside, instead applicants are given bonus point should they allocate a specific percentage of units which is outlined in the Request for Application (RFA).

O. Security and/or Utility Deposit	**Code: 23**

a. Summary: Funds will be awarded to income eligible households in need of relocation assistance from a Miami-Dade County housing project during redevelopment phases, including but not limited to affordable rental and/or public housing sites. The rental security deposit assistance will be based on the equivalent of two month's contract rent. The rental unit must meet Housing Quality Standards as defined in 24 CFR 982.401. The unit must be affordable for the tenant whereas the tenant is responsible for a rental portion of no more than 30% of the household's adjusted income.

Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $10,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant and not subject to recapture
2. Interest Rate: N/A
3. Years in loan term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient/Tenant Selection Criteria: Eligible applicants will be assisted on a first-qualified, first served basis and must be imminently affected by a HCD Redevelopment Project.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

1. The lease must be a minimum of twelve months in duration.
2. This strategy will follow the Department's established procedure for existing rental assistance programs including verification of eligibility, landlord requirements, and payments to landlord.
3. The property under lease must be in Miami-Dade County.
4. Awarded funds will be provided distributed directly to the landlord.

P. Rapid Re-Housing Program	**Code: 26**

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

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $20,000
A maximum of 5% (five percent) of the total allocation can be used as a Service Delivery Fee from which a maximum of $100 per client per month can be used for the Housing Stability Counseling fee.

e. Terms:

1. Repayment loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default/Recapture: N/A

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

Miami-Dade County Homeless Trust has established the COAP guidelines 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 chronic and medical vulnerability assessment scores and the housing assistance needed. The Homeless Trust is the lead in our Continuum of Care. They have resources that are dedicated to homeless programs.

g. Sponsor/Developer Selection Criteria: Miami-Dade County intends to administer this program through a sub-recipient agency or agencies. A competitive Request for Proposals process in accordance with Chapter 67-37.005(6)(b)7 of the Florida Administrative Code will be conducted by the Miami-Dade County Homeless Trust to select an eligible sub-recipient agency or agencies. Eligible persons, sponsors, or other sub-recipients of assistance under this program will be required to contractually commit and comply with all SHIP Program requirements and the Miami-Dade County Standards of Care policies and procedures governing COAP and its Rapid Re-Housing Strategy. Criteria for selection of Sub-Recipient organization will include: (1) past experience working with the target population; (2) past experience administering similar rental assistance programs; (3) financial and human resource capacity to administer the program; (4) participation in the Continuum of Care Coordinated Entry system; and (5) such other criteria as may be determined appropriate.

h. Additional Information:

1. The lease must be at least 12 months.
2. Assistance will be provided directly to the utility or landlord.
3. Recipients of assistance must go through an assessment by the partnership agencies that are part of the CoC to determine likelihood of housing sustainability once the assistance period runs out. Such an assessment process shall be governed by the Homeless Trust's Rapid Re-Housing Standards of Care, policies and procedures.
4. Recipients of other ongoing rental assistance (such as Section 8) are not eligible to receive assistance under this Strategy.

Q. Manufactured Housing (Mobile Homes) – Lot Rent/Relocation Assistance	**Code: 28, 29**

a. Summary: The manufactured housing strategy may provide funds for:
1. Relocation assistance for owners/tenants who have been deprived of affordable housing due to closure of a mobile home park in accordance with 723.003, F.S. (code 28)
2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29)

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

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

d. Maximum award: $10,000 (relocation assistance)
$5,000 (lot rental assistance)

e. Terms:

7. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant.
8. Interest Rate: N/A.
9. Years in loan term: N/A.

10. Forgiveness: N/A.
11. Repayment: N/A.
12. Default: N/A.

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I being met first.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Manufactured housing constructed after June 1994 is eligible.

III. LHAP Incentive Strategies

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

A. Name of the Strategy: **Expedited Permitting**
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

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

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

B. Name of the Strategy: **Ongoing Review Process**
An ongoing process for reviewing local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

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

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

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

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

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

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

The County's Housing and Community Development and General Services Administration are responsible for development of this inventory as well as tracking and monitoring development on the sites.

By Resolution No. R-347-09, the BCC adopted AHAB's recommendation that AHAB, be provided with a list of these public sites and the status of development on an annual basis in order to monitor and report on the implementation of this strategy.

