



MEMORANDUM

Agenda Item No. 7(G)(1)(G)

TO: Honorable Chairperson Barbara
Carey-Shuler, Ed. D. and Members,
Board of County Commissioners

DATE: June 8, 2004

FROM: George W. Burgess
County Manager

SUBJECT: Resolution to Approve the State
Housing Initiative Partnership
(SHIP) Local Housing Assistance
Plan (LHAP) 2004-2005, 2005-
2006, and 2006-2007; and
Authorize the County Manager or
his Designee to Execute any
Necessary Agreements

RECOMMENDATION

It is recommended that the Board of County Commissioners (BCC) approve this resolution adopting the State Housing Initiatives Partnership (SHIP) Local Housing Assistance Plan (LHAP) for fiscal years 2004-2005, 2005-2006, and 2006-2007; and authorize the County Manager or his designee to execute any necessary agreements.

BACKGROUND

The Board of County Commissioners approved the State Housing Initiatives Partnership (SHIP) Local Housing Assistance Plan (LHAP) at its March 26, 2002, meeting by Resolution R-290-02 for fiscal years 2001-2002, 2002-2003 and 2003-2004. Attached, is the subsequent three (3) year LHAP plan which cover fiscal years 2004-2005, 2005-2006, and 2006-2007.

Pursuant to Resolutions R-1349-00, R-1331-99 and R-1287-98, the BCC authorized MDHA to exercise and perform all functions to administer the SHIP funds. In addition the BCC approved the affordable housing programs and granted authority to the County Manager to execute contracts.

The State Housing Initiative Partnership (SHIP) program provides funding to defray costs of land acquisition, site development, new construction, rehabilitation and/or other costs associated with the development of single-family homeownership and affordable rental housing units. It is the intent of this program to increase housing opportunities for very-low, low- and moderate-income persons by encouraging the creation and rehabilitation of affordable housing units. Assistance may be provided to developers and community development corporations in the form of soft first, second, and third mortgages. The SHIP program also provides construction loans to developers.

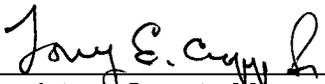
Florida Statute 420.9072(2)(b)2 requires this resolution as part of the submittal of the new Local Housing Assistance Three Year Plan. Eligible municipalities receiving a local housing distribution may use up to ten percent of program income for administration costs in accordance with Florida Statute 420.9075(6). Therefore, it is recommended that the cost

of administering the program not exceed ten percent of the local housing distribution plus five percent of the program income. MDHA will assure the continued success of the SHIP program through its Affordable Housing programs that benefits the citizens of Miami-Dade County.

The Miami-Dade Housing Agency (MDHA) Affordable Housing Program originated in 1984 for the purpose of providing homeownership opportunities to individuals, families and individuals through low-interest second mortgages. The program allows a family to make up the difference between what they can afford and the cost of the home, less the down payment. Second mortgages carry interest rates from 0% to 6% for low-income families. The monthly second mortgage payments are collected by MDHA's Loan Servicing Unit. MDHA partners with more than 20 local lending institutions in providing first mortgages to low-and moderate-income families. The program also provides low interest loans for the development and rehabilitation of affordable rental units as well.

This item was approved by the Affordable Housing Advisory Board at its April 28, 2004, meeting. Attached is the State Housing Initiatives Partnership (SHIP) Local Housing Assistance Plan (LHAP) for fiscal years 2004-2005, 2005-2006, and 2006-2007.

Attachments



Assistant County Manager
Tony E. Crapp, Sr.



MEMORANDUM

(Revised)

TO: Hon. Chairperson Barbara Carey-Shuler, Ed.D.
and Members, Board of County Commissioners

DATE: June 8, 2004

FROM: Robert A. Ginsburg
County Attorney

SUBJECT: Agenda Item No. 7(G)(1)(G)

Please note any items checked.

- "4-Day Rule" ("3-Day Rule" for committees) applicable if raised
- 6 weeks required between first reading and public hearing
- 4 weeks notification to municipal officials required prior to public hearing
- Decreases revenues or increases expenditures without balancing budget
- Budget required
- Statement of fiscal impact required
- Bid waiver requiring County Manager's written recommendation
- Ordinance creating a new board requires detailed County Manager's report for public hearing
- Housekeeping item (no policy decision required)
- No committee review

Approved _____ Mayor
Veto _____
Override _____

Agenda Item No. 7(G)(1)(G)
6-8-04

Resolution No. _____

RESOLUTION TO APPROVE THE STATE HOUSING INITIATIVE PARTNERSHIP (SHIP) LOCAL HOUSING ASSISTANCE PLAN FOR FY 2004-2005, 2005-2006 AND 2006-2007; AND AUTHORIZE THE COUNTY MANAGER OR HIS DESIGNEE TO EXECUTE ANY NECESSARY AGREEMENTS

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

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA that this Board approves the State Housing Initiative Partnership (SHIP) Local Housing Assistance Plan (LHAP) FOR 2004-2005, 2005-2006 and 2006-2007 forth in the attached memorandum; and further authorizes the County Manager or his designee to execute agreements, contracts, and amendments on behalf of Miami-Dade County, following approval by the County Attorney's Office; and to exercise amendment, modification, renewal, cancellation and termination clauses on behalf of Miami-Dade County, Florida.

The foregoing resolution was offered by Commissioner _____, who moved its adoption. The motion was seconded by Commissioner _____ and upon being put to a vote, the vote was as follows:

Dr. Barbara Carey-Shuler, Chairperson
Katy Sorenson, Vice-Chairperson

Bruno A. Barreiro
Betty T. Ferguson
Joe A. Martinez
Dennis C. Moss
Natacha Seijas
Sen. Javier D. Souto

Jose "Pepe" Diaz
Sally A. Heyman
Jimmy L. Morales
Dorrin D. Rolle
Rebeca Sosa

The Chairperson thereupon declared the resolution duly passed and adopted this 8th day of June, 2004. This resolution shall become effective ten (10) days after the date of its adoption unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.

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

HARVEY RUVIN, CLERK

Approved by County Attorney as
to form and legal sufficiency. _____



Shannon D. Summerset

By: _____
Deputy Clerk

5

Approved _____ Mayor

Veto _____

Override _____

Agenda Item No. 6(G)(1)(B)
3-26-02

**OFFICIAL FILE COPY
CLERK OF THE BOARD
OF COUNTY COMMISSIONERS
DADE COUNTY, FLORIDA**

RESOLUTION NO. R-290-02

RESOLUTION ADOPTING THE 2001-2002, 2002-2003, 2003-2004
LOCAL HOUSING ASSISTANCE PLAN

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

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that this Board adopts the 2001-2002, 2002-2003, and 2003-2004 Local Housing Assistance Plan as attached and made a part hereof; and finds that the five percent of the local housing distribution plus five percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan, therefore, the cost of administering the program may not exceed 10 percent of the local housing distribution plus five percent program income; authorizes the County Manager to execute agreements with the State of Florida for and on behalf of Miami-Dade County, following approval by the County Attorney; and to exercise amendment, modification, renewal, cancellation, and termination clauses on behalf of Miami-Dade County, Florida.



MEMORANDUM

TO: Honorable Chairperson and Members
Board of County Commissioners

DATE: March 26, 2002

FROM: 
Robert A. Ginsburg
County Attorney

SUBJECT: Agenda Item No. 6(G)(1)(B)

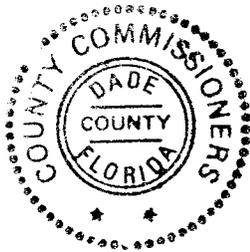
Please note any items checked.

- "4-Day Rule" (Applicable if raised)
- 6 weeks required between first reading and public hearing
- 4 weeks notification to municipal officials required prior to public hearing
- Decreases revenues or increases expenditures without balancing budget
- Budget required
- Statement of fiscal impact required
- Statement of private business sector impact required
- Bid waiver requiring County Manager's written recommendation
- Ordinance creating a new board requires detailed County Manager's report for public hearing
- "Sunset" provision required
- Legislative findings necessary

The foregoing resolution was offered by Commissioner **Dorrin D. Rolle** who moved its adoption. The motion was seconded by Commissioner **Gwen Margolis** and upon being put to a vote, the vote was as follows:

| | | | |
|--------------------------|---------------|----------------------|---------------|
| Dr. Miriam Alonso | absent | Bruno A. Barreiro | aye |
| Dr. Barbara Carey-Shuler | aye | Betty T. Ferguson | absent |
| Gwen Margolis | aye | Joe A. Martinez | aye |
| Jimmy L. Morales | aye | Dennis C. Moss | aye |
| Dorrin D. Rolle | aye | Natacha Seijas | aye |
| Katy Sorenson | aye | Rebeca Sosa | aye |
| | | Sen. Javier D. Souto | aye |

The Chairperson thereupon declared the resolution duly passed and adopted this 26th day of March, 2002. This resolution shall become effective ten (10) days after the date of its adoption unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.



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

HARVEY RUVIN, CLERK

By: **KAY SULLIVAN**
Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency. 18/1

Shannon D. Summerset



MEMORANDU

MEMORANDU

TO: Honorable Alexander Penelas, Mayor
Miami-Dade County

DATE: December 4, 2001

FROM: Steve Shiver
County Manager

SUBJECT: SHIP Affordable Housing
Assistant Program Local
Housing Assistance Plan

Attached for your review and signature is a copy of the State Housing Initiative Partnership (SHIP) Local Housing Assistance Plan for the Fiscal Year 2001-2002, 2002-2003 and 2003-2004 as required by the State.

Should you have any questions, do not hesitate to contact me.

Attachment



MEMORANDUM

Agenda Item No. 6(G)(1)(B)

TO: Honorable Chairperson and Members
Board of County Commissioners

DATE: **March 26, 2002**

FROM: 
County Manager

SUBJECT: Resolution Adopting the
2001/2002, 2002/2003,
2003/2004 Local Housing
Assistance Plan

RECOMMENDATION

It is recommended that the Board approve the attached resolution adopting the 2002-2004 Local Housing Assistance Plan.

BACKGROUND

MDHA Affordable Housing Program originated in 1984 for the purpose of providing homeownership opportunities to individuals and families with low-interest second mortgages. The program allows a family to make up the difference between what they can afford and the cost of the home, less the down payment. Second mortgages carry interest rates from 0% to 3% for low-income families, and 4% to 6% for moderate-income families. The monthly second mortgage payments are collected by MDHA's Loan Servicing Unit. MDHA partners with more than 20 local lending institutions in providing first mortgages to low-and moderate-income families.

MDHA's Affordable Homeownership efforts have been successful in the revitalization of many Miami-Dade County neighborhoods. Since the program's inception, over \$90 million have been used to provide affordable homeownership opportunities to over 3,200 families and individuals.

Pursuant to Resolutions 1349-00, 1331-99 and 1287-98, the Board of County Commissioners authorized MDHA full authority to exercise and perform all functions to administer the SHIP funds, approved the affordable housing programs and granted authority to the County Manager to execute contracts.

Florida Statute 420.9072(2)(b)2 requires this resolution as part of the submittal of the new Local Housing Assistance Plan, i.e. Three Year Plan. Eligible municipalities receiving a local housing distribution may use up to ten percent of program income for administrative costs in accordance with Florida Statute 420.9075(6). In administering the SHIP program, MDHA has found that the use of five percent of the local distribution plus five percent of the program income is insufficient to adequately administer the local housing assistance plan.

Approved _____ Mayor

Agenda Item No. 6(G)(1)(G)
4-21-98

Veto _____

Override _____

RESOLUTION NO. R-458-98

RESOLUTION APPROVING THE STATE HOUSING
INITIATIVES PROGRAM (SHIP) LOCAL HOUSING
ASSISTANCE PLAN PURSUANT TO SECTION
420.9072(2)(B), FLORIDA STATUTES FOR FISCAL
YEARS 1998-1999, 1999-2000, 2000-2001

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

WHEREAS, this Board approved the Local Housing Assistance Plan in Resolution No. R-517-95, describing how Miami-Dade County will utilize State Housing Initiatives Partnership (SHIP) funds in accordance with the requirements and definitions of the SHIP Program (Section 420.9072(2)(B) et seq., Florida Statutes) for fiscal years 1995-1996, 1996-1997, and 1997-1998; and

WHEREAS, the Florida Housing Finance Agency which administers the SHIP Program, has required that certain changes be made to the Local Housing Assistance Plan in order for Miami-Dade County to qualify for SHIP funds;

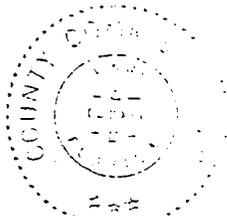
NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that this Board approves the Local Housing Assistance Plan in accordance with Section 420.9072(2)(B), Florida Statutes; and authorizes the

County Manager to execute any amendments to the application or plan, or any contracts, agreements and amendments as required following approval by the County Attorney's Office and to exercise cancellation clauses on behalf of Miami-Dade County, Florida.

The foregoing resolution was offered by Commissioner Katy Sorenson, who moved its adoption. The motion was seconded by Commissioner Jimmy L. Morales, and upon being put to a vote, the vote was as follows:

| | | | |
|----------------------------|--------|----------------------|-----|
| Dr. Miriam Alonso | aye | Dr. Barbara M. Carey | aye |
| Miguel Diaz de la Portilla | absent | Betty T. Ferguson | aye |
| Bruce C. Kaplan | resign | Gwen Margolis | aye |
| Natacha Seljas Millan | aye | Jimmy L. Morales | aye |
| Dennis C. Moss | aye | Pedro Reboredo | aye |
| Dorrian D. Rolie | aye | Katy Sorenson | aye |
| Javier D. Souto | aye | | |

The Chairperson thereupon declared the resolution duly passed and adopted this 21st day of April, 1998. This resolution shall become effective ten (10) days after the date of its adoption unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.



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

HARVEY RUVIN, CLERK

Approved by County Attorney as to form and legal sufficiency.

By: KAY SULLIVAN
Deputy Clerk

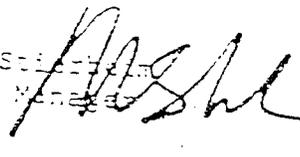
MEMORANDUM

Agenda Item No. 6(G)(1)(G)

TO: Honorable Chairperson and Members
Board of County Commissioners

DATE: April 21, 1998

FROM: M. R. Stierman
County Manager



SUBJECT: Resolution Approving
the SHIP Program
Local Housing
Assistance Plan

RECOMMENDATION

It is recommended that the Board approve the attached State Housing Initiatives Partnership (SHIP) Program Local Housing Assistance Plan for fiscal years 1998-1999, 1999-2000, and 2000-2001.

BACKGROUND

The Board approved the State Housing Initiatives Program (SHIP) Local Housing Assistance Plan (LHAP) at its April 18, 1995, meeting by Resolution No. 517-95 for fiscal years 1995-1996, 1996-1997, 1997-1998. The attached new 3 year LHAP covers fiscal years 1998-1999, 1999-2000, and 2000-2001.

This plan is essentially the same as the initial LHAP except that a homeownership assistance strategy was added to conform with the new affordable housing program adopted by the Board of County Commissioners (BOC) in May, 1997. Also, the Housing Incentive plan, a separate SHIP required document, was incorporated into the LHAP as required by the state. The program will be administered by the Miami-Dade Housing Agency as previously approved by the BOC instead of the Office of Community and Economic Development.

The LHAP outlines the affordable housing strategies to be implemented using SHIP program funds. The SHIP program, created by the William E. Sadowski Affordable Housing Act, provides funds to local governments as an incentive for the creation of partnerships to produce and preserve affordable housing.

The LHAP is due to the State of Florida by May 1, 1998.

It is recommended that the Board approve the SHIP LHAP to conform to the Florida Housing Finance Authority requirements, thereby qualifying the County for SHIP affordable housing funds estimated to be \$3.6 million.

Honorable Chairperson and Members
Board of County Commissioners
Page Two

This item was approved by the Affordable Housing Advisory Board
at its February 20, 1998, Meeting.

DIRECTIVES

No Directives were received.

Attachment

Miami-Dade Housing Agency
State Housing Initiative Partnership (SHIP) Program
AFFORDABLE HOUSING ASSISTANCE PROGRAM
LOCAL HOUSING ASSISTANCE PLAN
FOR FISCAL YEARS

2001-2002

2002-2003

2003-2004

Miami-Dade Housing Agency
1401 N.W. 7th Street
Miami, Florida 33125

Revised
October 12, 2001

15

Approved _____ Mayor

Amended

Agenda Item No. 4 (U)

Veto _____

12-9-99

Override _____

RESOLUTION NO. 1331-99

RESOLUTION APPROVING THE FY 2000 FUNDING RECOMMENDATIONS FOR THE STATE HOUSING INITIATIVE PARTNERSHIP AND SURTAX PROGRAMS; AUTHORIZING THE FILING WITH U.S. HUD OF MIAMI-DADE COUNTY'S FY 2000 ACTION PLAN WITH PROJECTED USES OF FUNDS FOR THE COUNTY'S COMMUNITY DEVELOPMENT BLOCK GRANT, HOME INVESTMENT PARTNERSHIP AND EMERGENCY SHELTER GRANT PROGRAMS; AUTHORIZING THE COUNTY MANAGER TO EXECUTE ALL CONTRACTS, AGREEMENTS AND AMENDMENTS NECESSARY TO CARRY OUT THE ABOVE PROGRAMS; AND AUTHORIZING THE COUNTY MANAGER TO EXERCISE THE CANCELLATION PROVISIONS CONTAINED THEREIN

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

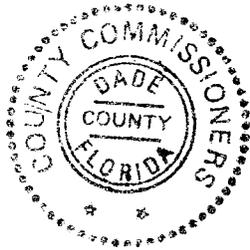
NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that this Board approves the FY 2000 funding recommendations for the State Housing Initiative Partnership (SHIP) and Surtax Programs; authorizes the filing with U.S. HUD of Miami-Dade County FY 2000 Action Plan, with projected uses of funds for the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Shelter Grant (ESG) Programs; authorizes the County Manager to shift funds for each program among activities of the same agency without exceeding the total award amount allocated to that agency; authorizes the County Manager to

shift funding between agencies without exceeding the total award amount allocated to that activity or changing the scope of that activity; authorizes the County Manager to make non-substantive modifications to the FY 2000 Action Plan including activity description and proposed accomplishments related to the activity; authorizes the County Manager to execute such contracts, agreements and amendments necessary to carry out the above programs after approval by the County Attorney Office; and authorizes the County Manager to exercise the cancellation provisions contained therein.

The foregoing resolution was offered by Commissioner **Dorrin D. Rolle**, who moved its adoption. The motion was seconded by Commissioner **Gwen Margolis**, and upon being put to a vote, the vote was as follows:

| | | | |
|-----------------------------|--------|----------------------------|--------|
| Dr. Miriam Alonso | aye | Bruno A. Barreiro | absent |
| Dr. Barbara M. Carey-Shuler | absent | Miguel Díaz de la Portilla | absent |
| Betty T. Ferguson | aye | Gwen Margolis | aye |
| Natacha Seijas Millán | aye | Jimmy L. Morales | aye |
| Dennis C. Moss | absent | Pedro Reboredo | absent |
| Dorrin D. Rolle | aye | Katy Sorenson | aye |
| Javier D. Souto | | | aye |

The Chairperson thereupon declared the resolution duly passed and adopted this 9th day of December, 1999. This resolution shall become effective ten (10) days after the date of its adoption unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.



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

HARVEY RUVIN, CLERK

Approved by County Attorney as
to form and legal sufficiency. *[Signature]*

By: **KAY SULLIVAN**
Deputy Clerk



MEMORANDUM Amended
Agenda Item No. 4(U)

TO Honorable Chairperson and Members
Board of County Commissioners

DATE December 9, 1999

FROM M. R. Stieheim
County Manager

SUBJECT FY 2000 Action Plan and
Funding Recommendations
for the CDBG, HOME, ESG,
SHIP and Surtax Programs

R-1331-99

This is an update to the previous memoranda dated November 16, 1999 and November 2, 1999 respectively on the above referenced subject. This revised memo is based on the modified projected allocations for FY 2000 Action Plan funding and the County Manager's recommendations, as proposed by the Office of Community and Economic Development, for consideration by the Board of County Commissioners. In addition, the memo contains additional information as requested by members of the Board during the discussion which took place at the workshop and public hearing on the proposed FY2000 funding recommendations which was held on November 18, 1999.

RECOMMENDATION

It is recommended that the Board approve the County Manager's funding recommendations for the FY 2000 Community Development Block Grant (CDBG) program in the amount of \$22,540,000, the Home Investment Partnership (HOME) program in the amount of \$6,547,247, the Emergency Shelter Grant (ESG) program in the amount of \$750,000, the State Housing Initiative Program (SHIP) in the amount of \$6,750,000, and the Documentary Surtax Program in the amount of \$25,081,000 as indicated in Exhibit I and authorize the County Manager to file the FY 2000 Action Plan with USHUD as required by December 15, 1999 and to execute all contracts, agreements and amendments necessary to implement the SHIP and the Surtax Programs and the FY 2000 Action Plan. The total amount recommended for allocation in FY 2000 for the preceding programs is \$61,668,247 compared to the amended FY 1999 total allocation of \$46,000,123.

Please note that Exhibit I also indicates the funding recommendations for the CDBG Economic Development Category by the Task Force on Urban Economic Revitalization (URTF;) for HOME, SHIP, and Surtax funded housing activities by the Affordable Housing Advisory Board (AHAB;) and for CDBG funding benefiting the residents of public housing per the Adker Consent Decree as recommended by the Overall Tenant Advisory Council (OTAC).

BACKGROUND

1. CONSOLIDATED PLANNING PROCESS

On November 4, 1997 the Board approved the FY 1998-2002 Consolidated Plan, as prepared by the Office of Community and Economic Development (OCED), through the adoption of Resolution No. 1307-97. The Consolidated Plan requires that an Action Plan be prepared for the funding available in each year through FY 2002. Essentially, the Consolidated Plan combines the planning and application aspects of the CDBG, HOME and ESG Programs. The FY 2000 Action Plan was developed with extensive participation by residents and the public and private sectors. This plan reflects the input gathered from neighborhood meetings, commission district-wide meetings, a countywide Tenant Advisory Committee, Community-Based Organizations (CBO), Community Development Corporations (CDC), municipalities and

County departments. Funding for the activities proposed in the FY 2000 Action Plan will come from the CDBG, HOME and ESG entitlement programs. Funding recommendations are consistent with the Consolidated Planning Process Policies for the FY 2000 Request For Applications (RFA) as adopted by the Board through Resolution No. 494-99 pursuant to a public hearing held on May 11, 1999. Consistent with the past several years for FY 2000, the Board has approved a Consolidated Planning Process that continues to include the SHIP and Surtax affordable housing programs (in addition to the CDBG, HOME and ESG Programs) and provides for a Consolidated Request for Applications (RFA) process for all of the related programs - CDBG, HOME, ESG, SHIP and Surtax. Close coordination of these programs and resources continues to be essential to prevent duplication of funding or funding in excess of the needs for an activity.

To this end several meetings were held with the Miami-Dade Housing Agency (MDHA) and the Homeless Trust to discuss the application for the CDBG, HOME, SHIP and Surtax Programs and funding recommendations. Prior to making funding recommendations, all applicants for the HOME, SHIP and Surtax funds were given the opportunity to review their evaluation scores with MDHA staff. Similarly applicants for CDBG funds were notified by letter that they should set up appointments with OCED staff to review their evaluation scores. Staff's preliminary funding recommendations by agency and by Commission District were submitted to each Commissioners staff for review and input. A meeting was held on October 20, 1999 with Commissioners Aides to discuss the proposed staff recommendations.

2. REQUESTS FOR APPLICATIONS AND EVALUATION OF THE REQUESTS

Potential applicants for funding made available through the FY 2000 Consolidated Planning Process were solicited through a consolidated Request for Applications (RFA) Process. Funding requests in response to this process totaled over \$95 million for the CDBG program, \$26.7 million for the HOME program, \$12.4 million for the SHIP program and \$27.9 million for the Surtax program.