D. Other Incentive Strategies Adopted: **Promote CDMP Affordable Housing Objectives**

Promote affordable housing development objectives contained in the Housing Element of the County's Comprehensive Development Master Plan (CDMP)

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

Pursuant to Resolution 347.09, this strategy will be implemented by Giving preference in County funding processes to affordable housing projects (whether on County-owned land or not) located within transit corridors or designated employment centers.

To the extent possible, giving priority to the development of affordable rental housing on County-owned parcels suitable for multi-family housing development and located within transit corridors or designated employment centers. Units are to be affordable for a mix of household incomes (i.e. Extremely low, Very low, low- and moderate-income households).

IV. EXHIBITS:

Required

A. Administrative Budget for each fiscal year covered in the Plan.

B. Timeline for Estimated Encumbrance and Expenditure.

C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.

D. Signed LHAP Certification.

E. Signed, dated, witnessed or attested adopting resolution.

Optional

F. Ordinance: (If changed from the original creating ordinance).

G. Interlocal Agreement (Required if applicable).

H. Other Documents Incorporated by Reference.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A (2025)

Miami-Dade County

Fiscal Year: 2025-2026		
Estimated SHIP Funds for Fiscal Year:	$	5,795,825.00
Salaries and Benefits	$	485,000.00
Office Supplies and Equipment	$	8,500.00
Travel Per diem Workshops, etc.	$	5,000.00
Advertising	$	12,000.00
Other*	$	69,000.00
Total	$	579,500.00
Admin %		10.00%
		OK
Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	5,983,658.00
Salaries and Benefits	$	500,100.00
Office Supplies and Equipment	$	7,000.00
Travel Per diem Workshops, etc.	$	6,000.00
Advertising	$	13,000.00
Other*	$	72,000.00
Total	$	598,100.00
Admin %		10.00%
		OK
Fiscal Year 2027-2028		
Estimated SHIP Funds for Fiscal Year:	$	6,159,377.00
Salaries and Benefits	$	511,400.00
Office Supplies and Equipment	$	6,500.00
Travel Per diem Workshops, etc.	$	6,000.00
Advertising	$	15,000.00
Other*	$	77,000.00
Total	$	615,900.00
Admin %		10.00%
		OK

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

Exhibit B
Timeline for SHIP Expenditures

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

Fiscal Year	Encumbered	Expended	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to robert.dearduff@floridahousing.org and include:

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

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended.

Other Key Deadlines:

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

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2025-2026

Name of Local Government: Miami-Dade County

Estimated Funds (Anticipated allocation only): $ 5,795,825

Code	Strategies / Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1	Purchase Assitance - with Rehab	Yes		$120,000		$120,000		$120,000	$0.00	$0.00	$0.00	0
2	Purchase Assitance - withuout Rehab	Yes	2	$100,000	15	$100,000	30	$80,000	$4,100,000.00	$0.00	$4,100,000.00	47
3	Owner Occupied Rehabilitation	Yes		$50,000		$50,000		$50,000	$0.00	$0.00	$0.00	0
4	Demolition/ Reconstruction	Yes		$300,000		$300,000		$300,000	$0.00	$0.00	$0.00	0
5	Disaster Assistance	Yes		$20,000		$20,000		$20,000	$0.00	$0.00	$0.00	0
6	Emergency Repair/ Special Needs	Yes		$30,000		$30,000		$30,000	$0.00	$0.00	$0.00	0
7	Foreclosure Prevention and Mitigation	No		$20,000		$20,000		$20,000	$0.00	$0.00	$0.00	0
9	Homeownership Acquisition/ Rehabilitation	Yes		$300,000		$300,000		$300,000	$0.00	$0.00	$0.00	0
2	Community Land Trust	No		$100,000		$100,000		$80,000	$0.00	$0.00	$0.00	0
11	Insurance Assistance Strategy	No		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
	Total Homeownership		2		15		30		$4,100,000.00	$0.00	$4,100,000.00	47
Purchase Price Limits:			New	$ 636,806	Existing	$ 636,806						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
13	Tenant Based Rental Assistance	No		$30,000		$30,000		$30,000	$0.00	$0.00	$0.00	0
12, 14, 15, 20, 21	Rental Development	Yes	2	$200,000	3	$200,000	1	$200,000	$1,200,000.00	$0.00	$1,200,000.00	6
5	Disaster Assistance	Yes		$20,000		$20,000		$20,000	$0.00	$0.00	$0.00	0
23	Security Rental Deposits	No		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
26	Rapid Re-Housing Program	No		$20,000		$20,000			$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		2		3		1		$1,200,000.00	$0.00	$1,200,000.00	6
	Administration Fees		$ -		0%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 5,300,000	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		91.4%	OK
Homeownership % (65% requirement)		70.7%	OK
Rental Restriction (25%)		20.7%	OK
Very-Low Income (30% requirement)		$ 600,000	10.4% OK
Low Income (30% requirement)		$ 1,500,000	25.9% OK
Moderate Income		$ 2,600,000	44.9%