The FY 2000 RFA application process began on June 15, 1999, and ended on July 15, 1999. The public was advised of the application process through several notices in the Miami Herald, the Miami Times and Diarios Las Americas. Prior written notice of the start of the FY 2000 RFA process was provided by letter to FY 1999 funded agencies on June 4, 1999. During the month-long RFA application process, OCED provided two (2) technical assistance and information workshops for agencies and the public, and provided ongoing technical assistance throughout the application period. Exhibit I presents a recap of all of the funding requests and FY 2000 recommendations by agency.

GENERAL POLICY COVERING FUNDING RECOMMENDATIONS

The policy guidelines adopted by the Board requires that the FY 2000 CDBG funds be distributed as follows:

- 20% for Economic Development
- 40% (excluding administration) for County Departments to implement CDBG eligible projects.
- 40% for non departmental housing and community development activities (including economic development activities).
- Adker Consent Decree which requires the County to allocate 25% of its future annual allocable CDBG funds for five years for housing and community development programs and infrastructure improvements in neighborhoods surrounding public housing developments.
-
- Within this general policy framework, emphasis was placed on the following:
-

- A funding allocation strategy that would concentrate the available FY 2000 Action Plan resources in the CDBG Focus Areas and Eligible Block Groups. Block Groups where the median household income is less than 30% of the Miami-Dade County median household income and where there is a high concentration of poverty and unemployment also received priority consideration.
- Eligible block groups not formerly designated as Community Development target areas were grouped regionally by Commission District, and the funding recommendations were developed with consideration for the geographic distribution of priority needs throughout the County's entitlement area.
- In the allocation of available funding for activities in eligible areas, emphasis was placed on per capita expenditures, concentrations of poverty, overcrowding and the ratio of low-and moderate-income population throughout the County's entitlement area.
- Emphasis was placed on funding mixed-income affordable housing projects and the dispersal of affordable housing projects throughout the County to avoid an over concentration of such projects in any particular geographic area.
- Emphasis was placed on mixed-use projects that support or link both housing and economic development
- Emphasis was placed on better utilization of the four different housing funds, HOME, CDBG, Surtax and SHIP and the provision of continued support to projects that were previously funded and which have demonstrated satisfactory performance or progress.
- Consideration in the award process was given to CDC's involved in packaging housing proposals using Federal Low Income Tax Credits, in order to enhance their competitive position in the state-wide competition for credits.
- County Departments currently addressing Plan priorities were recommended for funding for the purpose of continuing projects started in a prior year. In addition, some funding allocations for County Departments were determined outside of the formal RFA process in lieu of allocations which had been previously determined through the County's FY 1999-2000 budget development process, subject to the eligibility determination of the funded projects and activities by OCED.
- CDC's, CHDO's and CBO's in good standing (i.e., meeting goals, objectives, time lines, and performance-based reviews of current plan activities) were recommended for funding to support on-going Plan priorities.
- Activities in Targeted Urban Areas (TUA's) - declining areas targeted for economic revitalization.
- Activities in the federally designated Miami-Dade County Empowerment Zone.

ISSUES CONSIDERED IN MAKING FUNDING RECOMMENDATIONS

Social Services Master Plan

The Public Services evaluation form was formulated to specifically address agencies proposing social and human service activities. The Capital Improvement, Economic Development, Historic Preservation and Housing evaluation forms also allocated points to activities servicing special needs populations, including public housing residents, homeless, persons with disabilities, farm workers and seasonal laborers.

Infill Strategies

The FY 2000 RFA provides for developers to indicate whether a new construction, proposed activity will provide housing in an infill/urban area and as to how many units are proposed. The applicant is also asked, if land from the OCED Land Disposition List is to be used for the proposed projects.

Urban Economic Revitalization Task Force Priorities

The General Section evaluation form, utilized to score all proposed CDBG activities, awards points to activities which fall into areas of special emphasis, including Target Urban Areas (TUAs) designated by the Task Force. Maps of the TUAs were available for applicants in the RFA.

Preference will be given to homeownership over rental housing projects.

The MDHA and OCED stress a homeownership preference for proposed future projects. This preference is consistent in the Housing evaluation form which asks whether the proposed activity will encourage homeownership. This question, highlighted applicants who have provided proof of creating on-site incentive programs, that facilitates the move from rent to homeownership. Such programs include volunteering for common area property management and home maintenance or repair work.

Affordable Housing Objectives

Strong consideration was given to activities from agencies which have previously shown effective working relationships with local governments and other organizations to further the availability of affordable housing (through new construction and/or rehabilitation) and facilitate the homeownership process for first time buyers. The FY 2000 RFA provided applicants with CDBG, HOME, Surtax, and SHIP guidelines for their review, before entering into a contractual agreement to provide a determined number of affordable units.

Welfare to Work Program

The RFA evaluation forms for Capital Improvement, Economic Development, Historic Preservation, Housing and Public Services addressed the Welfare to Work Program by awarding points to proposed activities providing priority to persons making the transition from welfare to work. Services provided by such activities include training and employment programs. Also, scoring considered activities providing priority in contracting and employment to businesses which offer opportunities to persons making the transition from welfare to work.

3. EVALUATION PROCESS

Evaluation Forms

Two different evaluation forms, included in FY 2000 RFA, were used to score proposed activities--one for CDBG activities and one for affordable housing development projects. All CDBG activities were scored using the General Section form, for a total of 60 pts. out of 100 pts; and a second form, for a total of 40 pts. out of 100 pts. Points were awarded based on the activity's corresponding HUD category (i.e., Capital Improvement, Economic Development, Historic Preservation, Housing, Administration, or Public Services).

Projects funded for FY 2000 were evaluated and scored on the CDBG General Section form, based on (a) how much a currently funded activity has progressed toward its proposed accomplishment (b) whether the agency has consistently met its contractual reporting requirements and (c) the agency's success in receiving community support for an ongoing or a proposed project and its leveraging of CDBG dollars to secure other sources of funding and support. The second evaluation form is for housing projects and has been modified and streamlined by OCED, Miami-Dade Housing Agency (MDHA), and Homeless Trust staff in consultation with CDCs and other housing developers, as well as the Affordable Housing Advisory Board based on a review and assessment of the FY1999 RFA process.

CDBG Evaluation Process

Neighborhood activities recommended for implementation by County departments were reviewed and have been selected on the basis of priority needs and consistency with neighborhood and department plans. Countywide activities recommended for implementation by departments were selected on the basis of department priority and allocations determined through the County's FY 99-2000 budget preparation process and consultation with the Office of Management and Budget. Applications submitted by non-county organizations were reviewed and evaluated by staff in OCED in consultation with the Homeless Trust and MDHA as necessary.

Staff presented the evaluations in a series of meetings to the OCED management team, including the Director of OCED. In preparing funding recommendations, careful attention was given to allocating the available funding to effectively meet the wide variety of diverse needs in the broad geographic districts and regions of the County and supporting activities that are consistent with the goals, objectives, policies and priorities set forth in the FY 2000 Consolidated Planning Process Policies adopted by the Board.

HOME, SHIP and Surtax Evaluation Process

Funding recommendations for the program were made within the following parameters:

- \$1 million set-aside was available for homeless housing projects.,
- The maximum funding allocable to any one housing project was \$500,000 - an additional \$200,000 can be awarded to a mixed use housing project that includes housing for homeless / formerly homeless persons through a set aside of units, and
- Provision of incentives to encourage small rental rehab projects (20 units or less) through the award of 25 bonus points.

Applications for HOME, SHIP and Surtax Program funds were reviewed principally by the Miami-Dade Housing Agency in close consultation with staff of OCED and the Homeless Trust. Evaluation criteria included factors such as commitment of financing from other sources, unit affordability, costs of construction, leveraging, economic feasibility, experience and capacity of the development team and ability to proceed. The review of these applications was coordinated with OCED to prevent the duplication of funding from other County sources or funding beyond the stated needs of the proposal. The staff of the Office of Homeless Trust also participated in the review and evaluation process.

ROLE OF THE URBAN TASK FORCE ON URBAN ECONOMIC REVITALIZATION (URTF) IN THE FUNDING RECOMMENDATION PROCESS

OCED's funding recommendations for the CDBG Economic Development category were presented to the URTF on October 13, 1999. Consistent with the requirements of Ordinance No. 97-33, the URTF after careful review of OCED funding recommendations and agencies presentations made its own funding recommendations which are indicated in Exhibit 1. The URTF funding recommendations were finalized on November 8, 1999 and subsequently submitted to OCED on November 9, 1999.

Please note that in the event of any difference between the County Manager's recommendation and those of the Task Force, it will require a 2/3 vote of the members of the Board of County Commissioners to approve the County Manager's recommendation.

ROLE OF THE OVERALL TENANT ADVISORY COUNCIL (OTAC) IN THE FUNDING RECOMMENDATION PROCESS

As the result of the Consent Decree issued by the U.S. District Court, Southern District of Florida on June 24, 1998, "the County shall allocate 25 percent of its future annual allocable CDBG funds for five years, commencing with the FY2000 Action Plan, for housing and community and economic development programs and infrastructure improvements in neighborhoods surrounding public housing developments; "allocable CDBG funds" are the total amount of CDBG funds appropriated in the Annual Action Plan less the 20 percent maximum allowed by HUD for the County's administrative expenses. The allocated CDBG funds shall be spent in accordance with priority needs identified relative to public housing and the surrounding neighborhoods through the County's Citizen Participation Process which is mandated by HUD's Consolidated Planning requirements. Moreover, the County shall have no financial obligation to fund any such amount of programs and improvements other than from the CDBG funds actually paid or pledged to it by HUD.

In order for the County to be in compliance with the Adker Consent Decree requirement, the funding recommendations for the annual expenditure of CDBG funds must ensure that an amount not less than 25% of the allocable amount of CDBG funds less the 20% allowed for administration is allocated for eligible activities and programs benefiting the residents of public housing developments. With specific reference to the FY2000 Action Plan, the proposed allocation of \$22,540,000 in CDBG funds means that at least 25% of the amount remaining after allowing for the 20% expenditure for administration or **at least \$4,508,000** ($(\$22,540,000 - 20\%) \times 25\%$) must be allocated for programs and activities benefiting the residents of public housing developments.

In accordance with the provisions of the consent decree, the Overall Tenant Advisory Council (OTAC) has been identified as the entity representing the interests of public housing residents relative to reviewing the recommendations of OCED staff and recommending activities and programs benefiting the residents of public housing developments.

To the extent that the County Manager's funding recommendations relative to activities and programs benefiting public housing residents are **not** in agreement with those of OTAC, the funding recommendations provided by OTAC will be implemented unless modified by a two-third (2/3) vote of the Board of County Commissioners.

While any consideration or request for administrative funding support for OTAC is outside the parameters of the Adker Consent Decree, I want to advise the Board that OTAC has made a request for an administrative support budget during the consolidated planning consultation process. The budget request is for a total amount of \$366,850. In prior years OTAC was provided support through the public housing budget, however that support was terminated due to a lack of appropriate available resources. Discussions will continue with OTAC regarding a review of options and alternatives based on other public housing agency models which may be applicable.

APPEAL PROCESS FOR AGENCY FUNDING APPLICATIONS

The applications, submitted through the annual RFA process, were carefully evaluated by staff for completeness and accuracy and scored on numerous criteria. A review of the scoring forms, provided for applicants in the RFA, clearly shows the thorough evaluation which was given to each proposed activity by staff. Subsequent to evaluation/scoring, staff made funding recommendations based on considerations including the strength of the application and its responsiveness to focus area high priority needs, as detailed in the 1998-2002 Consolidated Plan. Additionally, staff's recommendations were developed to ensure that they carefully adhered to the Board approved Consolidated Plan Policies. At the time that agencies were advised in writing on October 1, 1999 of the staff's funding recommendations, the agencies were also advised that the evaluations related to their applications could

be obtained and discussed with the appropriate staff during a formal review process which started on October 4 and ended on October 22. During these consultations with agencies, every effort was made to ensure that any questions regarding the evaluation of applications were fully addressed prior to the Board's consideration of the County Manager's funding recommendations. While staff made a concerted effort to address agency inquiries as fairly and thoroughly as possible, any agency could still avail itself of the opportunity to address the Board during the required public hearing preceding the adoption of the FY 2000 Action Plan.

4. FY 2000 COMMUNITY DEVELOPMENT BLOCK GRANT

The available FY 2000 CDBG allocation is estimated at \$22,540,000 (Entitlement - \$21,940,000 + Program Income -\$600,000). Official notification of the County's final entitlement from U.S. HUD is expected in late January, 2000, or early February, 2000.

Funding recommendations for activities, programs, and projects for focus areas and eligible block groups have been prepared based on the needs identified by residents at meetings held at the neighborhood and commission district levels.

Funding recommendations were prepared for CDBG housing service delivery costs in support of HOME, SHIP and Surtax projects based on the analysis of an agency's funding history and performance results or progress.

(a) Funding for Administration

The proposed allocation of administrative support funding totaling \$4,508,000, or 20% of the total entitlement, is as follows: OCED's program administration, including management, financial community planning, contract development and monitoring, and grantee performance reporting and compliance, (\$3,923,020); OCED's Historic Preservation Division, (\$235,976); other County departments (\$199,004) to include: C.A.A.'s Citizen Participation Program, Planning and Zoning Department's Focus Area Planning and Environmental Review and Assessment Assistance Program. HOPE, Inc. is funded at \$150,000 for its Fair Housing Education and Outreach program. The Board is advised that the FY2000 funding for C.A.A. and the Planning and Zoning reflects partial funding with the balance of the administrative funding for these departments being provided through a plan amendment reallocating prior year recaptured CDBG funds which will be presented to the Board within the next 60 days. Prior year recaptured funding for C.A. A. is projected at \$75,996 which in combination with FY2000 funding in the amount of \$124,004 results in total funding of \$200,000. Prior year recaptured funding for Planning and Zoning is projected at \$75,000 which in combination with FY2000 funding in the amount of \$75,000 results in total funding of \$150,000.

Federal regulations cap the funding allocation for administration at 20% of the total entitlement plus program income.

OCED'S ADMINISTRATIVE BUDGET SUMMARY

| FUNDING SOURCE | FY 97-98 ACTUAL | FY 98-99 BUDGET | FY 99-2000 BUDGET |
|---------------------------------------|------------------------|------------------------|--------------------------|
| GENERAL FUND | 280,000 | 269,000 | 269,000 |
| CDBG (ADMIN.) | 2,945,000 | 4,021,541 | 4,483,996 |
| CDBG (PROGRAM) | 1,328,600 | 1,435,533 | 1,856,207 |
| HOME (ADMIN.) | 1,615,787 | 381,000 | 636,507 |
| SHIP (ADMIN.) | 340,000 | 219,000 | 100,000 |
| FEDERAL ENTERPRISE COMMUNITY GRANT | 400,000 | 450,000 | 450,000 |
| ENTERPRISE ZONE TAX ABATEMENT FEES | 36,000 | 75,000 | 50,000 |
| SOCIAL SERVICES MASTER PLAN | 0 | 49,168 | 0 |
| TOTAL | \$6,945,387 | \$6,900,242 | \$7,845,710 |
| STAFF POSITIONS | FY 96-97 ACTUAL | FY 98-99 BUDGET | FY 99-2000 BUDGET |
| COUNTY FTES | 89 | 88 | 88 |
| APPROVED OVERAGES | 0 | 0 | 0 |
| TEMP. AGENCY FTES | 0 | 0 | 0 |

(b) Funding for Capital Improvements

A total of \$2,351,000 is recommended for capital improvement projects identified in the FY 2000 Action Plan. This represents 10.4% of the total CDBG entitlement. In FY 1999, 10.1% or \$2,321,121 was allocated to capital improvement projects. Project funding recommendations in this category will assist a number of infrastructure and facility improvements, including neighborhood centers and childcare centers. Many of the recommended capital improvement projects are requested from the small municipalities which support Miami-Dade's Urban County Entitlement designation. In addition, a number of capital improvement projects are funded for a wide variety of County facilities serving needs and residents in low and moderate income neighborhoods. Total funding requests in this category amounted to \$29.3 million.

(c) Funding for Economic Development

FY2000 funding recommendations for economic development activities total \$4,308,676 compared to \$4,211,200 for FY 1999. This represents nearly 19.1% of the total CDBG allocation, compared to 18.3% in FY 1999. Included in the recommendations are: \$700,000 for the Community Development Revolving Loan Fund Program, \$200,000 for the State/County Enterprise Zone Program, \$385,668 for the Commercial Revitalization Program in Targeted Urban Areas, \$1,046,646 for Commercial Revitalization in multi focus areas, \$420,256 for micro-enterprise lending. These programs are designed to meet the needs of small and minority businessowners for long-term working capital and fixed asset financing, to support the rehabilitation of commercial corridors and to support the growth and expansion of micro-businesses. These programs as reflected in the County Manager's funding recommendations are consistent with the high priority needs for economic development in CDBG focus areas and eligible block groups as identified in the FY1998-2002 Consolidated Plan, the FY 1999-2000 County Budget, and for the revitalization of Targeted Urban Areas (TUAs) consistent with the Task Force's Urban Economic Revitalization Plan.

As previously noted, in the event of any difference between the County Manager's funding recommendations and those of the Task Force, a 2/3 vote of the members of the Board of County Commissioners is required to approve the County Manager's recommendation.

Please be advised that as requested by Ordinance No. 97-33 which created the Task Force on Urban Economic Revitalization, the FY 2000 CDBG Economic Development funding recommendations were presented to the Task Force in a series of meetings during October and November.

A review of the funding recommendations for the CDBG economic development category indicates that there are two (2) recommendations in which the County Manager's recommendation differs from the recommendation of the URTF. Please refer to the attached summary comparison of the URTF and County Manager recommendations for the CDBG Economic Development category. These differences are the direct result of the URTF having made recommendations to fund activities for which the FY2000 RFA clearly and explicitly did not request proposals.

The FY2000 RFA clearly stated that proposals were **not** being solicited for activities involving Commercial Revitalization, Revolving Loan Funds, or Micro-Enterprise and Peer Lending programs. The RFA went on to clearly state that these activities would be continued through additional allocation of funding for FY2000 to current agencies. As the result of this prohibition on funding duplicative activities, the County Manager's recommendations disagree with the URTF's recommendation to fund the Haitian Organization of Women in the amount of \$ 85,256 for a micro-lending program, and with the URTF recommendation to fund the Next Step CDC in the amount of \$135,256 for a commercial rehabilitation/revitalization activity. In lieu of the URTF recommendations, the County Manager is recommending that the allocation of \$85,256 be added to the multi-TUA area allocation for the Countywide Micro-lending program currently being implemented by Working Capital of Florida pursuant to a contract which was approved by the Board following an RFP process. In addition, the County Manager is recommending that the allocation of \$135,256 be added to the multi-TUA area allocation for the countywide Commercial Revitalization Program which is being implemented by OCED pursuant to a revised set of program guidelines recently approved by the Board.

(d) Funding for Historic Preservation

The funding recommendations for Historic Preservation activities amount to \$672,181 or 3.0% of the total CDBG entitlement, compared to \$260,000 or 1.6% in FY 1999. Additional funding related to Historic Preservation is allocated in the Administration category in the amount of \$235,976 to support the Historic Preservation Division in the Office of Community and Economic Development. Requests for funding in this category total \$1.14 million

(e) Funding for Housing Activities

Of the total estimated FY2000 allocation, \$5,783,000 or 25.7%, are recommended for housing activities. This is a slight decrease on a percentage basis over the FY1999 allocation of \$6,450,051 or 28%. The policy guideline for housing activities undertaken by community development corporations (CDCs) is a goal of 15%. The recommended FY2000 percentage is 13.0% or \$2,935,000, compared to \$3,766,051 or 16.4% in FY1999. The policy guideline for land acquisition is a goal of 5%. It is recommended that \$300,000 or 1.3% of the estimated FY 2000 funding be allocated for land acquisition. The FY1999 allocation was \$300,000 or 1.3%. The recommended level of expenditure will provide funding for very limited new land acquisition. It will serve to facilitate ongoing efforts to emphasize the disposition of the already available land in the OCED existing inventory. Requests for funding in housing category total \$18.4 million.

(f) Funding for Public Services

Federal regulations cap the funding allocations to public services at 15% of the total entitlement plus program income. This cap excludes funding for activities in the specially designated Neighborhood Revitalization Strategy Areas (NRSA's) The FY2000 recommended allocation is \$4,917,173 or 21.8%. Approximately \$1 million of public service activities directly serve NRSA's and an additional \$550,000 allocated to multi focus areas can reasonably be apportioned to NRSA's bringing the total allocated to NRSA's to approximately \$1.55 million. The amount allocated to non NRSA's is approximately \$3,367,173 or 14.9% which is within the 15% cap.

Requests for public service funding through the FY1999 RFA process totaled some \$23.5 million. In response to the high level of need, every effort was made to fund a diverse group of ongoing programs at a total amount less than the prior year's allocation.

High priority public service activities included child care, youth programs, employment training and senior services.

(g) Funding for Activities Benefiting the residents of Public Housing Developments

As a result of the Consent Decree issued by the U.S. District Court Southern District of Florida on June 24, 1998, the County has to allocate 25% of its future annual allocable CDBG funds for five years, commencing with the FY 2000 Action Plan, for Housing and Community and Economic Development and Infrastructure Improvements in neighborhoods surrounding public housing developments. "Allocable CDBG funds" are the total amount of CDBG funds appropriated in the Annual Action Plan less the 20% maximum allowed by HUD for the County's administrative expenses.

Using the formula, a minimum of \$4,508,000 of FY 2000 CDBG funds must be spent in areas surrounding public housing developments. In the FY 2000 Action Plan, a total of approximately \$11 million in diverse activities, programs, and improvements benefiting the residents of public housing are being recommended for funding. This amount compares favorably with the amount of \$9.2 million in CDBG funds for public housing benefit activities in the FY1999 Action Plan.

OCED has coordinated with MDHA to facilitate the review of the FY2000 funding recommendations by OTAC for consistency with the requirements of the Adker Consent Decree. A series of meetings has been held with OTAC in this regard. Please note that OTAC's recommendations for funding activities are listed in Exhibit I and to the extent that there are differences between OTAC's recommendations and the County Managers recommendations a 2/3 vote of the Board will be required to approve the County Manager's recommendations.

It is requested that the Board take careful note that there is \$3,988,656 or 88% agreement between the recommendations of OTAC and the County Manager's funding recommendations relative to the minimum funding requirement of \$4,508,000. Please refer to the attached schedule which presents a summary comparison of the OTAC and County Manager funding recommendations.

An analysis of the OTAC funding recommendations compared to the County Manager's recommendations by CDBG category indicates the following:

-In the CDBG Administration category there is agreement between the OTAC and County Manager recommendations.

-In the CDBG Capital Improvement category there are numerous differences between the OTAC and County Manager recommendations. It is requested that the Board approve the County Manager recommendations by a 2/3 vote and override OTAC's recommendation to reduce the funding for four (4) activities for a total of \$292,000 and increase the funding for one (1) activity from \$-0- to \$150,000.

-In the CDBG Economic Development category there are two (2) differences between the OTAC and County Manager recommendations. It is requested that the Board approve the County Manager recommendations by a 2/3 vote and override OTAC's recommendation to reduce the funding for one (1) activity from \$60,256 to \$50,000 and to increase the funding for one (1) activity from \$35,260 (as recommended by both the URTF and the County Manager) to \$50,000.

-In the CDBG Housing category there is agreement between the OTAC and County Manager recommendations.