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government: Miami-Dade County

Estimated Funds (Anticipated allocation only): $ 5,983,658

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1	Purchase Assitance - with Rehab	Yes		$120,000		$120,000		$120,000	$0.00	$0.00	$0.00	0
2	Purchase Assitance - withuout Rehab	Yes	2	$100,000	15	$100,000	30	$80,000	$4,100,000.00	$0.00	$4,100,000.00	47
3	Owner Occupied Rehabilitation	Yes		$50,000		$50,000		$50,000	$0.00	$0.00	$0.00	0
4	Demolition/ Reconstruction	Yes		$300,000		$300,000		$300,000	$0.00	$0.00	$0.00	0
5	Disaster Assistance	Yes		$20,000		$20,000		$20,000	$0.00	$0.00	$0.00	0
6	Emergency Repair/ Special Needs	Yes		$30,000		$30,000		$30,000	$0.00	$0.00	$0.00	0
7	Foreclosure Prevention and Mitigation	No		$20,000		$20,000		$20,000	$0.00	$0.00	$0.00	0
9	Homeownership Acquisition/ Rehabilitation	Yes		$300,000		$300,000		$300,000	$0.00	$0.00	$0.00	0
2	Community Land Trust	No		$100,000		$100,000		$80,000	$0.00	$0.00	$0.00	0
11	Insurance Assistance Strategy	No		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
3	Manufactured Housing (Mobile Homes) - Rehab/Repair	Yes		$15,000		$15,000		$15,000	$0.00	$0.00	$0.00	0
	Total Homeownership		2		15		30		$4,100,000.00	$0.00	$4,100,000.00	47
Purchase Price Limits:			New	$ 636,806	Existing	$ 636,806						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
13	Tenant Based Rental Assistance	No		$20,000		$20,000		$20,000	$0.00	$0.00	$0.00	0
12, 14, 15, 20, 21	Rental Development	Yes	2	$200,000	3	$200,000	1	$200,000	$1,200,000.00	$0.00	$1,200,000.00	6
5	Disaster Assistance	Yes		$20,000		$20,000		$20,000	$0.00	$0.00	$0.00	0
23	Security Rental Deposits	No		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
26	Rapid Re-Housing Program	No		$20,000		$20,000			$0.00	$0.00	$0.00	0
28	Manufactured Housing (Mobile Homes) - Relocation Asst.	No		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
29	Manufactured Housing (Mobile Homes) - Lot Rental	No		$5,000		$5,000		$5,000	$0.00	$0.00	$0.00	0
	Total Rental		2		3		1		$1,200,000.00	$0.00	$1,200,000.00	6
	Administration Fees		$ -		0%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 5,300,000	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		88.6%	OK
Homeownership % (65% requirement)		68.5%	OK
Rental Restriction (25%)		20.1%	OK
Very-Low Income (30% requirement)	$ 600,000	10.0%	OK
Low Income (30% requirement)	$ 1,500,000	25.1%	OK
Moderate Income	$ 2,600,000	43.5%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