-In the CDBG Public Services category there are numerous differences between the OTAC and County Manager recommendations. It is requested that the Board approve the County Manager recommendations by a 2/3 vote and override OTAC's recommendation to fund numerous new activities for a total of \$559,617; to increase funding for activities for a total of \$37,730; and to reduce recommended funding for activities by a total of \$(34,404). **It is requested that the Board carefully take note that should the County Manager's recommendations fail to be approved by the 2/3 vote, the OTAC recommendations would be implemented and a reduction in the amount of \$562,943 would have to be made in the balance of the non-OTAC recommended public service activities in order to balance the category's total allocation at \$4,917,173. As an example, the implementation of an across-the-board cut to the non-OTAC recommended activities would require a reduction of 31.4295871% to the County Manager's recommended funding level for each activity.**

(h) Funding for Activities in Entitlement Cities based on Metropolitan Significance Criteria

Activities with metropolitan significance that are located in the entitlement cities of Miami, Miami Beach, North Miami and Hialeah are recommended for a total of \$2,311,031 or 10.3% in FY2000 of the total CDBG allocation, compared to \$2,395,866 or 10.4% in FY1999.

In recommending funding for activities in other entitlement cities, staff was especially mindful of U.S. HUD's Final Rule issued in November 1995, which stated that CDBG funds may assist an activity outside the jurisdiction of the Grantee only if the Grantee determines that such activity is necessary to further the purposes of the Housing and Community Development Act and the recipients community development objectives, and that reasonable benefits from the activity will accrue to the residents of the jurisdiction of the Grantee. This new language, to some extent, restricts the number of activities that can be recommended for funding. Additionally, consideration was given to the consistency of the activity with the high priority needs identified in the particular jurisdiction's Consolidated Plan.

In accordance with the approved FY2000 Consolidated Planning Process Policies, funding for activities in entitlement jurisdictions participating in the State of Florida Small Cities CDBG Program is limited to those activities which demonstrate Metropolitan Significance and are consistent with the high priority needs identified in that jurisdiction's Consolidated Plan. Further, in order to be eligible for CDBG funding from Miami-Dade County, an activity in either a Small Cities Program area (such as the cities of Homestead and Florida City) or an entitlement jurisdiction, will have to pass an eligibility determination test that demonstrates that the majority of its program benefits has benefited the County's unincorporated or entitlement area in the past.

FUNDING FOR ENTITLEMENT CITIES

| Entitlement Area | 1990 Population | 1990 Low/Mod Population | FY 1999 Entitlement Amount | FY 2000 * (EST.) Entitlement Amount | Low/mod Per Capita Entitlement Allocation |
|---------------------------|-----------------|-------------------------|----------------------------|-------------------------------------|---|
| Hialeah | 188,000 | 91,436 | \$5,403,000 | \$5,295,000* | \$59 |
| ** Homestead | 27,000 | 15,305 | N/A | 730,000 | 48 |
| ** Florida City | 5,413 | 3,682 | N/A | 950,000 | 258 |
| Miami | 358,000 | 215,284 | 12,720,000 | 12,466,000 | 58 |
| Miami Beach | 93,000 | 54,148 | 2,773,000 | 2,718,000 | 50 |
| North Miami | 50,000 | 22,656 | 1,730,000 | 1,695,000 | 75 |
| Subtotal | 721,413 | 402,511 | 22,626,000 | 23,854,000 | 59 |
| Miami-Dade | 1,215,587 | 417,820 | 22,389,000 | 21,940,000 | 53 |
| Dade County Total/Average | 1,937,000 | 820,331 | 45,015,000 | 45,794,000 | 56 |

* based on an estimated 2.0% reduction in FY 2000.

** The City of Florida City and Homestead no longer participate in the County's program. They participate in the Small Cities CDBG program administered by the State. In addition, during the County's requalification process for the period 2000-2002, the City of Hialeah Gardens has indicated its request to USHUD to be excluded from participation in the County's Urban County Entitlement program.

(i) Neighborhood Revitalization Strategy Areas

In 1996 U.S. HUD allowed entitlement jurisdictions to designate distressed areas that meet certain criteria as Neighborhood Revitalization Strategy Areas (NRSA.'s). The Miami-Dade County has already designated the following areas as NRSA's

- Opa-Locka Focus Area
- Model City Focus Area
- Perrine Focus Area
- Goulds Focus Area
- Leisure City Focus Area
- The Federal Enterprise Community / Empowerment Zone (including the Melrose Focus Area)

In the FY 2000 Consolidated Plan update Miami-Dade County is seeking U.S. HUD's approval for the following additional areas for NRSA's designation:

- Coral Gables(formerly Coconut Grove)
- West Little River Focus Area
- South Miami Focus Area.

NRSA's qualify for the following benefits:

- ❖ **Job Creation/Retention as Low/Moderate Income Area Benefit:** Job creation/retention activities undertaken pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs.
- ❖ **Aggregate Public Benefit Standard Exemption:** Economic development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefit standards, thus
- ❖ increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements.
- ❖ **Public Service Cap Exemption:** Public services carried out pursuant to the strategy by a Community-Based Development Organization (CDBG) will be exempt from the public service cap.

(j) Additional Notes Regarding Proposed CDBG Funding Recommendation

- Public Service activities are funded at the federally mandated 15% cap, excluding funded public service activities in Neighborhood Revitalization Areas, and including funding for eight (8) new public service activities.
- Continued funding is being recommended for the Housing Opportunity Center in support of the Countywide activities in homeownership counseling.
- Continued funding is being recommended for Team Metro and graffiti removal activities.
- Continued funding is being recommended to the West Perrine CDC for the operation of the countywide South Florida Design Center which provides technical, management, and design assistance to CDCs and CBOs for housing, economic development and capital improvement projects
- Miami-Dade Building Department is being funded for the continuation of Crack House Demolition in CDBG eligible areas.

5. EMERGENCY SHELTER GRANT (ESG) ACTIVITIES

The process and criteria awarding ESG funds, along with the source and amount of matching funds, involve the estimated \$750,000 in expected grant funds. It is recommended that these funds be contracted to Metatherapy Institute to continue to operate the County's Beckham Hall facility. Single males comprise approximately 62% of the homeless population in Dade County. Beckham Hall will provide temporary shelter and services for some 1,200 homeless males per year over the next 2 years.

The match will be based upon funds that Miami-Dade County provides for the annual operation of the homeless programs and facilities in Dade County. A match of 100% is required.

6. INVESTMENT PARTNERSHIP PROGRAM

It is anticipated that the HOME Program will total \$6,547,247 in FY 2000. The HOME Program provides funds for permanent and construction loans, and first and second mortgage financing to assist very-low and low-income to moderate income families in purchasing or renting developed affordable housing units:

| | |
|-----------|-------------------------------|
| 636,507 | Program Administration |
| 326,740 | CHDO Operating Support |
| 1,000,000 | Homeless Transitional Housing |
| 4,584,000 | Rental Units |
| 6,547,247 | Total |

7. STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM

The SHIP Program allows flexible funding for housing development to meet local needs. SHIP funding expected to be available in FY 1999/2000 is \$6,1990,000. The recommended funding distribution is:

| | |
|-----------|--------------------------|
| 500,000 | Program Administration |
| -0- | Rental Units |
| 2,900,000 | Homeownership |
| 3,000,000 | Bank Partnership |
| 350,000 | Homeownership Counseling |
| 6,750,000 | Total |

Proposals being recommended for funding include \$2,900,000 for the new construction of homeownership units. Funding recommendations are based on the evaluation of projects applying for SHIP funds that demonstrate a need for the funds requested. SHIP funding recommendations are included in Exhibit 1.

8. DOCUMENTARY STAMP SURTAX PROGRAM

The Surtax Program provides funds that primarily promote the new construction of homeownership units. A total of \$25,081,000 in current year and prior year funding is available in FY 2000. An allocation of \$10,916,000 is being recommended for new rental units and \$14,165,000 for new homeownership units. Funding recommendations are based on the total amount of available affordable housing funding from all sources, and the review and evaluation of projects that applied for Surtax funds in the categories of homeownership by private developers, homeownership by CDCs and rentals by CDCs. Surtax funding recommendations are included in Exhibit 1.

9. CITIZEN PARTICIPATION, PUBLIC COMMENT PERIOD AND PUBLIC HEARING ON THE FY 2000 ACTION PLAN

U.S. HUD regulations require that:

- The County hold a minimum of two (2) public hearings at different stages of the FY 2000 Planning Process. The first public hearing requires input from citizens on housing and community development needs. The second public hearing is intended to obtain the view of the public on the FY 2000 Action Plan.
- The County makes the FY 2000 Action Plan available to the public for comments for a period of 30 days.

From January, 1999 through October, 1999 approximately 50 public meetings were held by OCED and CAA to monitor the performance of ongoing activities and identify priorities in Commission Districts, focus areas and eligible block groups.

On May 11, 1999, the first required public hearing was held before the Board of County Commissioners to obtain public input on the FY 2000 Consolidated Planning Policies on which FY 1999 Action Plan recommendations have been based.

On October 1, 1999, the County issued a public notice that informed the public of the availability of the FY 2000 Action Plan at specifically designated locations. The public notice also served to inform the general public that written comments on the plan will be accepted until October 30, 1999 and that there will be a public hearing on November 2, 1999 to discuss the FY 2000 Action Plan and the SHIP and Surtax funding recommendations. Subsequently, the November 2, 1999 public hearing was rescheduled to November 18, 1999 and will be followed by the approval of the FY 2000 Action Plan on December 9, 1999. The Board's consideration of the FY2000 Action Plan on December 9, 1999 will **not** be a public hearing.

Pursuant to a waiver request granted by U.S. HUD no later than December 15, 1999, the County must submit its FY 2000 Action Plan for review and approval for the program year starting January 1, 2000.

In follow-up to the public hearing held on November 18, 1999, OCED prepared and distributed a series of schedules and exhibits in response to requests made by members of the Board for additional information during the workshop/hearing and in response to requests for information made by County Commission staff during a briefing conducted by OCED staff on November 17, 1999. The information provided by memo dated November 24, 1999 included the following:

- * Exhibit 3 - Requests for FY2000 Funding by District
- * FY2000 CDBG Funding Requests by Category
 - * A) FY2000 Funding Requests by Agency (within 1 mile of public housing)
Activities benefiting public housing residents per the Adker Consent Decree
 - B) Status of FY2000 RFA Funding Recommendations - OTAC Consultation
- * FY2000 CDBG Funding Requests for the CDBG Economic Development Category
- * FY1999 Current Funding vs. FY2000 Manager Recommendation by District
- * Listing of Micro-loans disbursed through the Miami-Dade County Micro-Lending Program administered by Working Capital of Florida

I trust that this information was found to be responsive to the requests which were made. In addition, to these informational requests which were previously responded to, there were other requests for are being responded to at this time by the information provided below.

-Request for a copy of the County Ordinance relating to the Recapture and Reallocation of CDBG funds

Attached is a copy of County Ordinance No. 96-118 adopted by the Board on July 18, 1996. The ordinance requires that reallocations of CDBG and HOME funds shall take place pursuant to reports from the County Manager. Allocations of CDBG and HOME reserves/recaptures which receive a favorable recommendation from the County Manager shall require the affirmative vote of the majority of the Commission members

present. Allocations of CDBG and HOME reserves/recaptures which do not receive a favorable recommendation from the County Manager shall require the affirmative vote of two-thirds (2/3) of the Commission members present.

The ongoing process of prior year funding recapture and reallocation is an important management tool in the CDBG program. Through periodic plan amendments recommended for consideration by the Board pursuant to the required public notice and public hearing, CDBG funds are allocated to meet unexpected funding shortfalls relative to previously funded activities and projects as well as to fund newly identified needs or needs which may have been unmet relative to the most recent RFA process. The recapture analysis required to formulate plan amendments is conducted by OCED on an ongoing basis with resulting plan amendments being prepared, at present, in a cycle of approximately 90 - 120 days. In addition the Board is advised that relative to any proposed plan amendment involving the reallocation of funds between Commission districts, OCED conducts prior consultation with the respective Commission Offices prior to such a plan amendment being presented to the Board for consideration.

Relative to the reallocation of HOME funds, the Board is advised that a similar recapture analysis and plan amendment process is followed. However, in an effort to more effectively manage the expenditure of all of the County's affordable housing funding, recommended recaptures for HOME as well as Surtax and SHIP funds are jointly reviewed and recommended by OCED, the Miami-Dade Housing Agency, and the Miami-Dade Homeless Trust with review and input to the process by the County's Affordable Housing Advisory Board.

-Request for information clarifying the Section 3 Requirements related to the expenditure of CDBG funds

On October 20, 1998 the Board approved Resolution No. 1185-98 which required strict compliance with Section 3 of the HUD Act of 1968 and directed all county departments to monitor and enforce compliance with the applicable provisions of the Act: requiring all applicable county contracts and solicitations to contain language requiring compliance with Section 3. Section 3 requirements ensure that employment and other economic opportunities generated by certain HUD assistance shall, to the greatest extent feasible be directed to low and very low income persons, particularly those who are recipients of government assistance for housing and to business concerns which provide economic opportunities to low and very low income persons. These Section 3 requirements are directly applicable to the expenditure of CDBG funds.

-Request for strategies and approaches regarding the implementation of an education and outreach effort that provides information and training to citizens, advisory groups, and agencies regarding the CDBG process and criteria

In response to this request it is quite clear that the annual RFA process for CDBG funds represents a very significant funding opportunity for a wide number and variety of interests. The fact that the FY2000 RFA process generated funding requests of approximately \$95 million relative to available funding in the amount of \$22,540,000 certainly demonstrates this point. With this in mind and coupled with the very strong citizen participation requirements which have always been attached to the CDBG program, it is important to consider and evaluate the effectiveness of our outreach, education, and technical assistance efforts regarding the CDBG funding process and criteria.

OCED staff estimates that nearly 1100 hours of technical assistance and information has been provided to interested agencies and individuals relative to the FY2000 Consolidated Planning Process since January, 1999. During the FY2000 RFA application process, OCED staff conducted two (2) very well attended technical assistance workshops for agencies and individuals with an interest in preparing and submitting funding applications.

While the annual RFA process is a highly competitive one, the process has always been dynamic in providing opportunities for new agencies to be funded. As the result of the FY2000 RFA process there are some twelve (12) new agencies being recommended for funding despite the heavy competition for the limited, available funding.

In light of these successes there is still a challenge to ensure that our efforts continue to ensure that every opportunity is explored to expand the information outreach effort and to maximize the availability of and access to information about the CDBG process. In the next few months, in preparation for the FY2001 Consolidated Planning Process, OCED staff will be reexamining its present outreach and information programs. While the review is still pending, it is reasonable to assume that within present resource allocations much more can and will be done to improve upon the current efforts. Staff will be exploring the expanded use of the OCED internet web site as well as Miami-Dade Cable T.V. as mechanisms for expanded information dissemination and public service programming. OCED staff will also be giving consideration to conducting a major technical assistance workshop targeted to agencies and individuals interested in possible participation in the FY2001 RFA process.

On December 9, 1999, the County Manager presented FY 2000 funding recommendations for the CDBG, HOME, ESG, SHIP and Surtax Programs. The Board with a few exceptions, accepted the County Manager's funding recommendations. The funding changes made by the Board are attached and are incorporated in the amended Exhibit I. The amendments resulted in the following adjusted total amounts in the CDBG program categories:

| | |
|------------------------------|------------------|
| <i>Capital Improvement</i> | <i>2,351,000</i> |
| <i>Economic Development</i> | <i>4,028,246</i> |
| <i>Housing</i> | <i>5,783,000</i> |
| <i>Public Services</i> | <i>5,197,573</i> |
| <i>Historic Preservation</i> | <i>672,181</i> |
| <i>Administration</i> | <i>4,508,000</i> |

It is to be noted that in the Board of County Commissioner's approved funding recommendations, the funding of activities under the Public Services category exceeds the 15% Public Service cap of \$3,381,000 by \$2,402,000. It is anticipated that the amount in excess of the cap will be accommodated through the flexibility provided under the Neighborhood Revitalization Strategy Areas (NRSA's) for public service expenditures. OCED will identify to U.S. HUD those FY 2000 public service activities, in an amount not less than \$2,402,000 related to the already designated NRSA's and the South Miami and West Little River for which NRSA's designation is being requested as part of the FY 2000 Action Plan.

CDBG Revisions

| Agency CDBG Funding Revisions | Administration | Capital Improvement | Contingency Reserve | Economic Development | Historic Preservation | Housing | Public Service. | Total |
|--|----------------|---------------------|---------------------|----------------------|-----------------------|---------|-----------------|-------|
| Public Library Renovation of Coconut Grove Library to Coconut Grove Cares, Inc. Melrose Community Children's Advancement | | -50,000 | | | | | +50,000 | |
| OCEED Commercial Revit. (TUA) to Black Archives Lyric Theater | | +50,000 | | -50,000 | | | | |
| OCEED Micro Lending (TUA) to Haitian Org. of Women Micro Lending | | | | -85,256 +85,256 | | | | |
| OCEED Commercial Revit. (Non TUA) to 1) Entertainment Industry Incubator - Entertainment Business Incubator 2) Community Coalition Employment Training | | | | -125,000 | | | +75,000 | |
| OCEED Revolving Loan Fund (Non TUA) to Goulds CDC 112th Street Strip Mall | | | | -125,000 +125,000 | | | +50,000 | |

Approved _____ Mayor
Veto _____
Override _____

Amended
Special Item
11-24-98

RESOLUTION NO. 1287-98

RESOLUTION APPROVING THE FUNDING RECOMMENDATIONS FOR THE STATE HOUSING INITIATIVE PARTNERSHIP AND SURTAX PROGRAMS; AUTHORIZING THE FILING WITH U.S. HUD OF MIAMI-DADE COUNTY'S FY 1999 ACTION PLAN WITH PROJECTED USES OF FUNDS FOR THE COUNTY'S COMMUNITY DEVELOPMENT BLOCK GRANT, HOME INVESTMENT PARTNERSHIP AND EMERGENCY SHELTER GRANT PROGRAMS; AUTHORIZING THE COUNTY MANAGER TO EXECUTE ALL CONTRACTS, AGREEMENTS AND AMENDMENTS NECESSARY TO CARRY OUT THE ABOVE PROGRAMS; AND AUTHORIZING THE COUNTY MANAGER TO EXERCISE THE CANCELLATION PROVISIONS CONTAINED THEREIN

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

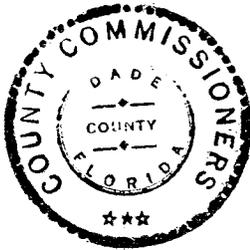
NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that this Board approves the funding recommendations for the State Housing Initiative Partnership (SHIP) and Surtax Programs; authorizes the filing with U.S. HUD of Miami-Dade County FY 1999 Action Plan, with projected uses of funds for the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Shelter Grant (ESG) Programs; authorizes the County Manager to shift funds for each program among activities of the same agency without exceeding the total award amount allocated to that agency; authorizes the County Manager to shift funding between agencies without exceeding the total award amount allocated to that

activity or changing the scope of that activity; authorizes the County Manager to make non-substantive modifications to the FY 1999 Action Plan including activity description and proposed accomplishments related to the activity; authorizes the County Manager to execute such contracts, agreements and amendments necessary to carry out the above programs after approval by the County Attorney Office; and authorizes the County Manager to exercise the cancellation provisions contained therein.

The foregoing resolution was offered by Commissioner **Dr. Barbra M. Carey** , who moved its adoption. The motion was seconded by Commissioner **Betty Ferguson** , and upon being put to a vote, the vote was as follows:

| | | | |
|-----------------------|---------------|----------------------------|---------------|
| Dr. Miriam Alonso | absent | Bruno A. Barreiro | aye |
| Dr. Barbara M. Carey | aye | Miguel Díaz de la Portilla | aye |
| Betty T. Ferguson | aye | Gwen Margolis | absent |
| Natacha Seijas Millán | aye | Jimmy L. Morales | aye |
| Dennis C. Moss | aye | Pedro Reboredo | absent |
| Dorrin D. Rolle | aye | Katy Sorenson | aye |
| Javier D. Souto | | absent | |

The Chairperson thereupon declared the resolution duly passed and adopted this 24th day of November, 1998. This resolution shall become effective ten (10) days after the date of its adoption unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.



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

HARVEY RUVIN, CLERK

Approved by County Attorney as
to form and legal sufficiency. 

By: **KAY SULLIVAN**
Deputy Clerk

Exhibit 1 - FY 99 Funding Recommendations by Agency

| Agency | Activity Name | Description | Area | District | Category | Targeted Urban Area | Source | FY 98 Funding | FY 99 Requested Amount | FY 99 Staff Recom. | FY 99 AHAB Recom. | FY 99 URTF Recom. | FY 99 Mgr. Recom. | FY 99 BCC Approval |
|--|---------------------|---|------------------|----------------|----------------|-------------------------------|----------|---------------|------------------------|--------------------|-------------------|-------------------|-------------------|--------------------|
| Adult Mankind Organization | | | | | | | | | | | | | | |
| Adult Mankind Organization | Employment Training | To provide employment training services to 225 clients at 443 West Flagler Street emphasizing on-the-job-training and employment skills. | Multi-Focus Area | Multi-District | Public Service | Multiple Targeted Urban Areas | CDBG99 | \$0 | \$200,000 | \$0 | \$0 | \$0 | \$100,000 | \$100,000 |
| Totals: | | | | | | | | \$0 | \$200,000 | \$0 | \$0 | \$0 | \$100,000 | \$100,000 |
| Affordable Housing Solutions for Florida Inc. | | | | | | | | | | | | | | |
| Affordable Housing Solutions for Florida Inc. | East Goulds Estates | Construction of 40 Homes providing ownership to low and low mod income families on 9.15 acres of land located at SW 107th Ave between Old Cutler Rd and SW 216 St. in Goulds. The homeownership incentive includes second mortgage program. | Goulds | District 09 | Housing | Goulds | CDBG99 | \$0 | \$20,000 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Affordable Housing Solutions for Florida Inc. | East Goulds Estates | Construction of 40 Homes providing ownership to low and low mod income families on 9.15 acres of land located at SW 107th Ave between Old Cutler Rd and SW 216 St. in Goulds. The homeownership incentive includes second mortgage program. | Goulds | District 09 | Housing | Goulds | SURTAX98 | \$350,000 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |



MEMORANDUM

OFFICIAL FILE COPY
CLERK OF THE BOARD
OF COUNTY COMMISSIONERS
DADE COUNTY, FLORIDA

Amended
Special Item

TO: Honorable Chairperson and Members
Board of County Commissioners

DATE: November 24, 1998

FROM: Merrett R. Stierheim
County Manager

SUBJECT: FY 1999 Action Plan and Funding
Recommendations for the CDBG,
HOME, ESG, SHIP and Surtax
Programs

R-1287-98

RECOMMENDATION

It is recommended that the Board approve the County Manager's funding recommendations for the FY 1999 Action Plan with projected uses of funds for the Community Development Block Grant (CDBG) program in the amount of \$22,100,000, the Home Investment Partnership (HOME) program in the amount of \$5,000,000, and the Emergency Shelter Grant (ESG) program in the amount of \$750,000; State Housing Initiative Program (SHIP) in the amount of \$5,279,373, and the Documentary Surtax Program in the amount of \$11,075,750 as indicated in Exhibit I and authorize the County Manager to file FY 1999 Action Plan with USHUD as required by November 13, 1998 and to execute all contracts, agreements and amendments necessary to implement the SHIP and the Surtax Programs and the FY 1999 Action Plan. The total amount recommended for allocation in FY 1999 for the preceding programs is \$44,205,123 compared to the FY 1998 total allocation of \$42,284,136.

Please note that Exhibit I also indicates the funding recommendations for CDBG Economic Development Activities by the Task Force on Urban Economic Revitalization (URTF), and HOME, SHIP, and Surtax funded housing activities by the Affordable Housing Advisory Board (AHAB). Attachment A to this memorandum is a Consolidated Plan/Community Development Block Grant Program Fact Sheet which provides significant background information regarding the CDBG program and the County's implementation of the consolidated planning process.