Name of Local Government: Miami-Dade County

Estimated Funds (Anticipated allocation only): $ 6,159,377

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1	Purchase Assitance - with Rehab	Yes		$120,000		$120,000		$120,000	$0.00	$0.00	$0.00	0
2	Purchase Assitance - withuout Rehab	Yes	2	$100,000	15	$100,000	30	$80,000	$4,100,000.00	$0.00	$4,100,000.00	47
3	Owner Occupied Rehabilitation	Yes		$50,000		$50,000		$50,000	$0.00	$0.00	$0.00	0
4	Demolition/ Reconstruction	Yes		$300,000		$300,000		$300,000	$0.00	$0.00	$0.00	0
5	Disaster Assistance	Yes		$20,000		$20,000		$20,000	$0.00	$0.00	$0.00	0
6	Emergency Repair/ Special Needs	Yes		$50,000		$50,000		$50,000	$0.00	$0.00	$0.00	0
7	Foreclosure Prevention and Mitigation	No		$20,000		$20,000		$20,000	$0.00	$0.00	$0.00	0
9	Homeownership Acquisition/ Rehabilitation	Yes		$300,000		$300,000		$300,000	$0.00	$0.00	$0.00	0
2	Community Land Trust	No		$100,000		$100,000		$80,000	$0.00	$0.00	$0.00	0
11	Insurance Assistance Strategy	No		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
3	Manufactured Housing (Mobile Homes) - Rehab/Repair	Yes		$15,000		$15,000		$15,000	$0.00	$0.00	$0.00	0
	Total Homeownership		2		15		30		$4,100,000.00	$0.00	$4,100,000.00	47
Purchase Price Limits:			New	$ 636,806	Existing	$ 636,806						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
13	Tenant Based Rental Assistance	No		$20,000		$20,000			$0.00	$0.00	$0.00	0
12, 14, 15, 20, 21	Rental Development	Yes	2	$200,000	3	$200,000	1	$200,000	$1,200,000.00	$0.00	$1,200,000.00	6
5	Disaster Assistance	Yes		$20,000		$20,000		$20,000	$0.00	$0.00	$0.00	0
23	Security Rental Deposits	No		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
26	Rapid Re-Housing Program	No		$20,000		$20,000			$0.00	$0.00	$0.00	0
28	Manufactured Housing (Mobile Homes) - Relocation Asst.	No		$10,000		$10,000		$10,000	$0.00	$0.00	$0.00	0
29	Manufactured Housing (Mobile Homes) - Lot Rental	No		$5,000		$5,000		$5,000	$0.00	$0.00	$0.00	0
	Total Rental		2		3		1		$1,200,000.00	$0.00	$1,200,000.00	6
	Administration Fees		$ -		0%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 5,300,000	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		86.0%	OK
Homeownership % (65% requirement)		66.6%	OK
Rental Restriction (25%)		19.5%	OK
Very-Low Income (30% requirement)	$ 600,000	9.7%	OK
Low Income (30% requirement)	$ 1,500,000	24.4%	OK
Moderate Income	$ 2,600,000	42.2%	

Exhibit D
67-37.005(1), F.A.C.
2025

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: **Miami-Dade County**

Certifies that:

(1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.

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

(3) A process to determine eligibility and for selection of recipients for funds has been developed.

(4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.

(5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).

(6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.

(7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.

(8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.

(9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.

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

(11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (ACFR). An electronic copy of the ACFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.

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

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

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

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

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

(17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

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

Witness

Witness

Chief Elected Official or designee
JIMMY MORALES
Chief Operating Officer
Type Name and Title

6/9/2025
Date

OR

Attest:
Juan Fernandez-Barquin
Clerk of the Court and Comptroller

(Seal)

By:_____
(Deputy Clerk Signature)
Print Name: _____
Date: _____

Approved _____ Mayor
Veto _____
Override _____

Agenda Item No. 8(K)(2)
10-6-26

RESOLUTION NO. R-809-26

RESOLUTION APPROVING, AFTER A PUBLIC HEARING, THE AMENDMENT OF LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES, AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE COUNTY MAYOR OR COUNTY MAYOR'S DESIGNEE TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE OF FLORIDA RELATED TO THE AMENDMENT OF LOCAL HOUSING ASSISTANCE PLAN; AUTHORIZING THE SUBMISSION OF THE AMENDED LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION

WHEREAS, the State of Florida (State) 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 one- to 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, the SHIP Act as amended on July 1, 2026, requires local governments to include a new affordable housing strategy in current LHAP for providing SHIP funds to mobile homeowners; and

WHEREAS, the Department of Housing and Community Development (HCD) has prepared an amendment to the three-year LHAP to include the required new affordable housing strategy for submission to the Florida Housing Finance Corporation (FHFC),

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

Section 1. The Board of County Commissioners of Miami-Dade County hereby approves the amended Local Housing Assistance Plan, in substantially the form attached hereto as Attachment 1 and incorporated herein by reference, for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2025-2026, 2026-2027 and 2027-2028.