BACKGROUND

1. CONSOLIDATED PLANNING PROCESS

On November 4, 1997 the Board approved the FY 1998-2002 Consolidated Plan, as prepared by the Office of Community and Economic Development (OCED), through the adoption of Resolution No. 1307-97. The Consolidated Plan requires that an Action Plan be prepared for the funding available in each year through FY 2002. Essentially, the Consolidated Plan combines the planning and application aspects of the CDBG, HOME and ESG Programs. The FY 1999 Action Plan was developed with extensive participation by citizens and the public and private sectors. This plan reflects the input gathered from neighborhood meetings, commission district-wide meetings, a countywide Tenant Advisory Committee, Community-Based Organizations (CBO), Community Development Corporations (CDC), municipalities and County departments. Funding for the activities proposed in the FY 1999 Action Plan will come from the CDBG, HOME and ESG entitlement programs. Funding recommendations are consistent with the Consolidated Planning Process Policies for the FY 1999 Request For Applications (RFA) as adopted by the Board through Resolution No. 602-98 pursuant to a public hearing held on June 2, 1998.

The policies in general, emphasize funding consideration for activities and programs relative to CDBG eligible focus areas and block groups, ongoing agencies with good performance, County

departments, the physically and mentally challenged, the homeless population, the farmworker/migrant population, and the very low- and low-income groups, such as public housing residents.

For FY 1999, the Board has approved a Consolidated Planning Process that continues to include the SHIP and Surtax Programs affordable housing programs (in addition to the CDBG, HOME and ESG Programs) and provides for a Consolidated Request for Applications (RFA) process for all of the related programs - CDBG, HOME, ESG, SHIP and Surtax. Close coordination of these programs and resources continues to be essential to prevent duplication of funding or funding in excess of the needs for an activity.

2. REQUESTS FOR APPLICATIONS AND EVALUATION OF THE REQUESTS

Potential applicants for funding made available through the FY 1999 Consolidated Planning Process were solicited through a consolidated Request for Applications (RFA) Process. Funding requests in response to this process totaled over \$99 million for the CDBG program, \$18.4 million for the HOME program, \$18.9 million for the SHIP program and \$29.6 million for the Surtax program. In addition, a number of requests totaling in excess of \$74 million were submitted as part of pre-application process for \$40 million in CDBG/Section 108 funding reserved by the Board to support projects and initiatives in the designated Targeted Urban Areas. Please note that recommendations relative to this Section 108 pre-application process will be prepared in consultation with the Task Force on Urban Economic Revitalization and presented to the Board in the next several months.

The FY 1999 RFA application process began on July 1, 1998, and ended on July 30, 1998. The public was advised of the application process through several notices in the Miami Herald, the Miami Times and Diario Las Americas. Prior written notice of the start of the FY 1999 RFA process was provided to FY 1998 funded agencies on June 19, 1998. During the month-long RFA application process, OCED provided two (2) technical assistance and information workshops for agencies and the public, and provided ongoing technical assistance throughout the application period. Exhibit I presents a recap of all of the funding requests and FY 1999 recommendations by agency.

GENERAL POLICY COVERING FUNDING RECOMMENDATIONS

As a matter of approved policy, emphasis was placed on a funding allocation strategy that would concentrate the available FY 1999 Action Plan resources in the CDBG Focus Areas and Eligible Block Groups. Block Groups where the median household income is less than 30% of the Miami-Dade County median household income and where there is a high concentration of poverty and unemployment also received priority consideration. More specifically, in preparing the funding recommendations consideration was given to the following policy guidelines:

- Eligible block groups not formerly designated as Community Development target areas were grouped regionally by Commission District and the funding recommendations were developed with consideration for the geographic distribution of priority needs throughout the County's entitlement area.
- The process for allocating available funding for activities in eligible areas considered per capita expenditures, concentrations of poverty, overcrowding and the low- and moderate-income population throughout the County's entitlement area.
- Emphasis was placed on funding mixed-income affordable housing projects and the dispersal of affordable housing projects throughout the County to avoid an over concentration of such projects in any particular geographic area.
- Emphasis was placed on mixed-use projects that support or link both housing and economic development.

- Emphasis was placed on better utilization of the four different housing funds, HOME, CDBG, Surtax and SHIP and the provision of continued support to projects that were previously funded and which have demonstrated satisfactory performance or progress.
- Consideration in the award process was given to CDC's involved in packaging housing proposals using Federal Low Income Tax Credits, in order to enhance their competitive position in the state-wide competition for credits.
- County Departments currently addressing Plan priorities were recommended for funding for the purpose of continuing projects started in a prior year. In addition, some funding allocations for County Departments were determined outside of the formal RFA process in lieu of allocations which had been previously determined through the County's FY 1998-99 budget development process, subject to the eligibility determination of the funded projects and activities by OCED.
- CDC's, CHDO's and CBO's in good standing (i.e., meeting goals, objectives, time lines, and performance-based reviews of current plan activities) were recommended for funding to support on-going Plan priorities.

ISSUES CONSIDERED IN MAKING FUNDING RECOMMENDATIONS

Social Services Master Plan

The Public Services evaluation form was formulated to specifically address agencies proposing social and human service activities. The Capital Improvement, Economic Development, Historic Preservation and Housing evaluation forms also allocated points to activities servicing special needs populations, including public housing residents, homeless, persons with disabilities, farm workers and seasonal laborers. In support of the Plan, OCED staff participated in workshop sessions conducted by a joint planning group formed to address the Social Services Master Plan and related issues.

Infill Strategies

The FY 1999 RFA provides for developers to indicate whether a new construction, proposed activity will provide housing in an infill/urban area and as to how many units are proposed. The applicant is also asked, if land from the OCED Land Disposition List is to be used for the proposed projects.

Urban Economic Revitalization Task Force Priorities

The General Section evaluation form, utilized to score all proposed CDBG activities, awards points to activities which fall into areas of special emphasis, including Target Urban Areas (TUAs) designated by the Task Force. Maps of the TUAs were available for applicants in the RFA.

Preference will be given to homeownership over rental housing projects.

The MDHA and OCED stress a homeownership preference for proposed future projects. This preference is consistent in the Housing evaluation form which asks whether the proposed activity will encourage homeownership. This question, highlighted applicants who have provided proof of creating on-site incentive programs, that facilitates the move from rent to homeownership. Such programs include volunteering for common area property management and home maintenance or repair work.

Affordable Housing Objectives

Strong consideration was given to activities from agencies which have previously shown effective working relationships with local governments and other organizations to further the availability of affordable

housing (through new construction and/or rehabilitation) and facilitate the homeownership process for first time buyers. The FY 1999 RFA provided applicants with CDBG, HOME, Surtax, and SHIP guidelines for their review, before entering into a contractual agreement to provide a determined number of affordable units.

Welfare to Work Program

The RFA evaluation forms for Capital Improvement, Economic Development, Historic Preservation, Housing and Public Services addressed the Welfare to Work Program by awarding points to proposed activities providing priority to persons making the transition from welfare to work. Services provided by such activities include training and employment programs. Also, scoring considered activities providing priority in contracting and employment to businesses which offer opportunities to persons making the transition from welfare to work.

3. EVALUATION PROCESS

Evaluation Forms

Two different evaluation forms, included in FY 1999 RFA, were used to score proposed activities--one for CDBG activities and one for affordable housing development projects. All CDBG activities were scored using the General Section form, for a total of 60 pts. out of 100 pts; and a second form, for a total of 40 pts. out of 100 pts., is determined by the activity's corresponding HUD category (i.e., Capital Improvement, Economic Development, Historic Preservation, Housing, Administration, or Public Services).

Projects funded for FY 1999 were evaluated and scored on the CDBG General Section form on (a) how much the activity has progressed toward its proposed accomplishment (b) whether the agency has consistently met its contractual reporting requirements and (c) the agency's success in receiving community support for an ongoing or a proposed project and its leveraging of CDBG dollars to secure other sources of funding and support. The second evaluation form is for housing projects and has been modified and streamlined by OCED, Miami-Dade Housing Agency (MDHA), and Homeless Trust staff in consultation with CDCs and other housing developers, as well as the Affordable Housing Advisory Board based on a review and assessment of the FY1998 RFA process.

CDBG Evaluation Process

Neighborhood activities recommended for implementation by County departments were reviewed and have been selected on the basis of priority needs and consistency with neighborhood and department plans. Countywide activities recommended for implementation by departments were selected on the basis of department priority and allocations determined through the County's FY 98-99 budget preparation process and consultation with the Office of Management and Budget. Applications submitted by non-county organizations were reviewed and evaluated by staff in OCED in consultation with the Homeless Trust and MDHA as necessary.

Staff presented the evaluations in a series of meetings to the OCED management team, including the Director of OCED. In preparing funding recommendations, careful attention was given to allocating the available funding to effectively meet the wide variety of diverse needs in the broad geographic districts and regions of the County and supporting activities that are consistent with the goals, objectives, policies and priorities set forth in the FY 1999 Consolidated Planning Process Policies adopted by the Board.

HOME, SHIP and Surtax Evaluation Process

Applications for HOME, SHIP and Surtax Program funds were reviewed principally by the Miami-Dade Housing Agency in close consultation with staff of OCED and the Homeless Trust. Evaluation criteria included factors such as commitment of financing from other sources, unit affordability, costs of construction, leveraging, economic feasibility, experience and capacity of the development team and ability to proceed. The review of these applications was coordinated with OCED to prevent the duplication of funding from other County sources or funding beyond the stated needs of the proposal. The staff of the Office of Homeless Trust also participated in the review and evaluation process.

ROLE OF THE URBAN TASK FORCE ON URBAN ECONOMIC REVITALIZATION (URTF) IN THE EVALUATION PROCESS

OCED's funding recommendations for the CDBG Economic Development category were presented to the URTF on September 9, 1998. All agencies that submitted economic development proposals were invited to present their proposals during a Task Force meeting held on October 3, 1998. Consistent with the requirements of Ordinance No. 97-33, the URTF after careful review of OCED funding recommendations and agencies presentations made its own funding recommendations which are indicated in the column next to OCED's funding recommendations in Exhibit 1.

Please note that in the event of any difference between the County Manager's recommendation and those of the Task Force, it will require a 2/3 vote of the members of the Board of County Commissioners to approve the County Manager's recommendation. Also, be advised that during the review process the Task Force adopted a motion to recommend that the Board increase the total funding in the CDBG economic development category to \$4,420,000 or 20% of the total anticipated CDBG allocation.

APPEAL PROCESS

The applications, submitted through the annual RFA process, were carefully evaluated by staff for completeness and accuracy and scored on numerous criteria. A review of the scoring forms, provided for applicants in the RFA, clearly shows the thorough evaluation which was given to each proposed activity by staff. Subsequent to evaluation/scoring, staff made funding recommendations based on considerations including the strength of the application and its responsiveness to focus area high priority needs, as detailed in the 1998-2002 Consolidated Plan. Additionally, staff's recommendations were developed to ensure that they carefully adhered to the Board approved Consolidated Plan Policies. At the time that agencies were advised in writing of the staff's funding recommendations, the agencies were also advised that the evaluations related to their applications could be obtained and discussed with the appropriate staff during a formal review process which started on 9/28/98 and ended on 10/9/98. During these consultations with agencies, every effort was made to ensure that any questions regarding the evaluation of applications were fully addressed prior to the Board's consideration of the County Manager's funding recommendations. While staff made a concerted effort to address agency inquiries as fairly and thoroughly as possible, any agency could still avail itself of the opportunity to address the Board during the required public hearing preceding the adoption of the FY 1999 Action Plan.

4. FY 1999 COMMUNITY DEVELOPMENT BLOCK GRANT

The available FY 1999 CDBG allocation is estimated at \$22,100,000 (Entitlement - \$21,500,000+ Program Income -\$600,000). Official notification of the County's final entitlement from U.S. HUD is expected in late January, 1999, or February, 1999.

45

Funding recommendations for focus areas and eligible block groups have been prepared based on the needs identified by residents at meetings held at the neighborhood and commission district levels.

Funding recommendations were prepared for CDBG housing service delivery costs in support of HOME, SHIP and Surtax projects based on the analysis of an agency's funding history and performance results or progress.

(a) Funding for Administration

The proposed allocation of administrative support funding totaling \$4,420,000 or 20% of the total entitlement, is as follows: OCED's program administration, including management, financial community planning, contract development and monitoring, and grantee performance reporting and compliance, (\$4,034,000); OCED's Historic Preservation Division, (\$168,000); other County departments (\$218,000) to include: Human Services' social services master plan; Equal Opportunity Board's Fair Housing Ordinance Enforcement, Team Metro's data base and public relations programs and C.A.A.'s Greater Miami Service Corps program.

Federal regulations cap the funding allocation for administration at 20% of the total entitlement plus program income.

OCED'S ADMINISTRATIVE BUDGET SUMMARY

| FUNDING SOURCE | FY 96-97 ACTUAL | FY 97-98 BUDGET | FY 98-99 BUDGET |
|------------------------------------|------------------------|------------------------|------------------------|
| GENERAL FUND | 487,000 | 286,000 | 269,000 |
| CDBG (ADMIN.) | 3,655,630 | 2,945,000 | 4,202,000 |
| CDBG (PROGRAM) | 1,415,000 | 1,396,778 | 1,485,000 |
| HOME (ADMIN.) | 731,889 | 1,615,787 | 381,000 |
| SHIP (ADMIN.) | 439,000 | 340,000 | 219,000 |
| FEDERAL ENTERPRISE COMMUNITY GRANT | 450,000 | 400,000 | 450,000 |
| ENTERPRISE ZONE TAX ABATEMENT FEES | 36,000 | 36,000 | 75,000 |
| TOTAL | \$7,214,519 | \$7,019,565 | \$7,081,000 |
| STAFF POSITIONS | FY 96-97 ACTUAL | FY 97-98 BUDGET | FY 98-99 BUDGET |
| COUNTY FTES | 84 | 89 | 89 |
| APPROVED OVERTAGES | 0 | 1 | 0 |
| TEMP. AGENCY FTES | 4 | 0 | 1 |

OCED's allocation of FY 1999 CDBG administrative funding is higher than in FY 1998 because in the prior budget year HOME carryover administrative funds were available in lieu of CDBG funds. Unfortunately, because comparable carryover HOME administrative funds are not available this year, the USHUD allowed 20 percent maximum of \$4,420,000, is being fully committed to meet administrative cost for OCED in the amount of \$ 4,202,000 and for other County departments in the amount of \$218,000.

In the FY 1999 funding recommendations, it should be noted that continuation funding is not included for Miami-Dade County Community Action Agency's Citizen Participation Program, for Miami-Dade Planning and Zoning Department's planning related services in support of OCED's Consolidated Planning Process and H.O.P.E. Inc.'s fair housing activities. In this regard, OCED and the Office of Management and Budget are reviewing the feasibility of a future plan amendment to fund these activities through a combination of \$361,000 in FY1999 CDBG OCED funds and \$139,000 in

Miami-Dade Housing Agency

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

2004/2005, 2005/2006 AND 2006/2007

Miami-Dade Housing Agency
1401 N.W. 7th Street
Miami, Florida 33125

I. PROGRAM DESCRIPTION Chapter 67-37.005 F.A.C. and Section 420.9072, F.S.

A. Name of the participating local government and Interlocal if Applicable:
Section 420.9072(5), F.S.

Miami-Dade County

Interlocal : Yes _____ No X _____

Name of participating local government(s) in the Interlocal Agreement;

A copy of the Interlocal Agreement is attached as **Exhibit H**. N/A

B. Purpose of the program: Section 420.9072, F.S. and Chapter 67-37.005(3), F.A.C.
Creation of the Plan is for the purpose of meeting the housing needs of the very low, low and moderate income households, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing.

Miami-Dade County, Florida has established the Affordable Housing Program in accordance with the provisions of Chapter 420.9072, Florida Statutes and Chapter 67-37 of the Florida Administrative Code (FAC), State Housing Initiative Partnership (SHIP) program. This program was enacted by the passage of Ordinance No. 97-65 on May 20, 1997.

The Housing Incentive Strategies as prepared by the Miami-Dade Housing Agency (MDHA) through the Development and Loan Administration will continue to provide SHIP funds to defray the costs of land acquisition, site development, new construction, rehabilitation and/or other costs associated with the development of single-family homeownership and affordable rental housing units. It is the intent of this program to increase housing opportunities for very-low, low- and moderate-income persons by encouraging the creation and rehabilitation of affordable housing units. Assistance may be provided to developers and community development corporations in the form of soft first, second, and third mortgages.

C. Fiscal years covered by the Plan: Chapter 67-37.002, F.A.C.

| | |
|----------|-----------|
| <u>X</u> | 2004/2005 |
| <u>X</u> | 2005/2006 |
| <u>X</u> | 2006/2007 |

- D. Governance:** *Chapter 67-37.005(3) and (5)(i)F.A.C. and Section 420.9071(14)F.S.*
The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. The SHIP Program does further the housing element of the local government Comprehensive Plan.

During the last 12 months, public input was solicited for the Local Housing Assistance Plan primarily through one on one meetings with Private Developers, Community Development Corporation (CDC's), For Profit, Non-Profit Developers, realtors and participating lenders. These agencies provided extensive comments and made recommendations to the Miami-Dade Housing Agency on both programmatic and implementation issues which resulted in a number of enhancements to the prior years programs.

Additionally, the Miami-Dade County Affordable Housing Advisory Board (AHAB) consists of fifteen (15) members. The composition of the voting members is 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, and one citizen who resides within the jurisdiction of the local governing body making the appointments.*
 - b. *For the remaining four (4) member positions, the Board of County Commissioners may consider the appointment of a member of the construction industry, a local community development corporation, attorney, architect, engineer or planning professional.*

- c. *Furthermore, a citizen shall not be eligible to serve on the Affordable Housing Advisory Board if that citizen owns financial interest in any entity that receives or applies for funding from Miami-Dade County through the Affordable Housing Advisory Board.*
- d. *The Mayor appoints one member who is a member of the construction industry, local community development corporation, attorney, architect, engineer, planning professional.*
- e. *The Overall Tenant Advisory Council (OTAC) appoints one of its members.*

E. Local Housing Partnership *Section 420.9072(1)(a), F.S.*

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

MDHA has contracted with several homebuyer counseling entities that provide pre-homebuyer counseling, budgeting, and money management services. Completion of a homebuyer counseling program is a homeownership requirement of the MDHA affordable housing program. Additionally, MDHA has implemented a foreclosure prevention program that provides post-homebuyer counseling for new homeowners. This program also works in conjunction with lenders to purchase the loan in the event of default. In that way, MDHA could protect its investment in the property, and perhaps restructure the loan to fit the homeowner's financial situation.

F. Leveraging: *Chapter 67-37.007(1)(b)(c), F.A.C. and Section 420.9075(1)(a) and (1)(b3, and (1)(c), F.S.*

The Plans are 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 a local match to obtain federal housing grants or programs.

MDHA has developed partnerships with local lenders to leverage SHIP funds. MDHA provides second 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. MDHA meets regularly with the lenders and their staff to keep them abreast of program guidelines and MDHA loan process.

Through extensive coordination with other community resources, local SHIP funds are highly used to reduce the cost of housing. For example, first mortgage funding is provided by participating lenders, while SHIP funds are being utilized for second mortgages with lower interest rates. This results in lower monthly payments with a combined lower interest rate. Also, local SHIP funds have been used in addition to local, state and federal housing dollars for multi-family developments and for providing housing to special needs and homeless populations. Miami-Dade County may provide

construction loans to CDC's and private developers with the goal of preserving and increasing the affordable housing stock of Miami-Dade County. Loans are available for both homeownership and rental projects. The rate and term of each loan will vary in accordance with the funding source availability and the respective program restrictions.

G. Public Input: *Chapter 67-37.005(3), F.A.C.*

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

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

H. Advertising and Outreach *Chapter 67-37.005(6)(a), F.A.C.*

The county or eligible municipality or its administrative representative shall advertise the notice of funding availability 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 funds availability in area newspapers with general circulation, participate in public information programs and housing fairs, make information available on the County's website, and issue public service announcements to the print and broadcast media. To further announce the program's availability, the County distributes informational brochures to the general public and through local community based groups, lenders, and neighborhood organizations.

The Consolidated Plan Request for Applications (RFA) is advertised in three (3) local newspapers thirty (30) days prior to the beginning of the application period.

I. Discrimination: *Section 420.9075(3)(c), F.S.*

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

The Miami-Dade Housing Agency is a local government entity and complies with the Fair Housing Act.

J. Support Services and Counseling: *Chapter 67-37.005(5)(g), F.A.C.*

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 and Transportation

MDHA has contracted with the Local Initiatives Support Corporation to create at least five comprehensive housing centers whose services will be available to residents of every portion of the County. These centers will be created through subcontracts with experienced nonprofit corporations, well versed in providing these types of housing counseling services. The Centers will offer a client-driven comprehensive housing counseling program to aspiring homeowners, current homeowners and renters to include but limited to pre-homebuyer counseling, budgeting, and money management services. Completion of a homebuyer counseling program is a requirement of MDHA affordable housing program.

K. Purchase Price Limits: Section 420.9075(4)(c), F.S. and Chapter 67-37.007(6)F.A.C.
Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above. The methodology used by Miami-Dade Housing Agency (local government) is:
 Bond Study Numbers provided by Florida Housing Finance Corporation
 Independent Study (**copy attached**)
 U.S. Treasury Department

The purchase price limit for:
New Homes: \$179,000
Existing Homes: \$163,000

Purchase price may be increased at a rate of 5% per year in order to reflect the sales price increase in the area.

L. Income Limits, Rent Limits and Affordability:

Chapter 67-37.005(5)(e), F.A.C. and Section 420.9071(2), F.S.

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. 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 (19), (20) and (28), 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.

Although the applicant's income level may not exceed 120% of the Miami-Dade County area median income adjusted for family size, preference will be given to families with an annual income of under 80% of median. A competitive Request for Applications (RFA) is issued annually for non-profit and for-profit builders/developers to participate. A limit restricting the amount of assistance (30% of total development cost) per builder/developer will be established in order to expand the level of participation and diversity of the products. The developers are required that the applicants will be selected on a first-come, first-serve basis and to the extent permitted by law, on a basis that promotes fair housing opportunities based on need after the availability of program funds or activity are advertised.

M. Wages to Work: *Chapter 67-37.005(6)(b)(7)F.A.C.*

Should a eligible sponsor be used, the city/county has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employed personnel from the WAGES and Workforce Development Initiatives programs will be given preference in the selection process.

Not applicable

N. Monitoring and First Right of Refusal: *Section 420.9075(3)(e)and (4) (f), F.S.*

In the case of rental housing, the staff or entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored at least annually for 15 years or the term of assistance which ever 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 not-for-profit organizations for purchase at the current market value for continued occupancy by eligible persons.

Miami-Dade Housing Agency monitors Developers/Owners for both programmatic and project-related compliance. An MDHA Field Officers conduct an annual on site visit to ensure that proper procedures, tenant files and forms are in accordance with program requirements. In addition, an MDHA 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 charged 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.

O. Administrative Budget: Chapter 67-37.005(6)(f)3, F.A.C..

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as **Exhibit A**. These are presented on an annual basis for each State fiscal year submitted.

The *Miami-Dade Housing Agency* finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. The cost of administering the plan may not exceed 5 percent of the local housing distribution moneys and program income deposited into the trust fund. 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. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

The Miami-Dade Housing Agency city/county has adopted the above findings in the attached resolution, Exhibit E.

Miami-Dade Housing Agency shall be responsible for implementation and administration of the Local Housing Assistance Program and at a minimum shall be responsible for the following:

1. *Overseeing the receipt and expenditures of SHIP program funds in accordance with the criteria set forth in the State Housing Initiatives Partnership Act.*
2. *Coordinating Miami-Dade County's efforts to promote the construction and development of affordable housing with state agencies, municipalities within the County and other public and private entities.*
3. *Evaluating the effectiveness of the County's Local Housing Assistance Program and providing recommendations to the Board of County Commissioners on an annual basis as to the performance of the Program.*

The cost of administering Miami-Dade County's Local Housing Assistance Program shall not exceed ten percent (10%) of the County's distribution of SHIP Program funds. Miami-Dade County will require approximately five percent (5%) of program income not to exceed ten percent (10%) of the SHIP allocation.