Section 2. The County Mayor or County Mayor's designee is hereby directed and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the amended Local Housing Assistance Plan, and to do all things necessary and proper to carry out the terms and conditions of said program.

Section 3. The County Mayor or County Mayor's designee is authorized to submit the amended LHAP for review and approval by the Florida Housing Finance Corporation.

The foregoing resolution was offered by Commissioner **Raquel A. Regalado**, who moved its adoption. The motion was seconded by Commissioner **Oliver G. Gilbert, III** and upon being put to a vote, the vote was as follows:

Anthony Rodriguez, Chairman	**aye**		
Kionne L. McGhee, Vice Chairman	**aye**		
Marleine Bastien	**aye**	Juan Carlos Bermudez	**aye**
Sen. René García	**aye**	Oliver G. Gilbert, III	**aye**
Roberto J. Gonzalez	**aye**	Keon Hardemon	**aye**
Danielle Cohen Higgins	**aye**	Vicki L. Lopez	**aye**
Natalie Milian Orbis	**aye**	Raquel A. Regalado	**aye**
Micky Steinberg	**aye**		

The Chairperson thereupon declared this resolution duly passed and adopted this 6th day of October, 2026. This resolution shall become effective upon the earlier of (1) 10 days after the date of its adoption unless vetoed by the County Mayor, and if vetoed, shall become effective only upon an override by this Board, or (2) approval by the County Mayor of this resolution and the filing of this approval with the Clerk of the Board.

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

JUAN FERNANDEZ-BARQUIN, CLERK

By: **Basia Pruna**
Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency.

Shannon D. Summerset

Miami-Dade County Department of Housing and Community Development (HCD)
Loan Terms and Conditions for SURTAX SHIP and HOME

Terms for REPAID Loan funds in accordance with Section 17-02 of the Code

Multi-Family Rental Applicants

- 0% interest during construction years 1-2
- 0.75% interest only payments from Development Cash Flow years 3-30
- Full principal due at maturity

All Applicants using repaid loan funds

- Proposed development must meet Minimum Threshold requirements.
- REPAID loan funds will be included in the total County funding for the leveraging calculation.

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

Term	1–2-year construction - 30-year perm
Affordability	Subject to rental regulatory agreement for set aside units during the entire 30-year term Subject to FHFC terms, if applicable. Subject to subsidy layering review.
Notes	Minimum debt service ratio 1.10 to Maximum 1.6. Applicable to the first 15 years. (Subject to the department's discretion) Payments from Development Cash Flow will be considered payments that are due only from available Cash Flow after the payment of all other property expenses, including debt, operating expenses, and deferred Developer fee. Interest only payments will be simple interest (non-amortizing) Ten percent of the Developer fee must be deferred provided that it can be paid back in 10 years.
Multi-family Rental Homeless and Public Housing For-Profit Developers	
Rate	Construction: 0% during construction, years 1-2. Permanent: 1% interest only payments from Development Cash Flow years 3-30 Full principal due at maturity.
Term	1–2-year construction – 30-year perm Public Housing projects can carry debt based on operating subsidy not on real estate debt.
Affordability	Subject to rental regulatory agreement. Subject to a 30-year affordability and occupancy restriction period. Subject to FHFC terms, if applicable. Subject to subsidy layering review.
Notes	If borrower ceases its use of the property as a homeless facility, then or at any time, upon written notice from the County, the loan, including any accrued interest, if any, shall become immediately due and payable.
Multi-family Rental Homeless and Public Housing Not-For-Profit Developers	
Rate	Construction: 0% during construction, years 1-2. Permanent: 0.5% interest only payments from Development Cash Flow years 3-30 Full principal due at maturity.
Term	1–2-year construction – 30-year perm Public Housing projects can carry debt based on operating subsidy not on real estate debt.
Affordability	Subject to rental regulatory agreement. Subject to a 30-year affordability and occupancy restriction period. Subject to FHFC terms, if applicable. Subject to subsidy layering review.
Notes	If borrower ceases its use of the property as a homeless facility, then or at any time, upon written notice from the County, the loan, including any accrued interest, if any, shall become immediately due and payable.

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