II. LHAP HOUSING STRATEGIES: *Chapter 67-37.005(5), F.A.C.*

Provide Description:

A. Name of the Strategy: *Homeownership Strategies – Housing Development*

a. Summary of the Strategy:

The Miami-Dade County Housing Development strategy will continue providing funds to defray the costs of new construction, rehabilitation and/or other costs associated with the development of single-family homeownership housing units through the County's competitive Consolidated Plan Request For Applications (RFA).

b. Fiscal Years Covered: 2004/2005, 2005/2006, 2006/2007.

c. Income Categories to be served:

It is the intent of this program to increase housing opportunities for very-low, low, and moderate-income persons by encouraging the creation and rehabilitation of affordable housing units. Although applicant's income level may not exceed 120% of the Miami-Dade County area median income adjusted for family size, preference will be given to families with an annual income of under 80% of median. A competitive Request for Applications (RFA) is issued annually for not-for-profit and for-profit builders/developers to participate. A limit restricting the amount of assistance (30% of total development cost) per builder/developer will be established in order to expand the

level of participation and diversity of the products. The developers are required that the end applicants will be selected on a first-come, first-serve basis and to the extent permitted by law, on a basis that promotes fair housing opportunities based on need after the availability of program funds or activity are advertised.

d. Maximum award is noted on the Housing Delivery Goals Charts:

All homes sold under the program must be affordable to very-low, low- and moderate-income persons. The sales price or value of new or existing homes which are sold or rehabilitated under the SHIP Program may not exceed 90 percent of the median purchase price for either new or existing homes, as applicable for the area where the housing is located. The local government at its direction may set the purchase price below the 90 percent benchmark. The approximate range in homes will be from \$60,000 to \$179,000.

- *Construction and Rehabilitation Loans for Homeownership Projects*

The rates charged and terms of the loans will be 0%-6%. Final determination of the rate and term will be made by the MDHA staff depending on project feasibility. Loans made to not-for-profit developers will be for a period of 24 months. Loans made to for-profit developers will be for a period for 18 months. During the period of construction, all developers will pay interest only.

The construction lending staff of MDHA will determine a release price, upon the sale of the individual unit. Any unpaid principal and accrued interest will be payable at the end of the loan.

e. Terms, Recapture and Default:

If the developer fails to meet the SHIP rules and requirements, and does not comply with the terms and conditions of the contract, MDHA will recapture the funds and reallocate them to a different strategy or developer as needed.

f. Recipient Selection Criteria:

Most funds are awarded as part of the County's Consolidated Plan Request for Applications. All funded allocations are approved by the Board of County Commissioners. The County maintains the SHIP funds until a construction loan is completed and funds are drawn down by the developer. As the funds are awarded, the developer enters into a contract with MDHA in which the terms of the contract and scope of services are outlined and finalized.

g. Sponsor Selection Criteria:

SHIP funds allocated for this strategy will be leveraged with private funds, Community Development Block Grant (CDBG), HOME, other federal funds or local Documentary Surtax Homeownership Assistance Loan Program (HALP).

h. Additional Information:

All second mortgages provided may be deferred or in the form of a loan at 0% to 6% interest for a term of 30 years. Deferred loans may be given to individuals and families at or below 100% of the area median income, on an as needed basis. All loans for homeowners require that the property is used as the principal place of residence and the property is not leased, transferred, sold or alienated, the amounts due and payable under the mortgage note shall not become due and payable, but shall be deferred. If the property is leased, transferred, sold or is no longer the borrower's primary residence, the entire principal amount plus penalties will become due and payable. When charging an interest rate, the rate will be 1% to 3% for persons with an annual income at or below 100% of the area median income and 4% to 6% for persons with annual income above 100% of the area median income. The homebuyer may sell the property at any time and must repay the county the entire amount of SHIP subsidy plus interest, if applicable, from the sales proceeds. Any proceeds remaining after all mortgages, especially the SHIP subsidy, have been repaid, shall belong to the homebuyer (seller). The SHIP proceeds repaid to the County will be used by the County for other SHIP assistance. 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. SHIP loans are

not forgiven. Funds are deferred based on the Miami-Dade Housing Agency Affordable Housing Program Guidelines criteria.

B. Name of the Strategy: Homeownership Strategy - Housing Acquisition

a. Summary of the Strategy:

The Miami-Dade County Housing Development strategy will continue providing funds to acquire and rehabilitate existing single-family housing units.

b. Fiscal Years Covered: 2004/2005, 2005/2006, 2006/2007

c. Income Categories to be served:

Although homeownership applicant's income level may not exceed 120% of the Miami-Dade County area median income adjusted for family size, preference will be given to families with an annual income of 80% of the median or below. At least 75% of all single-family units will be made available to very-low and low-income families and individuals.

d. Maximum award is noted on the Housing Delivery Goals Charts:

Qualified eligible applicants will be selected or awarded funds on a first-come, first-served basis and to the extent permitted by law, on a basis that provides fair housing opportunities based on need after the availability of program funds or activities are advertised. The sales price or value of new or existing homes which are sold or rehabilitated under the SHIP Program may not exceed 90 percent of the median purchase price for either new or existing homes, as applicable for the area where the housing is located, as established by the United States Department of Treasury. The local government at its discretion may set the purchase price below the 90 percent benchmark. For the housing strategy acquisition, the purchase price of an existing home may not exceed \$163,000.

e. Terms, Recapture and Default:

All second mortgages provided may be deferred or in the form of a loan at 0%-6% interest for a term of 30 years. Deferred loans may be given to individuals and families at or below 100% of the area median income, on an as needed basis. Provided that the property is used as the principal place of residence and the property is not leased, transferred sold or alienated, the entire principal amount plus penalties will become due and payable. When charging an interest rate, the rate will be 1%-3% for persons with an annual income at or below 100% of the area median income and 4%-6% for persons with annual income above 100% of the area median income. The homebuyer may sell the property at any time and must repay the county the entire amount of SHIP subsidy plus interest from the sales proceeds. Any proceeds remaining after all mortgages, especially the SHIP subsidy, have been repaid shall belong to the homebuyer (seller). The SHIP proceeds repaid to the County will be used by the County for other SHIP assistance. 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. SHIP loans are not forgiven. Funds are deferred based on the Miami-Dade Housing Agency Affordable Housing Program Guidelines criteria. (See attachment H)

f. Recipient Selection Criteria:

The applicants are selected on a first-come, first serve basis and to the extent permitted by law, on a basis that promotes fair housing opportunities based on need after the availability of program funds or activity are advertised.

g. Sponsor Selection Criteria:

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

h. Additional Information:

All second mortgages provided may be deferred or in the form of a loan at 0% to 6% interest for a term of 30 years. Deferred loans may be given to individuals and families at or below 100% of the area median income, on an as needed basis. All loans for homeowners require that the property is used as the principal place of residence and

the property is not leased, transferred, sold or alienated, the amounts due and payable under the mortgage note shall not become due and payable, but shall be deferred. If the property is leased, transferred, sold or is no longer the borrower's primary residence, the entire principal amount plus penalties will become due and payable. When charging an interest rate, the rate will be 1% to 3% for persons with an annual income at or below 100% of the area median income and 4% to 6% for persons with annual income above 100% of the area median income. The homebuyer may sell the property at any time and must repay the county the entire amount of SHIP subsidy plus interest, if applicable, from the sales proceeds. Any proceeds remaining after all mortgages, especially the SHIP subsidy, have been repaid, shall belong to the homebuyer (seller). The SHIP proceeds repaid to the County will be used by the County for other SHIP assistance. 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. SHIP loans are not forgiven. Funds are deferred based on the Miami-Dade Housing Agency Affordable Housing Program Guidelines criteria.

C. Name of the Strategy: Homeownership Strategy - Homeownership Assistance

a. Summary of the Strategy:

Miami-Dade Homeownership Assistance strategy component will continue providing funds to very-low, low- and moderate-income persons to acquire newly-constructed or existing affordable homeownership units. All potential homebuyers must be pre-qualified by participating lenders for the affordable housing program. The program also requires potential homebuyers to receive homebuyer counseling and to complete an approved homebuyer education training. The program will cover such topics as: choosing a realtor, qualifying for a mortgage, inspecting a house, entering a contract for sale, maintaining a home, handling credit affairs and other skills needed for homeownership.

b. Fiscal Years Covered: 2004/2005, 2005/2006, 2006/2007

c. Income Categories to be served:

Although applicant's income level may not exceed 120% of the Miami-Dade County area median income adjusted for family size, preference will be given to families with an

annual income of 80% of the median or below.

d. Maximum award is noted on the Housing Delivery Goals Charts:

Qualified eligible applicants will be selected or awarded funds on a first-come, first-served basis and to the extent permitted by law, on a basis that provides fair housing opportunities based on need after the availability of program funds or activities are advertised. All homes sold under the program must be affordable to very-low, low- and moderate-income persons. The sales price or value of new or existing homes which are sold or rehabilitated under the SHIP program may not exceed 90 percent of the median purchase price for either new or existing by the United States Department of Treasury. The local government at its discretion may set the purchase price below the 90 percent benchmark. The approximate price range of homes will be from \$60,000 to \$179,000.

e. Terms, Recapture and Default:

All second mortgages may be deferred or in the form of a loan at 0%-6% interest for a term of 30 years. Deferred loans may be given to individuals and families at or below 100% of the area median income, on an as needed basis. Provided that the property is used as the principal place of residence and the property is not leased, transferred, sold or alienated, the amounts due and payable under the mortgage note shall not become due and payable, but shall be deferred. If the property is leased, transferred, sold or is no longer the homebuyer's primary residence, the entire principal amount plus penalties will become due and payable. When charging an interest rate, the rate will be 1%-3% for persons with an annual income at or below 100% of the area median income and 4%-6% for persons with an annual income at or below 100% of the median (See attachment H.) The homebuyer may sell the property at any time and must repay the county the entire amount of SHIP subsidy plus interest, if applicable, from the sales proceeds. Any proceeds remaining after all mortgages have been repaid, shall belong to the homebuyer (seller). The SHIP proceeds repaid to the County will be used by the County for other SHIP assistance. 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. SHIP loans are not forgiven. Funds are deferred based on the Miami-Dade Housing Agency Affordable Housing Program Guidelines criteria. (See attachment H).

f. Recipient Selection Criteria:

The applicants are selected on a first-come, first serve basis and to the extent permitted by law, on a basis that promotes fair housing opportunities based on need after the availability of program funds or activity are advertised.

g. Sponsor Selection Criteria:

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

h. Additional Information:

All second mortgages provided may be deferred or in the form of a loan at 0% to 6% interest for a term of 30 years. Deferred loans may be given to individuals and families at or below 100% of the area median income, on an as needed basis. All loans for homeowners require that the property is used as the principal place of residence and the property is not leased, transferred, sold or alienated, the amounts due and payable under the mortgage note shall not become due and payable, but shall be deferred. If the property is leased, transferred, sold or is no longer the borrower's primary residence, the entire principal amount plus penalties will become due and payable. When charging an interest rate, the rate will be 1% to 3% for persons with an annual income at or below 100% of the area median income and 4% to 6% for persons with annual income above 100% of the area median income. The homebuyer may sell the property at any time and must repay the county the entire amount of SHIP subsidy plus interest, if applicable, from the sales proceeds. Any proceeds remaining after all mortgages, especially the SHIP subsidy, have been repaid, shall belong to the homebuyer (seller). The SHIP proceeds repaid to the County will be used by the County for other SHIP assistance. 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. SHIP loans are not forgiven. Funds are deferred based on the Miami-Dade Housing Agency Affordable Housing Program Guidelines criteria.

C. Name of the Strategy: *Rental Strategies – Housing Development*

a. Summary of the Strategy:

Funds will be provided to defray the costs of land acquisition, new construction, rehabilitation and/or other costs associated with the development of affordable rental housing units through the County's competitive Consolidated Plan Request For Applications (RFA). Loans for eligible rental housing constructed, rehabilitated, or otherwise assisted from the local housing assistance trust fund must be subject to recapture requirements as provided by the county or eligible municipality in its local housing assistance plan unless reserved for eligible persons for 15 years or the term of assistance, whichever period is longer. 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 non-profit organizations for purchase at the current market value for continued occupancy by eligible persons. Rental units constructed, rehabilitated or otherwise assisted from the local housing assistance trust fund must be monitored at least annually for 15 years or the term of assistance, whichever is longer, for compliance with tenant income and affordability requirements. In determining the maximum allowable rents, 30 percent of the applicable income category divided by 12 months shall be used based on the number of bedrooms. A one-person household shall be used for an efficiency unit, and for units with separate bedrooms, one and one-half person per bedrooms shall be used. The Consolidated Plan Request for Applications, (RFA) is advertised in three (3) local newspapers thirty (30) days prior to the beginning of the application period.

b. Fiscal Years Covered: 2004/2005, 2005/2006, 2006/2007

c. Income Categories to be served:

Rental projects must serve applicants whose income does not exceed 80% of the median. A competitive Request for Applications (RFA) will be issued for not-for-profit and for-profit builders/developers to participate. A limit restricting the amount of assistance per builder/developer will be established in order to expand the level of participation and diversity of the products.

d. Maximum award is noted on the Housing Delivery Goals Charts:

Rental projects must serve applicants whose income does not exceed 80% of the area median income. A competitive Request for Applications (RFA) will be issued for not-for-profit and for-profit builders/developers to participate. A limit restricting the amount of

assistance per builder/developer will be established in order to expand the level of participation and diversity of the products.

e. **Terms, Recapture and Default:**

Developers may receive SHIP assistance, which may be deferred or in the form of a loan at 0%-6% interest for a term of 30 years.

- *Construction and Rehabilitation Loans for Rental Projects*

Tax credit projects will pay 0% interest for the period of compliance. After the compliance period ends, principal and interest payments will begin at a 3% interest rate for the remainder of the loan term. Non-tax credit projects will be charged principal and interest from 0%-6%.

Final determination of rate and term will be made by the MHDA staff depending on project feasibility. During the period of construction, payments of interest only will be made. All permanent loans are for a period of 30 years.

The construction lending staff of MDHA will determine a release price, upon the sell of the individual unit. Any unpaid principal and accrued interest will be payable at the end of the loan.

f. **Recipient Selection Criteria:**

Funds are awarded through the Consolidated Plan Request for Applications (RFA), the County maintains the SHIP funds until a construction loan is completed and funds are drawn down by the developer. As soon as the funds are awarded, the developer enters into a contract with MDHA in which the terms of the contract and scope of services are outlined and finalized. If the developer fails to meet the SHIP rules and requirements, MDHA will recapture the funds and funds are reallocated to a different strategy or developer as needed.

g. **Sponsor Selection Criteria:**

SHIP funds allocated for this strategy will be leveraged with local CDBG, HOME or Documentary Surtax Homeownership Assistance Loan Program (HALP).

h. **Additional Information:**

III. LHAP INCENTIVE STRATEGIES

Section 420.9071(16), F.S.

A. Name of the Strategy: Expedited Permitting

Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

a. Established policy and procedures: Provide Description:

Miami-Dade County has established an expediting permitting review process for affordable housing.

Step 1. The developers/agencies (applicant) who are developing properties under the affordable housing guidelines must obtain a process number from the building departments permit issuance counter.

Step 2. Once the applicant receive the process number he/she must inform the affordable housing coordinator (AHC) that plans were submitted and give those process numbers to the AHC.

Step 3. The AHC will retrieve the plans from the front counter and process the zoning review. This review is for compliance with the Miami-Dade County Zoning Code, as to building set backs, lot coverage, building height, required parking, etc. Next the AHC will set up a file for the project which will tract the plans through out the system.

Step 4. The AHC will personally take the plans to the appropriate trades in the following order:

- *DERM (Department of Environment Resource Management)*
- *Mechanical*
- *Energy: Air Conditioning*
- *Plumbing*
- *Electrical*
- *Structural*
- *Building*
- *Handicap*
- *Planning*
- *Public Works Department*
- *Fire*

Step 5. Once the plans have been seen by the appropriate reviewers the AHC will notify the applicant that the plans are ready for pickup.

Note: Applicant is responsible for taking the plans to the following departments:

1. *Impact Fees (Public Works Impact Fees)*
2. *Public Works Concurrency*

The turn-around time for the initial review of new construction of this type is taking approximately two weeks, when the affordable housing coordinator expedites the plans through the system. Normal time will take approximately 30 days.

B. Name of the Strategy: Ongoing Review Process

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

a. Established policy and procedures: Provide Description

The Miami-Dade Housing Agency has four elements for the review process of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption. These processes are the Request for Applications (RFA) Policy Paper, the RFA Review Process, the Affordable Housing Advisory Board (AHAB), Committees established by the AHAB, before approved by the Board of County Commissioners (BCC), items must be discussed and approved by the Economic Development and Human Services Committee established by the BCC.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.**
- B. Timeline for Encumberance and Expenditure:** *Chapter 67-37.005(6)(d) and (f) F.A.C.*
A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B.**
Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:** *Chapter 67-37.005, F.A.C.*
Completed HDGC for each fiscal year is attached as **Exhibit C.**
- D. Certification Page:** *Chapter 67-37.005(7), F.A.C.*
Signed Certification is attached as **Exhibit D.**
- E. Adopting Resolution:** *Section 420.9072(2)(b)2, F.S.*
Original signed, dated, witnessed or attested adopting resolution is attached as **Exhibit E.**
- F. Program Information Sheet:**
Completed program information sheet is attached as **Exhibit F.**
- G. Ordinance:** *Section 420.9072(3)(a), F.S.*
If changed from the original ordinance, a copy is attached as **Exhibit G.**
- H. Interlocal Agreement:** *Section 420.9072, F.S.*
A copy of the Interlocal Agreement if applicable is attached as **Exhibit H.**

| Fiscal Year 2004/2005 | |
|-------------------------------|----------------------|
| Salaries and Benefits | \$ 754,932.00 |
| Office Supplies and Equipment | \$ - |
| Travel Perdiem Workshops, etc | \$ - |
| Advertising | \$ - |
| | <u>\$ 754,932.00</u> |

| Fiscal Year 2005/2006 | |
|-------------------------------|----------------------|
| Salaries and Benefits | \$ 754,932.00 |
| Office Supplies and Equipment | \$ - |
| Travel Perdiem Workshops, etc | \$ - |
| Advertising | \$ - |
| | <u>\$ 754,932.00</u> |

| Fiscal Year 2006/2007 | |
|-------------------------------|----------------------|
| Salaries and Benefits | \$ 754,932.00 |
| Office Supplies and Equipment | \$ - |
| Travel Perdiem Workshops, etc | \$ - |
| Advertising | \$ - |
| | <u>\$ 754,932.00</u> |

Based on a distribution of \$7,549,316

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2005-2006

| Name of Local Government: | Available Funds: | | | | | | | | | | New Plan: Amendment: Fiscal Yr. Closeout: | Exhibit C | | |
|---|------------------|--------------|--------------|--------------|--------------|--------------|-----------------------|--------------|--------------|--------------|---|-----------------------|--|---------------|
| | A | B | C | D | E | F | | | | | | | | |
| | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | | | |
| HOME OWNERSHIP STRATEGIES | | | | | | | | | | | | | | |
| Housing Development | 8 | \$89,500 | 20 | \$62,650 | 5 | \$35,800 | \$2,162,172.00 | | | | \$2,162,172.00 | 28.27% | 33 | |
| Housing Acquisition & Rehab Assistance | 8 | \$81,500 | 23 | \$57,050 | 7 | \$32,600 | | | | | \$2,192,350.00 | 28.66% | 38 | |
| Homeownership Assistance | 15 | \$30,000 | 15 | \$30,000 | 3 | \$30,000 | | | | | \$1,000,000.00 | 13.07% | 33 | |
| Subtotal 1 (Home Ownership) | 31 | | 58 | | 15 | | \$2,162,172.00 | | | | \$2,192,350.00 | 70.00% | 104 | |
| RENTAL STRATEGIES | | | | | | | | | | | | | | |
| Housing Development | 6 | \$72,500 | 18 | \$50,750 | 6 | \$29,000 | \$1,539,862.00 | | | | \$1,539,862.00 | 20.13% | 30 | |
| Subtotal 2 (Non-Home Ownership) | 6 | | 18 | | 6 | | \$1,539,862.00 | | | | \$1,539,862.00 | 20.13% | 30 | |
| GRAND TOTAL | 37 | | 76 | | 21 | | \$3,702,034.00 | | | | \$2,192,350.00 | 100.00% | 134 | |
| Add Subtotals 1 & 2, plus all Admin. & HO Counseling | | | | | | | | | | | | | | |
| Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. | | | | | | | | | | | | | | |
| Percentage Construction/Rehab | | | | | | | | | | | | 62.2% | | |
| Maximum Allowable Purchase Price: | | | | | | | | | | | | \$179,000 | | |
| Allocation Breakdown | | | | | | | | | | | | Existing | | |
| Very-Low Income | | | | | | | | | | | | \$100,000.00 | | |
| Low Income | | | | | | | | | | | | \$163,000 | | |
| Moderate Income | | | | | | | | | | | | \$7,549,316.00 | | |
| TOTAL | | | | | | | | | | | | \$7,649,316.00 | | |
| | | | | | | | | | | | Projected Program Income: | \$100,000.00 | Max Amount Program Income For Admin.: | \$0.00 |
| | | | | | | | | | | | Projected Recaptured Funds: | \$7,549,316.00 | | |
| | | | | | | | | | | | Distribution: | \$7,649,316.00 | | |
| | | | | | | | | | | | Total Available Funds: | \$7,649,316.00 | | |
| | | | | | | | | | | | 26-Apr-04 | | | |

23

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2006-2007

Exhibit C

Please check applicable box, & if Amendment, enter number

New Plan: X

Amendment:

Fiscal Yr. Closeout:

| Name of Local Government: | Available Funds: | | | A | | | B | | | C | | | D | | | E | | | F | | |
|--|-----------------------|-----------------|-----------|-----------|-----------------|-------------------------------|---------------------------|-----------------------------------|-----------------------|------------------|-------------|-------|-----------------|----------|-----------------|-------------------------------|---------------------------|-----------------------------------|--------------------|------------------|-------------|
| | Units | Max. SHIP Award | LI Units | MI Units | Max. SHIP Award | New Construction SHIP Dollars | Rehab/Repair SHIP Dollars | Without Construction SHIP Dollars | Total SHIP Dollars | Total Percentage | Total Units | Units | Max. SHIP Award | MI Units | Max. SHIP Award | New Construction SHIP Dollars | Rehab/Repair SHIP Dollars | Without Construction SHIP Dollars | Total SHIP Dollars | Total Percentage | Total Units |
| HOME OWNERSHIP STRATEGIES | | | | | | | | | | | | | | | | | | | | | |
| Housing Development | 8 | \$89,500 | 20 | 5 | \$62,650 | \$2,162,172.00 | | | \$2,162,172.00 | 28.27% | 33 | | | | | | | | | | |
| Housing Acquisition & Rehab Assistance | 8 | \$81,500 | 23 | 7 | \$57,050 | \$32,600 | | \$2,192,350.00 | \$2,192,350.00 | 28.66% | 38 | | | | | | | | | | |
| Homeownership Assistance | 15 | \$30,000 | 15 | 3 | \$30,000 | \$30,000 | \$1,000,000.00 | | \$1,000,000.00 | 13.07% | 33 | | | | | | | | | | |
| Subtotal 1 (Home Ownership) | 31 | | 58 | 15 | | \$2,162,172.00 | \$1,000,000.00 | \$2,192,350.00 | \$5,354,522.00 | 70.00% | 104 | | | | | | | | | | |
| RENTAL STRATEGIES | | | | | | | | | | | | | | | | | | | | | |
| Housing Development | 6 | \$72,500 | 18 | 6 | \$50,750 | \$29,000 | | | \$1,539,862.00 | 20.13% | 30 | | | | | | | | | | |
| Subtotal 2 (Non-Home Ownership) | 6 | | 18 | 6 | | \$1,539,862.00 | | | \$754,932.00 | 9.87% | 30 | | | | | | | | | | |
| GRAND TOTAL | 37 | | 76 | 21 | | \$3,702,034.00 | \$1,000,000.00 | \$2,192,350.00 | \$7,649,316.00 | 100.00% | 134 | | | | | | | | | | |
| Add Subtotal 1 & 2, plus all Admin. & MPO Counseling | | | | | | | | | | | | | | | | | | | | | |
| Calculate Const./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. | | | | | | | | | | | | | | | | | | | | | |
| Percentage Construction/Reh | 62.2% | | | | | | | | | | | | | | | | | | | | |
| Maximum Allowable Purchase Price: | New | | | | | | | | | | | | | | | | | | | | |
| Allocation Breakdown | Amount | % | | | | | | | | | | | | | | | | | | | |
| Very-Low Income | \$2,253,000.00 | 29.50% | | | | | | | | | | | | | | | | | | | |
| Low Income | \$3,928,650.00 | 51.36% | | | | | | | | | | | | | | | | | | | |
| Moderate Income | \$671,200.00 | 8.77% | | | | | | | | | | | | | | | | | | | |
| TOTAL | \$6,852,850.00 | 89.63% | | | | | | | | | | | | | | | | | | | |

26-Apr-04

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: Miami-Dade County

- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan 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 Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation with in 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.
- 13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.

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Page 2
Certification

- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) 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.
- (16) 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 service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida ___ *has or* ___ *has not* been implemented.

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest:
(Seal)

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Exhibit E
RESOLUTION NO.

A RESOLUTION OF THE _____ COMMISSION OF THE _____
(Local Government) FLORIDA APPROVING THE 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 MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND
CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL
HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE
CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

* * * * *

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

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

WHEREAS, the SHIP Act requires local governments to establish the the
maximum SHIP funds allowable for each strategy; and WHEREAS, the SHIP Act
further requires local governments to establish an average area purchase price
for new and existing housing housing benefiting from awards made pursuant to the
Act; The methodology and purchase prices used are defined in the attached Local
Housing Assistance Plan; and

WHEREAS, the Economic and Community Development Department has prepared a
three-year Local Housing Assistance Plan for submission to the Florida Housing
Finance Corporation; and

WHEREAS, the City Commission finds that it is in the best interest of the
public for the _____ (local government) to submit the Local Housing
Assistance Plan for review and approval so as to qualify for said documentary _____

Exhibit E

stamp tax funds; and

NOW THEREFORE, BE IT RESOLVED BY THE _____ OF
THE _____, FLORIDA that:

Section 1: The _____ (commission or council) of the
_____ (local government) hereby approves the Local
Housing Assistance Plan, as attached and incorporated hereto for
submission to the Florida Housing Finance Corporation as required by
ss. 420.907-420-9079, Florida Statutes, for fiscal years
_____.

Section 2: The _____ (Chairman or Mayor or designee), is
hereby designated and authorized to execute any documents and
certifications required by the Florida Housing Finance Corporation
as related to the Local Housing Assistance Plan, and to do all
things necessary and proper to carry out the term and conditions of
said program.

Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS _____ DAY OF _____, _____.

Chairman or Mayor or
designee

(CORPORATE SEAL)

ATTEST:

City or County Clerk

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET

LOCAL GOVERNMENT: MIAMI-DADE COUNTY

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): Mayor Alex Penelas

ADDRESS: 111 NW 1st Street, Suite 2910
Miami, Florida 33128

SHIP ADMINISTRATOR: Maritza B. Meitzner, Assistant Director

ADDRESS: 2103 Coral Way, Suite 700
Miami, Florida 33145

TELEPHONE: (305) 250-5264 FAX: (305) 250-5246

EMAIL ADDRESS: mmeitzn@miamidade.gov

ADDITIONAL SHIP CONTACTS: Tawana Thompson, Director, Development & Loan Administration

ADDRESS: 2103 Coral Way, Suite 700
Miami, Florida 33145

EMAIL ADDRESS: Tawana@miamidade.gov

INTERLOCAL AGREEMENT: YES/NO (IF yes, list other participants in the inter-local agreement):

NO

The following information must be furnished to the Corporation before any funds can be disbursed.

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-6000573

MAIL DISBURSEMENT TO: Miami-Dade Housing Agency

ADDRESS: 1401 NW 7th
Miami, Florida 33125

OR: IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:

NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

Provide any additional updates the Corporation should be aware of in the space below:

Please return this form to: SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000
TALLAHASSEE, FL 32301 Fax: (850) 922-7253

MEMORANDUM

Agenda Item No. 6(B)

TO: Hon. Chairperson and Members
Board of County Commissioners

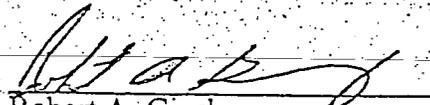
DATE: (Second Reading 3-11-03
January 23, 2003

FROM: Robert A. Ginsburg
County Attorney

SUBJECT: Ordinance amending the
Affordable Housing Advisory
Board

03-39

The accompanying ordinance was prepared and placed on the agenda at the request of
Commissioner Bruno A. Barreiro.


Robert A. Ginsburg
County Attorney

RAG/bw



MEMORANDUM

Honorable Chairperson and Members
Board of County Commissioners

DATE: March 11, 2003

SUBJECT: Ordinance amending the
Affordable Housing Advisory
Board

FROM: Steve Shiver
County Manager

03-39

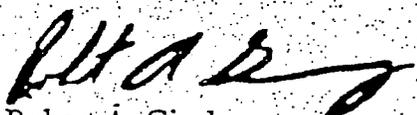
The proposed ordinance amending the Affordable Housing Advisory Board membership eligibility will have no fiscal impact on Miami-Dade County.



MEMORANDUM

TO: Honorable Chairperson and Members
Board of County Commissioners

DATE: March 11, 2003

FROM: 
Robert A. Ginsburg
County Attorney

SUBJECT: Agenda Item No. 6(B)

03-39

Please note any items checked.

- "4-Day Rule" (Applicable if raised)
- 6 weeks required between first reading and public hearing
- 4 weeks notification to municipal officials required prior to public hearing
- Decreases revenues or increases expenditures without balancing budget
- Budget required
- Statement of fiscal impact required
- Statement of private business sector impact required
- Bid waiver requiring County Manager's written recommendation
- Ordinance creating a new board requires detailed County Manager's report for public hearing
- "Sunset" provision required
- Legislative findings necessary

Approved _____ Mayor
Veto _____
Override _____

Agenda Item No. 6(B)
3-11-03

ORDINANCE NO. 03.39

ORDINANCE AMENDING ARTICLE VI OF CHAPTER 17 OF THE CODE OF MIAMI-DADE COUNTY, FLORIDA RELATING TO THE AFFORDABLE HOUSING ADVISORY BOARD, EXPANDING MEMBERSHIP ELIGIBILITY; PROVIDING SEVERABILITY, INCLUSION IN THE CODE, AND AN EFFECTIVE DATE

BE IT ORDAINED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA:

Section 1. Section 17-106 of Article VI of Chapter 17 of the Code of Miami-Dade County, Florida, relating to the Affordable Housing Advisory Board is hereby amended to read as follows:¹

CHAPTER 17.

HOUSING

Article VI. LOCAL HOUSING ASSISTANCE PROGRAM

Section 17-106. Affordable Housing Advisory Board

* * *
(e) Qualification. Each member of the Affordable Housing Advisory Board shall comply with the requirements of Section 2-11.38 of the Miami-Dade County Code. Furthermore, a citizen shall not be eligible to serve on the Affordable Housing Advisory Board if

¹ Words stricken through and/or [[double bracketed]] shall be deleted. Words underscored and/or >>double arrowed<< constitute the amendment proposed. Remaining provisions are now in effect and remain unchanged.

that citizen owns a financial interest in ~~[[, is employed by, or serves on the board of]]~~ any entity that receives or applies for funding from Miami-Dade County through the Affordable Housing Advisory Board.

* * *

Section 2. If any section, subsection, sentence, clause or provision of this ordinance is held invalid, the remainder of this ordinance shall not be affected by such invalidity.

Section 3. It is the intention of the Board of County Commissioners, and it is hereby ordained that the provisions of this ordinance, including any sunset provision, shall become and be made a part of the Code of Miami-Dade County, Florida. The sections of this ordinance may be renumbered or relettered to accomplish such intention, and the word "ordinance" may be changed to "section," "article," or other appropriate word.

Section 4. This ordinance shall become effective ten (10) days after the date of enactment unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.

PASSED AND ADOPTED: MAR 11 2003

Approved by County Attorney as
to form and legal sufficiency:

RAG
[Signature]

Prepared by:

Shannon D. Summerset

Sponsored by Commissioner Bruno A. Barreiro

MEMORANDUM

Amended
Agenda Item No. 4(L)

TO: Hon. Chairperson and Members
Board of County Commissioners

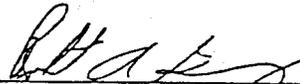
DATE: (Public Hearing 3-20-01)
March 8, 2001

FROM: Robert A. Ginsburg
County Attorney

SUBJECT: Ordinance relating to Affordable
Housing Advisory Board

O#01-46

The accompanying ordinance was prepared and placed on the agenda at the request of Commissioner Jimmy L. Morales.


Robert A. Ginsburg
County Attorney

RAG/bw

85

MEMORANDUM.

107.07-17A METRO-DADE-GSA-MAT MGT

TO: Honorable Chairperson and Members
Board of County Commissioners

DATE: March 20, 2001

SUBJECT: Ordinance relating to
Affordable Housing
Advisory Board

FROM: Steve Shiver
County Manager



01-46

The proposed ordinance modifies the membership requirements for the Affordable Housing Advisory Board. There is no fiscal impact associated with this Ordinance.

Fiscal/06201

TO:

Hon. Chairperson and Members
Board of County Commissioners

DATE: March 20, 2001
Amended

SUBJECT: Agenda Item No. 4(L)



FROM: Robert A. Ginsburg
County Attorney

01-46

Please note any items checked.

- "4-Day Rule" (Applicable if raised)
- 6 weeks required between first reading and public hearing
- Decreases revenues or increases expenditures without balancing budget
- Budget required
- Statement of fiscal impact required
- Statement of private business sector impact required
- Bid waiver requiring County Manager's written recommendation
- Ordinance creating a new board requires a detailed County Manager's report for public hearing
- "Sunset" provision required
- Legislative findings necessary

Approved _____ Mayor

Veto _____

Override _____

Amended
Agenda Item 4(L)
3-20-01

ORDINANCE NO. 01-46

ORDINANCE AMENDING ARTICLE VI OF
CHAPTER 17 OF THE CODE OF MIAMI-DADE
COUNTY RELATING TO THE AFFORDABLE
HOUSING ADVISORY BOARD, AMENDING
MEMBERSHIP REQUIREMENTS; PROVIDING
SEVERABILITY; INCLUSION IN THE CODE;
AND AN EFFECTIVE DATE

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

Section 1. Section 17-106 of Article VI of Chapter 17 of the Code of Miami-Dade
County relating to the Affordable Housing Advisory Board shall be amended to read as
follows:¹

CHAPTER 17.

HOUSING

Article VI. LOCAL HOUSING ASSISTANCE PROGRAM

Section 17-106. Affordable Housing Advisory Board

* * *

(c) Composition. The voting membership shall be ethnically, racially,
geographically, and gender balanced and shall be composed of the following members:

¹ Words stricken through should be deleted. Words underscored constitute the amendment proposed.
Remaining provisions are now in effect and remain unchanged.

(1) The Board of County Commissioners shall appoint thirteen (13) members:

- (i) One (1) citizen actively engaged in the residential home building industry >> in connection with affordable housing<< as required by Section 420.9076(2), Florida Statutes.
- (ii) One (1) citizen actively engaged in the banking or mortgage banking industry >> in connection with affordable housing << as required by Section 420.9076(2), Florida Statutes.
- (iii) One (1) citizen who is a representative of those areas of labor >> actively << engaged in home building >> in connection with affordable housing << as required by Section 420.9076(2), Florida Statutes.
- (iv) ~~[[One citizen designated as an advocate for low and very low income persons]]~~ >> One citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing << as required by Section 420.9076(2), Florida Statutes.
- >> (v) One citizen who is actively engaged as a for-profit provider of affordable housing as required by Section 420.9076(2), Florida Statutes. <<

[[~~(v)~~]]>>(vi)<< One citizen who is >> actively engaged as a not-for profit<< [[a]] provider of affordable housing as required by Section 420.9076(2), Florida Statutes.

[[~~(vi)~~]] >>(vii)<< One (1) citizen who is >> actively engaged as << a real estate professional >> in connection with affordable housing << as required by Section 420.9076(2), Florida Statutes.

>> (viii) One (1) citizen who actively serves on the local planning agency pursuant to Section 163.3174, Florida Statutes as required by Section 420.9076(2), Florida Statutes.

(ix) One (1) citizen who resides within the jurisdiction of the local governing body making the appointments as required by Section 420.9076(2), Florida Statutes. <<

(x) For the remaining [[~~seven (7)~~]] >> four (4) << member positions, the Board of County Commissioners may consider the appointment of a member of the construction industry, a local community development corporation, attorney, architect, engineer, or planning professional.

* * *

(e) Qualification. Each member of the >>Affordable Housing Advisory<< Board shall comply with the requirements of Section 2-11.38 of the Miami-Dade County Code. >> Furthermore, a citizen shall not be eligible to serve on the Affordable Housing Advisory Board if that citizen owns a

financial interest in, is employed by, or serves on the board of any entity that receives or applies for funding from Miami-Dade County through the Affordable Housing Advisory Board. <<

* * *

Section 2. The requirements of this ordinance shall apply to all current members of the Affordable Housing Advisory Board as well as all future members of the Affordable Housing Advisory Board.

Section 3. Severability. If any of this Ordinance or the application thereof to any person or circumstance is held invalid, the invalidity shall not affect other provisions or applications of this ordinance which can be given effect without the invalid provision or application and to this end the provisions of this ordinance are declared severable.

Section 4. Renumbering. The provisions of this ordinance shall be included in the Code of Laws of Miami-Dade County, Florida, as an amendment thereto, and shall be appropriately renumbered to conform to the uniform numbering system of the Code.

Section 5. Conflict. All ordinances and resolutions in conflict herewith are hereby superseded by this Ordinance to the extent of their inconsistency.

Section 6. Effective Date. This Ordinance shall become effective ten (10) days after the date of its enactment unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.

Section 7. This Ordinance does not contain a sunset provision.

PASSED AND ADOPTED:

MAR 20 2001

Approved by County Attorney as
to form and legal sufficiency.

RAE

Prepared By:

KMC

Sponsored by Commissioner Jimmy L. Morales



MEMORANDUM

TO: Tawana Thompson, Director
Development & Loan Administration
Division

DATE: May 18, 2001

FROM: Valeria Bland Thomas, Esquire
MDHA Legal Liaison

SUBJECT: Approved Agenda Item

For your information and appropriate action, attached are copies of Agenda Items 1D4, 6G1C and 4Y approved at the April 10, 2001 BCC meeting. Please ensure compliance of these resolutions.

/vbt

Attachments

cc. Alphonso Brewster

Ordinance 91-65

MEMORANDUM

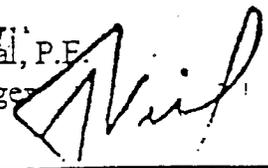
Substitute
Agenda Item No. 4(S)

107.07-17A

TO: Honorable Chairperson and Members
Board of County Commissioners

DATE: May 20, 1997

FROM: Armando Vidal, P.E.
County Manager



SUBJECT: An Ordinance Repealing the
Surtax Council and Amending
the Affordable Housing
Advisory Board

RECOMMENDATION

It is recommended that the Board adopt the accompanying ordinance repealing Sections 29-7.1 of the County Code relating to the Surtax Advisory Council; amending Section 29-7(E)(1) of the County Code relating to the Documentary Surtax Ordinance and Sections 17-102 through 17-103, 29-7 of the County Code relating to the establishment of Dade County's Local Housing Assistance Program; and approve the creation of a new Affordable Housing Advisory Board.

BACKGROUND

As a result of the merger between the former Dade County Department of Housing and Urban Development (DCHUD), the Special Housing Programs Department (SHPD), and the Bank Partnership Program from the Office of Community and Economic Development (OCED) to create the new Metro-Dade Housing Agency (MDHA), the existing advisory boards no longer serve the purposes for which they were created. The County conducted a study of its advisory boards and concluded that it would be best to sunset boards which were not required by statute. Such is the case with the Documentary Surtax Advisory Council. The only statutory requirement for an advisory board is for the State Housing Initiatives Partnership Program (SHIP). The absence for the need of the aforementioned entity created the need for an advisory committee to provide advice on overall affordable housing matters.

The Florida Legislature passed the William E. Sadowski Affordable Housing Act, providing a dedicated source of funds for Florida's affordable housing programs. Sections 420.9070 through 420.9079 of this act create the SHIP program and require the adoption of an ordinance establishing a local housing assistance program which 1) designates the responsibility for the implementation and administration of the local housing assistance program, 2) creates an affordable housing assistance trust fund and 3) creates an affordable housing advisory committee. The accompanying ordinance incorporates these requirements.

In the past, the advisory board focused on specific programs associated with a particular funding source and the connection and coordination of similar programs of other funding sources were neglected. With the scarcity of funding for affordable housing, it is imperative that the County maximize the use and leverage of funds in an attempt to meet the great needs for housing for needy families. For instance, rather than focusing on the use of Surtax or HOME Investment Partnership Program or State Housing Initiatives Program (SHIP) as separate

Honorable Chairperson and Members
Board of County Commissioners
Page Two

housing programs with different requirements, a single coordinated affordable housing program with the optimum use of funds from each of these sources is now possible. This action does not affect the current status of the HUD Advisory Board.

With the Board's adoption of this ordinance, MDHA proposes to implement the following strategies for the provision of affordable housing: housing development assistance, down payment assistance/second mortgages, housing acquisition/rehabilitation deferred loans, and homebuyers counseling and technical assistance. These affordable housing components will increase homeownership opportunities, increase and preserve rental and single-family units, and complement the affordable housing programs currently being implemented by MDHA.

The administration of the Documentary Surtax Guidelines and Operating Procedures are being placed under the management of the MDHA director. This avoids the cumbersome process of having to submit minor revisions to routine loan operations and procedures through the extended process associated with the revision of an ordinance.

The revised affordable housing program will operate in conjunction with and as an integral part of the housing plans and strategies contained in the new Consolidated Plan required for receipt and expenditures of Community Development Block Grant, HOME Investment Partnership, Emergency Shelter Grant and Housing Opportunities for Persons with AIDS Program funds from the United States Department of Housing and Urban Development.

MEMORANDUM

107.07-17A METRO-DADOCES-34447-407

TO: Honorable Chairperson and Members
Board of County Commissioners

DATE: May 20, 1997

SUBJECT: Changes in Substitute
Revised Surtax Ordinance
Agenda Item

FROM: Armando Vidal, P.E.
County Manager



The following changes have been made to the proposed revised Surtax Ordinance and included in this substitute agenda item:

- Changed administration and management of Surtax guidelines and procedures from Metro Dade Housing Agency Director to County Manager or designee
- Added references to other county departments providing support to new Affordable Housing Advisory Board (AHAB) in Section 17-107
- Added section linking revised Affordable Housing Program with County Consolidated Plan housing strategies
- Clarified reporting channel of AHAB from Board of County Commissioners to the County Manager
- Acknowledge the possible involvement of other county agencies in the implementation of the County's local housing assistance program in Section 17-105.

Approved _____ Mayor
Veto _____
Override _____

Substitute
Agenda Item No. 4(S)
5-20-97

ORDINANCE NO. #97-65

ORDINANCE AMENDING SECTION 29-7 OF THE COUNTY CODE RELATING TO DOCUMENTARY SURTAX; REPEALING SECTION 29-7.1 OF THE COUNTY CODE RELATING TO SURTAX ADVISORY COUNCIL; AND AMENDING ARTICLE VI OF CHAPTER 17 OF THE COUNTY CODE RELATING TO LOCAL HOUSING ASSISTANCE PROGRAM AND THE AFFORDABLE HOUSING ADVISORY COMMITTEE; PROVIDING SAVINGS CLAUSE, SEVERABILITY; INCLUSION IN THE CODE AND AN EFFECTIVE DATE.

WHEREAS, the merger between the former Dade County Department of Housing and Urban Development (DCHUD), the Special Housing Programs Department (SHPD), and the Bank Partnership Program from the Office of Community and Economic Development (OCED) created the new Metro-Dade Housing Agency (MDHA) obviated the need for the existing advisory boards to the new department; and

WHEREAS, the County conducted a study of its advisory boards and concluded that it would be best to sunset boards which were not required by statute; and

WHEREAS, such is the case with the Documentary Surtax Advisory Council, and the only statutory requirement for an advisory board is for the State Housing Initiatives Partnership Program (SHIP); and

WHEREAS, the absence for the need of the aforementioned entity created the need for an advisory committee to provide advice on overall affordable housing matters; and

WHEREAS, the William E. Sadowski Affordable Housing Act is known as the Housing Initiatives Partnership Act and is recorded in the Florida Statutes at Sections 420.9070 through 420.9079; and creates the State Housing Initiatives Partnership Program; and --

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

NOW THEREFORE, BE IT ORDAINED BY THE BOARD OF COUNTY COMMISSIONERS OF DADE COUNTY, FLORIDA:

Section 1. Section 29-7 of Article I of Chapter 29 of the Code of Metropolitan Dade County relating to ~~[[Documentary]]~~ Surtax shall be amended to read as follows¹:

29-7 Documentary Surtax

* * * * *

(E) Administration Collection and Use

(1) The County hereby adopts as its controlling policy regarding expenditure of the revenue, the Documentary Surtax Guidelines and Operating Procedures, >>as they may be revised by the County Manager or designee<< ~~[[attached hereto and incorporated herein as Exhibit 1, as amended.]]~~

* * * * *

Section 2. Section 29-7.1 of Article I of Chapter 29 of the Code of Metropolitan Dade County relating to the Surtax Advisory Council is hereby repealed in its entirety.

¹ Words stricken through and/or ~~[[double bracketed]]~~ shall be deleted. Words underscored and/or >>doubled arrowed<< constitute the amendment proposed. Remaining provisions are now in effect and remain unchanged.

Section 3. Article VI of Chapter 17 of the Code of Metropolitan Dade County relating to Local Housing Assistance Program and the Affordable Housing Advisory Committee is hereby amended as follows:

Chapter 17

Housing

Article VI Local Housing Assistance Program

Section 17-101. Definitions.

For purposes of this Ordinance, Dade County hereby adopts the definitions set forth in the State Housing Initiatives Partnership Act contained in Section 420.9071 of the Florida Statutes >>as amended or in its successor statute<< and in Chapter 91-37 of the Florida Administrative Code >>, as amended or its successor chapter.<<

~~Section 17-102. Establishment of The Local Housing Assistance Program.~~

Dade County shall use any funds received from the State Housing Initiative Partnership Program (the SHIP Program) >>and other sources<< to implement Dade County's Local Housing Assistance Program, which is hereby created and established. >>Assistance provided under this program to persons and families will be secured by a mortgage or a grant agreement.<< The Dade County Local Housing Assistance Program shall consist of the following ~~[[Programs]]~~ components:

(a) ~~[[Affordable]]~~ Housing Development ~~[[Program]]~~ >>Assistance<<. The ~~[[Affordable]]~~ Housing Development ~~[[Program]]~~ >>Assistance component<< provides funding to defray the costs of land acquisition, site development, new construction, rehabilitation and/or other costs associated with the development of single-family homeownership and affordable rental housing units. It is the intent of this program to increase housing opportunities for very-low, low- and moderate- income persons by encouraging the creation and rehabilitation of affordable housing units.

(b) Down Payment Assistance ~~[[Second Mortgage Program.]]~~ The Down Payment Assistance ~~[[Second Mortgage Program.]]~~

>>component<< provides down payment, >>and<< closing costs ~~[[and second mortgage]]~~ assistance to qualified very-low, low and moderate-income persons to assist in the purchase of rehabilitated or newly constructed single-family homeownership affordable housing units.

(c) Housing Acquisition/Rehabilitation ~~[[Deferred Loan Program]]~~ Dade County's Housing Acquisition/Rehabilitation ~~[[Deferred Loan Program]]~~ >>component<< provides funds to very-low, low and moderate-income persons to acquire and or rehabilitate existing homeownership affordable housing units.

>>(d) Homeownership Assistance. The Homeownership Assistance component provides funds to very-low, low and moderate-income persons to acquire newly-constructed homeownership affordable housing units.>>

~~[[e]]~~ >>(e)<< Home Buyer Counseling and Technical Assistance ~~[[Program]]~~ The Home Buyer Counseling and Technical Assistance ~~[[Program]]~~ >>component<< will provide counseling and technical services to eligible persons regarding >>the<< purchase and ~~[[finance]]~~ >>financing<< of single-family affordable housing units.

~~[[e]]~~ >>(f)<<. Other Strategies>>/Components<<. Dade County will develop and implement other affordable housing strategies >>/components, inclusive of Surtax programs within Section 29-7 of the County Code<< that are in accordance with Sections 420.9070 through 420.9079 of the Florida Statutes, Chapter 9I-37 of the Florida Administrative Code, and other >>federal and<< local requirements. Such strategies >>/components<< will conform to the local housing assistance plan and shall be approved by the Board of County Commissioners.

Section 17-103. Administration and Implementation of Dade County's Local Housing Assistance Program.

(a) The >>Metro-Dade Housing Agency (MDHA) or its successor department:<< ~~[[Dade County Office of Community Development and the Dade County Department of Special Housing Programs]]~~ shall be responsible for implementation and administration of the Local Housing Assistance Program: ~~[[These two agencies]]~~ >>and will<< ~~[[shall]]~~ implement the Local Housing Assistance Program in conjunction with a Local Housing Partnership which is defined in Section 5 >>17-105<< of this ~~[[Ordinance]]~~ >>Article<<. At a minimum, the ~~[[Office of~~

~~Community Development and the Department of Special Housing Programs]]~~ >>Metro-Dade Housing Agency<< shall be responsible for the following:

(1) Overseeing the receipt and expenditure of SHIP >>and other housing<< Program funds >>assigned by the County Manager<< in accordance with >>applicable guidelines including<< the State Housing Initiatives Partnership Act;

(2) Coordinating with state agencies, municipalities within Dade County and other public and private entities to promote the construction and development of affordable housing; and

(3) Evaluating the effectiveness of the County's Local Housing Assistance Program and providing recommendations to the >>County Manager<< ~~[[Board of County Commissioners]]~~ on an annual basis as to the performance of the Program.

(b). The cost of administering Dade County's Local Housing Assistance Program >>with SHIP program funds<< shall not ~~[[exceed five percent (5%) of the local housing distribution of SHIP Program funds deposited into the Local Housing Assistance Trust Fund, unless the Board of County Commissioners finds by resolution that five percent (5%) of the deposited SHIP Program moneys is insufficient to adequately pay the necessary costs of administering the Local Housing Assistance Program. However, the cost of administering the program shall not]]~~ exceed ten percent (10%) of the local housing distribution of SHIP Program funds deposited into the Local Housing Assistance Trust Fund.

>>(c) The revised affordable housing program will operate in conjunction with and as an integral part of the housing plans and strategies contained in the new Consolidated Plan required to receive and expend funds from Community Development Block Grant, HOME Investment Partnership, Emergency Shelter Grant and Housing Opportunities for Persons with AIDS Programs from the United States Department of Housing and Urban Development.<<

* * * *

17-105. Local Housing Partnership.

The >> Metro-Dade Housing Agency or its successor department<< ~~[[Office of Community Development and the Department of Special Housing Programs]]~~ shall develop a local housing partnership so that the

implementation of the local housing assistance program involves --
>>other appropriate County agencies,<< local governments, lending institutions, housing developers, community based housing and service organizations, providers of professional services relating to affordable housing and any other persons or entities who can assist in providing housing or related support services. The partnership should encourage the use of combined resources to reduce housing costs for the targeted population.

Section 17-106. The Affordable Housing Advisory Committee
>>Board<< Powers and Duties.

(a) >>Creation and<< Designation. The Dade County ~~[[Surtax Advisory Council is designated as]]~~ >>Affordable Housing Advisory Board is hereby created and established. It shall be<< Dade County's affordable housing advisory committee as required in Section 420.9072 and Section 420.9076 of the Florida Statutes.

>>(b) Membership; compensation. The Affordable Housing Advisory Board shall consist of fifteen (15) members. Members shall serve without compensation but shall be entitled to reimbursement for necessary expenses incurred in the discharge of their duties.

(c) Composition. The voting membership shall be ethnically, racially, geographically and gender balanced and shall be composed of the following members:

(1) The Board of County Commissioner shall appoint thirteen (13) members:

i. One citizen actively engaged in the residential home building >> as required by 420.9076(2), F.S.<<

ii. One citizen actively engaged in the banking or mortgage banking industry, >>as required by 420.9076(2), F.S.<<

iii. One citizen representative of the areas of labor engaged in home building >>as required by 420.9076(2), F.S.<<

iv. Once citizen designated as an advocate for low- and very-low-income persons >>as required by 420.9076(2), F.S.<<

v. One citizen who is a provider of affordable housing >>as required by 420.9076(2), F.S.<<

vi. One citizen who is a real estate professional >>as required by 420.9076(2), F.S.<<

vii. For the remaining ~~[[three (3)]]~~ >>seven (7)<< member positions, the Board of County Commissioners may consider the appointment of a member of the ~~[[savings and loan]]~~ >>construction<< industry, a local community development corporation, attorney, architect, engineer, ~~[[and]]~~ >>or<< planning professionals.

>>(2) The Mayor shall appoint one (1) member who is a member of the construction industry, local community development corporation, attorney, architect, engineer, planning professional.

(3) The Overall Tenant Advisory Council (OTAC) shall appoint one of its members.

Terms of Office, Tenure and Removal of Members. All members shall serve staggered terms of four (4) years. Provided, however, that the original board members shall serve staggered terms in the following manner: three (3) members shall serve an initial term of one (1) year; four (4) member shall serve an initial term of two (2) years; four (4) members shall serve an initial term of three (3) years; and four (4) members shall serve a term of four (4) years. No member shall serve more than two terms of four (4) years each. Members may be removed in accordance with the provisions of Chapter 2-11.38 of the Code of Metropolitan Dade County. Vacancies of the Board shall be filled in the same manner by which the Board members were appointed.

(e) Qualification. Each member of the Board shall comply with the requirements of 2-11.38 of the Code of Metropolitan Dade County.

(f) Organization and Procedure.

(1) Officers: Members of the Affordable Housing Advisory Board shall organize after the members have been qualified to serve and shall elect one (1) of its members as chairperson, one (1) of its members as

vice-chair person and any such other officers the advisory board may determine to be necessary. Officers shall be elected annually.

(2) By-laws, Rules and Regulations. The Board shall make, adopt and amend by-laws, rules and regulations for its own governance.

(3) Meetings. Meetings shall be conducted upon the call of the chairperson; however, the Affordable Housing Advisory Board shall meet at least six (6) times during the County's fiscal year. A majority of the members of the Board shall constitute a quorum. Minutes shall be kept of all meetings of the Board and all meetings shall be public.

(4) Committees: The Affordable Housing Advisory Board shall appoint any committees it deems necessary.

(5) Applicability of County Rules and Procedures. The Board shall operate at all times under the Florida Open Government Laws, including the "Sunshine Law," public meeting laws and public records laws and shall be governed by all state and County conflict of interest laws, as applicable, including the Metropolitan Dade County Conflict of Interest and Code of Ethics Ordinance, as amended. Methods of organization and the conduct of business shall be governed by the Mason's manual of Legislative Procedure (1953 Edition).<<

(g). Powers and Duties: The ~~[[Surtax Advisory Council]]~~ >>Affordable Housing Advisory Board<< as the affordable housing advisory committee shall review Dade County's established policies and procedures, ordinances, land development regulations and adopted comprehensive plan and shall make recommendations to the Board of County Commissioners regarding specific initiatives to encourage or facilitate affordable housing while protecting the ability of property to appreciate in value. The recommendations may include the modification or repeal of existing policies, procedures, ordinances, regulations, or plan provisions, the creation of exceptions applicable to affordable housing, or the adoption of new policies, procedures, regulations, ordinances, or plan provisions. At a minimum, the ~~[[Surtax Advisory Council]]~~ >>Affordable Housing Advisory Board<< shall make recommendations to the Board of County Commissioners on affordable housing incentives in the following areas:

1. The definition of affordable housing
2. The expedited processing of permits for affordable housing projects.
3. The modification of impact fee requirements, including reduction of labor fees and alternative methods of fee payment.
4. The allowance of increased density levels.
5. The reservation of infrastructure capacity for housing of very-low-income and low-income persons.
6. The transfer of development rights as a financing mechanism for housing of very-low-income and low-income persons.
7. The reduction of parking and setback requirements.
8. The allowance of zero-lot-line configurations.
9. The modification of sidewalk and street requirements
10. The establishment of a process by which the local government considers, before adoption, policies, procedures, ordinances, regulations or plan provisions that have a significant impact on the cost of housing.
11. The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
12. The identification of other affordable housing incentives.
13. To the maximum extent feasible, the quantification of the affordable housing costs reduction anticipated from implementing the specific recommendation.

>>(h)<<. Additional >>SHIP<< Duties: In addition to the responsibilities prescribed in Subsection C, the ~~[[Surtax Advisory Council]]~~ >>Affordable Housing Advisory Board<< ~~[[as in]]~~ its capacity as affordable housing advisory committee shall:

1. Advise the Board of County Commissioners of how its policies impact affordable housing programs.

2. Assist in the development of a local housing assistance program pursuant to Section 420.9075 of the Florida Statutes and an affordable housing incentive plan pursuant to section 420.9076 of the Florida Statutes

3. Make recommendations concerning the County's affordable housing waivers and deferrals of impact fees.

4. Conduct studies and identify methods to reduce development costs and shorten governmental review periods for affordable housing developments.

5. Identify additional resources for affordable housing programs.

6. Make recommendations based on the results of any economic impact study required by ordinance or resolution.

>>7.<< Make funding recommendations to the Board of County Commissioners on the expenditure and allocation of funds relating to housing development where such recommendations are not made by another Board of County Commissioners-approved advisory entity.

[[7]] >>8<<. Any other duties related to affordable housing which may be assigned by the Board of County Commissioners from time to time.

>>(i)<<. Reporting Requirements.

1. The ~~[[Surtax Advisory Council]]~~ >>Affordable Housing Advisory Board<< in its capacity as affordable housing advisory committee shall submit an annual report of its >>SHIP<< activities to the Board of County Commissioners prior to June 30 of each year.

2. In order to assist the County in preparing the annual affordable housing report required by Section 420.9075(8), Florida Statutes, the ~~[[Surtax Advisory Council as the affordable housing advisory committee]]~~ >>Affordable Housing Advisory Board<< shall submit a report to the Board of County Commissioners by October 31~~[[st]]~~ of each year. At a minimum, the report shall include:

a. The number of people served by the Affordable Housing Programs according to income, age, family size, race and special needs such as farm workers, rural residents, and the elderly.

b. The number of units and the average costs of producing units under each of the Affordable Housing Programs.

c. The average sales price of a single-family unit and the average amount of rent charged for a rental unit based on unit size.

d. The number of mortgages made and the rate of default.

e. A description of the implementation of the affordable housing incentive plan and the resulting reduction in housing costs.

f. Such other relevant data or affordable housing accomplishments

17-107. Staff Support.

~~[[Dade County]]~~ >>Metro-Dade Housing Agency<< shall provide >>primary<< staff support to the ~~[[Surtax Advisory Council when acting in its capacity as the affordable housing advisory committee]]~~ >>Affordable Housing Advisory Board. The Office of Community and Economic Development and other appropriate County department staff shall also supply support.

17-108. Liberal Construction to Effectuate Public Purpose. This article being for public purpose and for the welfare of the citizens of Dade County, Florida shall be liberally construed to effectuate the purposes hereof.<<

Section 4. Severability. If any provision of this Ordinance or the application thereof to any person or circumstance is held invalid, the invalidity shall not affect other provisions or applications of this Ordinance which can be given effect without the invalid provision or application and to this end the provisions of this Ordinance are declared severable.

2. In order to assist the County in preparing the annual affordable housing report required by Section 420.9075(8), Florida Statutes, the ~~[[Surtax Advisory Council as the affordable housing advisory committee]]~~ >>Affordable Housing Advisory Board<< shall submit a report to the Board of County Commissioners by October 31~~[[st]]~~of -- each year. At a minimum, the report shall include:

a. The number of people served by the Affordable Housing Programs according to income, age, family size, race and special needs such as farm workers, rural residents, and the elderly.

b. The number of units and the average costs of producing units under each of the Affordable Housing Programs.

c. The average sales price of a single-family unit and the average amount of rent charged for a rental unit based on unit size.

d. The number of mortgages made and the rate of default.

Section 5. Renumbering. The provisions of this ordinance shall be included in the Code of Laws of Dade County, Florida, as an amendment thereto, and shall be appropriately renumbered to conform to the uniform numbering system of the Code.

Section 6. Conflict. All ordinances and resolutions in conflict herewith are hereby superseded by this Ordinance to the extent of their inconsistency.

Section 7. Effective Date. This Ordinance shall become effective ten (10) days after the date of its enactment unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.

Section 8. Sunset. This Ordinance does not contain a sunset provision.

PASSED AND ADOPTED:

Approved by County Attorney as
to form and legal sufficiency.

RAG

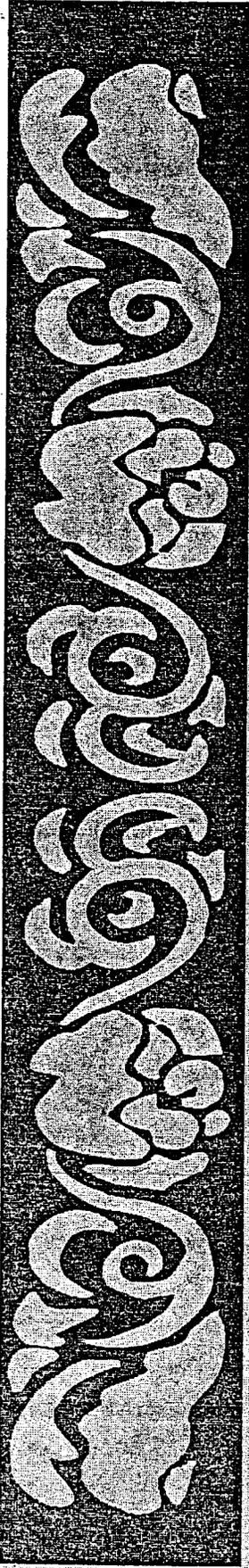
Prepared by: _____

KAC

MIAMI-DADE HOUSING AGENCY

DEVELOPMENT AND LOAN ADMINISTRATION DIVISION

AFFORDABLE HOUSING GUIDELINES



Miami-Dade Housing Agency Affordable Housing Program Guidelines

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**MIAMI-DADE HOUSING AGENCY
DEVELOPMENT AND LOAN ADMINISTRATION DIVISION**

INTRODUCTION

The Miami-Dade Housing Agency (MDHA) through the Development and Loan Administration Division (DLAD) implements a wide range of housing programs designed to enhance housing opportunities for low- and moderate-income, individuals and families. Under the new comprehensive DLAD, assistance may be provided to developers, community development corporations, individuals and families in an array of programs encompassing acquisition, construction, rehabilitation, reconstruction and permanent financing in the form of soft second mortgages. Homeownership counseling is a component of all the homeowner programs. MDHA utilizes County, State and Federal funds in conjunction with private funds. The following is a list of programs offered:

HOUSING DEVELOPMENT ASSISTANCE

The Housing Development Assistance component will provide funding to defray the costs of land acquisition, site development, new construction, rehabilitation and/or other costs associated with the development of single-family homeownership and affordable rental housing units. This component is intended to increase housing opportunities for very-low, low- and moderate-income persons by encouraging the creation and rehabilitation of affordable housing units.

| ACTIVITY |
|---|
| New Construction Single-Family Homeownership |
| Rehabilitation of Single-Family Homeownership |
| New Construction Single-Family Rental |
| Rehabilitation of Single-Family Rental |
| New Construction Multi-family Rental |
| Rehabilitation of Multi-family Rental |
| New Construction Multi-family Cooperative |

HOUSING REHABILITATION

MDHA provides low interest loans to single-family homeowners to assist them in making necessary repairs to their home. The house must be owner-occupied as the homeowner's primary place of residence. See the Single Family Rehabilitation section for more details (see attachment).

HOME BUYER EDUCATION AND COUNSELING

The Home Buyer Education and Counseling component will provide education and counseling to eligible persons regarding purchasing and financing of single-family affordable housing units. Homebuyer counseling is a requirement for homeownership assistance.

| ACTIVITY |
|--------------------------------------|
| Home buyer education and counseling. |

HOMEOWNERSHIP ASSISTANCE

The Homeownership Assistance component will provide funds to very-low, low- and moderate-income persons to acquire newly-constructed and existing affordable housing units.

| ACTIVITY |
|---|
| Single-Family Acquisition (<i>new construction</i>) |
| Single-Family Acquisition (<i>existing</i>) |
| Section 8 Housing Choice Voucher (<i>new or existing</i>) |

ELIGIBLE APPLICANTS

Loans are limited to "families" defined as: single individuals or two or more persons related by blood, marriage, adoption, guardianship or operation of law; or are not so related; and may include one or more individuals (*who have not attained the age of 18*) being domiciled with a parent or another person having legal custody of such individual. Where not restricted by federal, state or other funding regulations, designee of such parent or the person having such custody, with the written permission of such parent or other persons who occupied the same unit, may also be considered. The program is not limited to first time home buyers, however, the proceeds from previous home ownership may be considered under "Asset Limitations" section.

Priority assistance will be given to families that are being displaced from housing by Governmental actions. Program participation will be limited to "one time only" per family.

INCOME RANGE OF APPLICANTS TO BE SERVED

The applicant household income may range from very-low- to moderate-income depending on the funding source being invested in the property. Applicant's household income must meet the income criteria at the time they apply for mortgage assistance.

| Funding Source | Surtax | HOME | SHIP |
|--|--------|------|------|
| Maximum applicant income limits as a % of the area median income (AMI) | 120% | 80% | 120% |

Note: Funding source income limits may be further restricted by program guidelines.

Surtax: Approximately 75% of the total program must benefit families whose incomes do not exceed 80% of AMI.

HOME: The total program must benefit families whose incomes do not exceed 80% of the AMI.

SHIP: Approximately 75% of the total program must benefit families whose incomes do not exceed 80% of the AMI. At least 30% of all SHIP funds must be utilized to assist very low-income families (at or below 50% AMI). Approximately 25% of the total program may benefit families who income above 80%, but no more than 120% of the AMI.

HOMEOWNERSHIP LOAN RATIOS

| Loans to applicants allow for the following ratios: | | | |
|---|--------|------|------|
| Funding Source: | Surtax | HOME | SHIP |
| Monthly housing expense-to-income | 30% | 30% | 30% |
| Monthly total obligations-to-income | 45% | 38% | 45% |

Participating lenders are to bring the ratios as close to the maximum as possible.

IMMIGRATION STATUS

Applicants for any of the programs and/or activities mentioned herein are subject to immigration regulations and eligibility as determined by USHUD and/or Miami-Dade County regulations. Benefits may be prorated for legal aliens.

HOMEOWNERSHIP APPLICATION PROCEDURES

There are three ways in which persons interested in purchasing a property located in Miami-Dade County may participate through MDHA's program.

One way is to purchase a property from a developer that has obtained a funding allocation or approval from MDHA for that property, or working with a private seller and/or realtor to purchase an existing property on the open market.

Developers and lenders may pre-qualify the applicants. However, all applicants must be approved by a participating lender. Once the lender takes an application, a 'reservation request' and a copy of the application should be forwarded to MDHA in order to reserve the required secondary mortgage financing for the applicant. Upon completion of processing and loan approval, the lender will send the completed file to MDHA for approval and closing.

If the property the applicant is purchasing is under construction, the participating lender may submit the approved file to MDHA prior to issuance of the certificate of occupancy, only if the property is at least 50% complete.

Lastly, families or individuals who plan to purchase using the Section 8 Housing Choice Voucher must: 1) receive a homeownership approval letter from MDHA's Private Rental Housing division (Section 8), for referral to the Development and Loan division (DLAD); 2) meet with DLAD staff to receive a lending prequalification letter; 3) select a home and execute a sales contract; and 4) go to an approved lender for mortgage financing. The bank will process the applicant's file in conjunction with DLAD.

SHIP/HOME/SURTAX

Income Inclusions and Exclusions for eligibility purposes.

| Annual Income Inclusions | Annual Income Exclusions |
|---|---|
| <p>Annual income inclusions defined under HUD 24 CFR Section 5.609(b) are listed as follows:</p> <ul style="list-style-type: none"> ☞ The gross amount (before any payroll deductions) of wages, salaries, overtime pay, commissions, fees, tips and bonuses, and any other compensation for personal services received by all eligible household members; ☞ The net income from the operation of a business or profession; ☞ Interest, dividends, and other net income of any kind from real or personal property; ☞ The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits; ☞ Payment in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay; ☞ Welfare or other need-based payments to families or individuals that are made under programs funded separately, or jointly by federal, state or local governments; ☞ Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling; and, ☞ All regular pay, special pay and allowances of a member of the Armed Forces. ☞ SSI income may be subject to Federal restrictions which may limit their use. Note: Surtax allows for income averaging for the past two years for applicants that are self-employed; earn commission, tips, bonuses, and overtime. Overtime may be excluded if documentation is provided reflecting that it has not been earned for two consecutive pay periods and is not likely to continue. | <p>The most common types of excluded annual income include:</p> <ul style="list-style-type: none"> ☞ Income from employment of children (including foster children) under the age of 18 years. ☞ Payments received for the care of foster children or adults; ☞ Lump-sum additions to family assets, such as inheritances, insurance payments; ☞ Reimbursement for the cost of medical expenses for any family member; ☞ Income of a live-in aid; ☞ The full amount of student financial assistance paid directly to the student or to the educational institution; ☞ The special pay to a family member serving in the Armed Forces who is exposed to hostile fire; ☞ Income from training programs funded by HUD; ☞ Temporary, nonrecurring or sporadic income (including gifts); ☞ Reparation payments paid by a foreign government to persons who were persecuted during the Nazi era; ☞ Income from earnings in excess of \$480 for each full-time student 18 years or older (excluding the head of household and spouse); ☞ Adoption assistance payments in excess of \$480 per adopted child; ☞ Deferred payments received in a lump sum; ☞ Refunds or rebates for property taxes paid on the dwelling unit; or ☞ Services and equipment needed to keep a developmentally disabled family member at home. |

| INCOME INCLUSIONS FOR CREDIT PURPOSES | | |
|--|--|--|
| SURTAX | SHIP | HOME |
| Conventional | Conventional | Conventional |
| Credit Documentation | | |
| Surtax | SHIP | HOME |
| Verification of employment or Two most recent pay stubs, Tax returns and W-2 for the previous two years or IRS form 1722 (which gives the applicants income and filing status may be requested) If self-employed, profit and loss statement as of the date of application, Three most recent monthly bank statements Rental verification Factual credit report Verification of Assets | Same as Surtax plus additional verifications as required by the State. | Same as Surtax plus additional verifications as required by USHUD. |

Dated verifications must be completed and signed accordingly by applicants and verifiers. All verifications are valid for 120 days, including the credit report.

| Eligibility Verification (Surtax, HOME, SHIP) |
|---|
| <p>Household occupants shall be verified by using any one or more of the following items:</p> <p>Birth Certificates on which the parents/applicant's name is listed.</p> <p>School records which give dependent's residing address.</p> <p>Court-ordered, letters of guardianship/adoption. Copy of divorce decree and property settlement agreement.</p> <p>In cases where the applicant claims to be separated, must provide the following additional documentation for the spouse that will not occupy the property:</p> <p>Joint custody: the children live with parent for 50% of the year, the children should be included among the members in a household.</p> <p>IRS tax return, driver's license, voter's registration card, separation agreement, utility bills.</p> |

ELIGIBLE PROPERTIES

Detached single-family units, condominium units, approved manufactured homes, studios, and town homes. Eligible properties to be acquired under the Homeownership Programs may be owner-occupied or vacant. However, under no conditions will the property be leased to a tenant if the acquisition triggers the relocation requirement. Under the Bank Partnership Program all properties must have received the certificate of occupancy for at least 12 months prior to closing. No pools or Jacuzzi's are allowed unless as part of a multifamily development.

MAXIMUM SECOND MORTGAGE AMOUNTS - LOW TO MODERATE-INCOME INDIVIDUAL AND FAMILIES

(See attachment - I)

FAMILY SIZE FOR SECOND MORTGAGE SUBSIDY

Second mortgages will be limited in accordance with the maximum subsidy level for income and family size. Families may purchase a house that is larger than their needs by either additional down payments and/or higher monthly payments. The relationship between family size and house size is as follows:

| <u>House Size</u> | <u>Number of People</u> | |
|-------------------|-------------------------|---|
| 0 bedroom | 1 person | |
| 1 bedroom | 1 person | If HOME funds are used, please see applicable HOME regulations. |
| 2 bedroom | 1 person | |
| 3 bedroom | 1 person | |
| 4 bedroom | 3 persons | |
| 5 bedroom | 4 persons | |

MAXIMUM SUBSIDY LOAN AMOUNT

The mortgage loan amount is based on the Income and Mortgage Limits Table *(see attachment - I)*

PURCHASE PRICE

Unless limited by funding source, the maximum purchase price of eligible properties is \$145,000 or no more than \$89 per square/foot (new, single family homes only) of (air conditioned) living space. See attachment - I.

DOWN PAYMENT REQUIREMENTS

There is a minimum down payment requirement of 3% of the purchase price. The minimum down payment for the Infill Housing Initiative is \$500 and the USHUD Section 8 Homeownership Demonstration Program is 3% of the purchase price, which 2% may be a grant or a gift.

DOWN PAYMENT AND / OR CLOSING COSTS ASSISTANCE

This activity allows for the provision of down payment and/or closing costs assistance. The assistance is only available as a component of secondary mortgage financing, to qualified very-low to moderate income persons purchasing an affordable housing unit funded by Miami-Dade County through MDHA.

Through a special Congressional allocation, public housing residents living in the Liberty City / Model City area may receive the lesser of, up to \$40,000 or 30% of the sales price as down payment assistance. Second mortgage assistance would be based on the net sales price (the sales price minus the down payment assistance). All other down payment requirements apply.

GIFTS

A borrower can satisfy part of the cash requirement for closing with funds received as gifts from relatives, or cash savings clubs. For underwriting purposes, a "relative" is a spouse, parent, stepparent, legal guardian, grandparent, brother, sister, or child.

In general, before using funds from gifts, a borrower needs to use his or her own funds to make a down payment toward the sales price of a property. No more than 2% may come from grants, gift from relatives or unsecured loans from a nonprofit organization, a public agency, or a lender. Any second mortgage assistance will be based on the net sales price (sales price minus down payment and/or assistance).

Public housing residents living within the Liberty City / Model City area are eligible to receive up to \$40,000 or 30% of the sales price (whichever is less) toward the down payment for the purchase of a first home. These funds are made available as part of a special federal allocation, and *are available on a first come, first serve basis until all funds have been expended*. Any second mortgage assistance will be based on the net sales price (sales price minus down payment and/or assistance).

To verify a gift, obtain a signed letter from the donor that includes:

- The specific dollar amount of the gift and the date the funds were transferred;
- The donor's name, address, telephone number, and relationship to the borrower; and
- A statement from the donor saying that no repayment is expected
- In cases where the gift funds have already been transferred, staff must verify that sufficient funds to cover the gift have been transferred from the donor's account to the borrower's account or that the donor's account has adequate funds to cover the amount of the gift.

CLOSING COSTS

Some activities allow closing costs in an amount up to 3% of the purchase price which may be included in the second mortgage loan but not exceeding the maximum subsidy, on a case-by-case basis. Additionally, all developers and CDC's awarded funding are required to pay the following closing costs for the borrowers:

- Abstracting costs and Owner's and Lender's Title Insurance
- Cost of the Boundary Survey
- Documentary Stamps on the Warranty Deed

Developers and CDC's that have agreed to pay additional costs are required to do so.

OCCUPANCY REQUIREMENT / OWNERSHIP

The Applicant must use the property as the primary residence which will be reflected by a deed restriction or covenant and will be stated in the loan documents. Ownership must be in fee simple title; a 99 year leasehold interest; or ownership or membership in a cooperative. In cases of a 99 year leasehold interest the remaining lease term must equal the term of the loan.

INCOME QUALIFICATION

Annual income is the gross amount of income anticipated to be received by all adults in a family during the 12 months following the effective date of the income determination.

When calculating income, please note that SHIP, and HOME funding require that the anticipated income is to be based on present income. Surtax allows for income averaging for the past two years for applicants that are self-employed, earn commission, tips, and overtime.

Florida property laws do not legally recognize separation as it relates to property ownership. Consequently, when an applicant is legally married and separated, the estranged spouse must sign the mortgage and the subsidy recapture provision and his or her income must be counted as part of the annual household income. This always applies in cases of temporary separation when a spouse does not live in the house due to military service, attendance in college, offshore work, or other instances where a family member is temporarily residing in another location.

In some situations, it seems clear that the applicant has no plan to reunite with the estranged spouse and the separation is permanent. The flexible nature of these programs is intended for local governments to determine the use of funds while ensuring *accountability* and the decision about a permanent separation and should obtain as many details as possible to document the subsidy recipient. In cases of permanent separation, the applicant and the estranged spouse maintain separate residences and file separate tax returns. The applicant must provide proof of separation by providing copies of IRS tax returns, drivers license, legal separation agreement, utility bills, etc., the estranged spouse does not need to be counted in the household size and his or her income should not be included in household income. The estranged spouse would be required to execute a 'quit claim' deed at closing.

QUALIFYING USING THE SECTION 8 VOUCHER

If an applicant is purchasing using a Section 8 Housing Choice voucher, the Housing Assistance Payment (HAP) may be added to the applicant's annual income to determine the maximum first mortgage amount or the HAP may be deducted from the principal and interest of the first and/or second mortgage; whichever provides the greatest benefit to the homebuyer. The HAP is the difference between the voucher amount and the applicant's portion of the rent.

PLEASE NOTE that this amount is subject to change, because it will be based on the property to be purchased. The revised amount must be approved and authorized by the Private Rental Housing Division. Consequently, it is recommended that all clients obtain MDHA approval prior to contract execution.

INCOME VERIFICATION

Applicant's income will be verified using one or more of the following documents:

- Last two pay stubs from employer and past 2 years tax returns.
- If self-employed, past 2 years tax returns will be required and a profit and loss statement as of the date of application.
- Verification of employment
- Any other source of income that can be readily verified i.e., Social Security, Pension Retirement, and Child Support.
- SSI income may be subject to Federal restrictions, which may limit its use.
- Interest income, etc.
- And any other form of verification as required by funding.

In addition to Federal Income Tax Returns the number of household occupants shall be verified using any one or more of the following items:

- Birth Certificates on which the parent/applicant's name is listed.
- School records which give the parent's name and address.
- Court-ordered letters of guardianship/adoption.
- Copy of final divorce decree and settlement agreement.

INCOME RECERTIFICATION

Miami-Dade housing Agency reserves the right to recertify the income of homebuyers. Particularly, those who have a graduated second mortgage payment. Annual income recertification will be required of all homebuyers who purchase using the Section 8 Housing Choice voucher.

EVIDENCE OF CLEAR TITLE

Title insurance will be required. In the case of an extremely-low-income family or individual, the costs for title insurance may be included in the loan amount provided that it will not cause the total loan amount to exceed the maximum allowable subsidy.

ASSET LIMITATIONS

Total assets (*excluding pensions, annuities and the like*) of an eligible family applying for a maximum second mortgage will be limited to \$10,000. Any excess assets must be used for a higher down payment or to cover closing costs.

FIRST MORTGAGE FINANCING

First mortgage financing must be in compliance with MDHA's lending agreement. MDHA will not approve second mortgage financing for loans whose first mortgage requires a balloon payment, has an adjustable rate, carries an unusually high interest rate, or includes prepaid finance charges.

REQUIRED MONTHLY PAYMENTS

Monthly payments on the first mortgage including principal, interest, taxes and insurance should equal 30% of the family's gross monthly income unless the first mortgage rate is below market rate or as may be determined on a case-by-case basis. MDHA may make exceptions to the 30% payment requirement and allow lower payments on the first mortgage, in cases where the family's inability to obtain full mortgage commitments resulted from financial obligations relating to health care or other justifiable unusual situations.

Loan payments may be deferred, principal only or principal and interest. Deferred loans may be given to individuals and families at or below 40% of the median income for the area, on an as needed basis. The rate will be 1%-3% for persons with an annual income at or below 80% of the median and 4% - 6% for persons with an annual income above 80.01% of the

median. Unless deferred, MDHA requires a *minimum* \$50 monthly loan payment.

INSPECTION

On newly-constructed properties funded through Miami-Dade County, the County will provide random inspections during the construction of the home and detailed final inspections prior to the placement of the second mortgage.

On existing properties, Miami-Dade County will provide a Housing Code inspection prior to the commitment of second mortgage financing. MDHA cannot provide second mortgage financing to properties that: 1) do not meet the County's current Code; 2) have open permits (either County or municipal); and 3) have illegal additions or structures on the property.

Environmental clearance will be required when using federal funds.

MORTGAGES FOR VERY-LOW-INCOME FAMILIES

In those rare cases where a very-low-income individual or family cannot financially qualify under the second mortgage provisions of these Guidelines and Procedures, funds may be used for a 100% CLV first or second mortgage based on the appraised value or sales price whichever is lower. The rate and term will be determined by MDHA staff on a case by case basis.

To be eligible for this mortgage, the very-low-income family must make available documentation acceptable to the County which shows that the family could not qualify for such second mortgage. All applicable provisions of these Guidelines and Procedures shall apply to the 100% percent mortgages for low-income families.

SERVICING OF HOMEOWNERSHIP LOANS

All homeownership loans will be serviced by either a private firm specializing in mortgage loan servicing or by the loan servicing unit operating under MDHA and DLAD. All costs associated with the servicing of homeownership loans shall be paid out of the loan program operating budget. The minimum payment and any others payments required herein can be waived by MDHA for up to one year in hardship situations.

If the family sells, transfers, rents or vacates the property, the balance of the mortgage loan, including accrued interest, will be due upon vacating, selling, renting or transferring of the property. All loans, except those whose terms provide for full amortization of principal and interest are assumable. A new buyer, if income eligible, may qualify for and assume the

remaining balance of the loan with MDHA approval. Loans providing for full amortization of principal and interest are not assumable.

All homes purchased using MDHA financing must be used and occupied as the family's primary residence. The property may not be rented, leased, or otherwise used as an income or investment property at any time that the loan remains in effect. If at any time it is discovered that the property has been rented or leased without said consent, the County may at its option, accelerate the remaining balance due on the loan and demand immediate payment in full thereof.

Attachment I

INCOME AND MORTGAGE LIMITS

| Interest Rate* | Deferred | 0% | 1% | 2% | 3% | 4% | 5% | 6% |
|----------------|----------|--------|----------|--------|--------|--------------|--------|--------|
| FAMILY SIZE | 30% | 40% | 50% | 60% | 70% | 80% | 100% | 120% |
| | < E. LOW | | < V. LOW | | | < -LOW/MOD > | | |
| 1 | 11,050 | 14,760 | 18,450 | 22,140 | 25,830 | 29,500 | 36,900 | 44,280 |
| 2 | 12,650 | 16,880 | 21,100 | 25,320 | 29,540 | 33,750 | 42,200 | 50,640 |
| 3 | 14,250 | 18,960 | 23,700 | 28,440 | 33,180 | 37,950 | 47,400 | 56,880 |
| 4 | 15,800 | 21,080 | 26,350 | 31,620 | 36,890 | 42,150 | 52,700 | 63,240 |
| 5 | 17,050 | 22,760 | 28,450 | 34,140 | 39,830 | 45,550 | 56,900 | 68,280 |
| 6 | 18,350 | 24,440 | 30,550 | 36,660 | 42,770 | 48,900 | 61,100 | 73,320 |
| 7 | 19,600 | 26,120 | 32,650 | 39,180 | 45,710 | 52,300 | 65,300 | 78,360 |
| 8 | 20,850 | 27,840 | 34,800 | 41,760 | 48,720 | 55,650 | 69,600 | 83,520 |

(REVISED February 2, 2004)

MAXIMUM SUBSIDY LEVELS BASED ON MEDIUM INCOME AND FAMILY SIZE

(REVISED 6/27/03)

| | | | | | | | | | |
|---|-------|-------|-------|-------|-------|-------|-------|--------|--------|
| % of Median income for family size of 1-8 | < 30% | < 40% | < 50% | < 60% | < 70% | < 80% | < 90% | < 100% | < 120% |
| Maximum % of subsidy amount | 60% | 55% | 50% | 45% | 40% | 35% | 30% | 25% | 20% |

| Funding Source for all funds | Surtax | HOME | SHIP |
|---|--|--|--|
| ** Maximum purchase price of property allowed by program No more than \$89 per square/feet (new, single family homes only) | \$145,000 | \$138,985 | New Construction \$119,400 Existing Construction \$113,418 |
| MAXIMUM UNIT SIZE 1. Household of 1 2. Household of 2 3. Household of 3 4. Household of 4 | Up to 3 Bedrooms Up to 3 Bedrooms Up to 4 Bedrooms Up to 5 Bedrooms | Up to 3 Bedrooms Up to 3 Bedrooms Up to 4 Bedrooms Up to 5 Bedrooms | Up to 3 Bedrooms Up to 3 Bedrooms Up to 4 Bedrooms Up to 5 Bedrooms |

** Except for previous developers allocations.

* Final rate will be determined based on ratios, on a case-by-case basis.

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SINGLE-FAMILY REHABILITATION ASSISTANCE LOAN PROGRAMS**A. Rehabilitation Loans**

A rehabilitation loan may be made to an eligible applicant for the purpose of fully bringing his/her property up to the Property Rehabilitation Standards.

1. Eligibility

The criteria to determine applicant eligibility to participate in one of the loan programs, incorporates the following three main areas as follows:

(a). Areas

Anywhere in the Dade County area, except as limited by the funding source. Some sources, may require that the participating jurisdiction (PJ's) provide a match of not less than 25% of the total funds required for the purchase of the individual property or project costs.

(b). Properties

- (1). Owner-occupied single-family residences. *(see definitions)*.
- (2). The property must be in need of rehabilitation in order to meet Dade County Minimum Housing and the County's Property Rehabilitation Standards.

(c). Applicants

- (1). The applicant must be an individual or family who owns and occupies a single-family residence
- (2). The applicant must be either a low- to moderate-income family as defined herein.

2. Basic Loan Terms and Conditions**(a). Loan Terms**

The repayment terms for a rehabilitation loan may vary up to a maximum of 20 years or three-fourths of the remaining economic life of the property after rehabilitation whichever is less.

Any mortgage used as security for a rehabilitation loan may not be transferred or assigned to another person without prior approval by the County.

(f) **Refinancing**

A rehabilitation loan may be used to refinance existing indebtedness as part of the cost of rehabilitation.

In order for a rehabilitation loan to include an amount to refinance existing debt secured by the property, the sum of the monthly principal and interest payment for a loan for rehabilitation costs, the monthly payments on existing debt secured by the property, and the taxes and hazard insurance (*monthly housing expense*) must exceed 20 percent of the applicant's total monthly income.

Refinancing ordinarily will be considered only when the cost of rehabilitation is greater than the amount of indebtedness to be refinanced.

If it is determined that making a rehabilitation loan which rehabilitation costs represent less than 50% of the loan amount is necessary to meet property rehabilitation standards objectives, a justification shall be submitted in writing to the MDHA director or his/her designee, for review and approval. This will only apply to extreme hardship cases.

To be eligible for refinancing, the applicant must have owned and occupied the property for one year prior to loan application.

(g) **Security Position**

The rehabilitation loan may be subordinate to an existing mortgage if adequate security is established on the property to be rehabilitated. In no event, shall the rehabilitation loan be in a fourth or more subordinate security position, except when an approved supplemental loan is required.

B. Emergency Loans

An emergency loan may be made to an eligible applicant for limited repairs to correct immediately hazardous and potentially hazardous conditions, which if not corrected may endanger the health and safety of the occupants.

1. Eligibility

The eligibility requirements relate to the areas in the County in which loans may be approved, the type properties which may be rehabilitated, and the individuals who are to benefit from the loan.

(a). **Areas**

- (1). Anywhere in the Dade County area, except as limited by the funding source. Some sources, may require that the participating jurisdiction (PJ's) provide a match of not less than 25% of the total funds required for project costs.

(b). **Properties**

- (1). The property must be an owner-occupied single-family residence (*see definitions*), subject to the restrictions of the funding source.
- (2). The property must need rehabilitation to correct a condition which is now hazardous or a defect which is so substantial that it will potentially create a hazardous condition. The immediately hazardous condition must be documented by an official emergency repair order issued by an appropriate code enforcement official.
- (3). The property must be in such condition that rehabilitation to fully meet the Property Rehabilitation Standards is not physically feasible.
- (4). The value of the property must not exceed the County median value for similar properties as established annually.

(c). **Applicants**

- (1). The applicant must be a very-low to moderate-income family as defined herein.
- (2). The applicant's income must be so low as to make full compliance with the PRS financially infeasible.

2. **Basic Loan Terms and Conditions**

(a). **Loan Terms**

The repayment terms for an emergency loan may vary up to a maximum of 20 years or three-fourths of the remaining economic life of the property after rehabilitation, whichever is less. The terms may also be based upon ability to repay the loan as described in A.2.b. above. Repayment may be deferred in exceptional cases, as described below.

(b). **Loan Amount**

- (1). Emergency loans to correct hazardous conditions should not exceed the lesser of the following:
 - (a). The actual cost of repairs necessary to correct or remove the hazardous conditions, or,

(b). \$20,000

- (2). Very small loans are acceptable but should be carefully scrutinized. Loan servicing and application processing cost considerations make it necessary to require that all loans, except for deferred payment loans, shall be repaid at the rate of at least \$20.00 per month.
- (3). The \$20,000 maximum loan amount may be increased by the Department Director or his/her designee when, during rehabilitation, work items which were not anticipated or are necessitated by change in local codes or ordinances, are subsequently required.

(c). **Interest Rates**

The emergency loan shall bear interest at the rate of zero (0%) to three (3%) percent per year. However, in the case of a deferred payment loan, no interest shall be charged during the deferral period.

(d). **Deferred Payment**

An applicant who meets all other eligibility criteria for an emergency loan may also be eligible for a deferment of the monthly payments on all or a portion of the loan. The amount of the deferred payment portion of the loan shall be the lesser of the following:

- (1). \$20,000; or
- (2). That portion of the cost of rehabilitation which cannot be paid for with any available loan that can be amortized with a total monthly payment, including principal, interest, taxes, and insurance equal to 20% of gross monthly income.
- (3). The \$20,000 maximum deferred amount may be increased by the Department Director or his/her designee when, during rehabilitation, work items which were not anticipated or are necessitated by change in local codes or ordinances, are subsequently required.

(e). **Security Instrument**

- (1). All emergency loans shall be secured by a mortgage or similar security instrument.
- (2). Any mortgage used as security for an emergency loan may not be transferred or assigned to another person except a surviving spouse, without prior approval by the County.

(f). **Refinancing**

An emergency loan cannot be used to refinance existing indebtedness.

(g). Security Position

The emergency loan may be subordinated to liens attached to the property at the time the loan is closed.

General Property Improvements (GPI)

General Property Improvements may be included in the rehabilitation loan. These include improvements which the homeowner elects to undertake but are not required by the Minimum Housing Code of the Property Rehabilitation Standards. No more than 40% of the loan proceeds utilized for rehabilitation can be spent on GPIs: To be eligible for GPIs' the applicant must agree to do all required rehabilitation. Emergency loans and deferred payment loans cannot include GPI.

Loan Processing and Approval

All rehabilitation loans will be processed by the staff of the Development and Loan Administration Division. All shall be reviewed and approved or disapproved by the Metro Dade Housing Agency Department Director, or his/her designee. The Director or his/her designee may waive payment or principal and interest for a period of up to one year if he/she determines that such action is necessary to prevent severe financial hardship to the owner.

Loan Servicing

All rehabilitation loans will be serviced by either a private firm specializing in mortgage loan servicing, or by the loan servicing unit operating under the Miami-Dade Housing Agency. All costs associated with the servicing of rehabilitation loans shall be paid out of the loan program operating budget.

Procedure Incorporated by Reference

Technical and administrative procedures and requirements for processing rehabilitation loans not specifically addressed in these guidelines shall conform to those set forth in the Rehabilitation Financing Handbook 7375.1 as revised, published by the U.S. Department of Housing and Urban Development and used as guidelines for processing Section 312 funded rehabilitation loans.

Warranty Repairs

All rehabilitation contracts carry a warranty repair from the contractor for one year, to correct such defects due to faulty materials, equipment or workmanship. Roofs have a minimum five (5) year warranty. A special account will be established by the Miami-Dade Housing Agency to correct those warranty repairs in case the contractor is out of business and not able to be located by the homeowner or the Miami-Dade Housing Agency.

DISCLAIMER

All program guidelines polices and procedures are subject to amendment, revision and or termination by the Board of County Commissioners (BCC). Assistance is subject to the availability of funds.

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Approved _____ Mayor

Veto _____

Override _____

Agenda Item No. 6(G)(1)(B)
3-26-02

**OFFICIAL FILE COPY
CLERK OF THE BOARD
OF COUNTY COMMISSIONERS
DADE COUNTY, FLORIDA**

RESOLUTION NO. R-290-02

RESOLUTION ADOPTING THE 2001-2002, 2002-2003, 2003-2004
LOCAL HOUSING ASSISTANCE PLAN

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

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that this Board adopts the 2001-2002, 2002-2003, and 2003-2004 Local Housing Assistance Plan as attached and made a part hereof; and finds that the five percent of the local housing distribution plus five percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan, therefore, the cost of administering the program may not exceed 10 percent of the local housing distribution plus five percent program income; authorizes the County Manager to execute agreements with the State of Florida for and on behalf of Miami-Dade County, following approval by the County Attorney; and to exercise amendment, modification, renewal, cancellation, and termination clauses on behalf of Miami-Dade County, Florida.



MEMORANDUM

TO: Honorable Chairperson and Members
Board of County Commissioners

DATE: March 26, 2002

FROM: 
Robert A. Ginsburg
County Attorney

SUBJECT: Agenda Item No. 6(G)(1)(B)

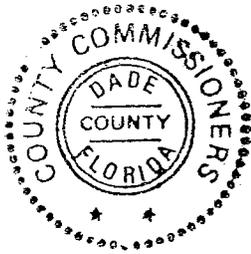
Please note any items checked.

- "4-Day Rule" (Applicable if raised)
- 6 weeks required between first reading and public hearing
- 4 weeks notification to municipal officials required prior to public hearing
- Decreases revenues or increases expenditures without balancing budget
- Budget required
- Statement of fiscal impact required
- Statement of private business sector impact required
- Bid waiver requiring County Manager's written recommendation
- Ordinance creating a new board requires detailed County Manager's report for public hearing
- "Sunset" provision required
- Legislative findings necessary

The foregoing resolution was offered by Commissioner **Dorrin D. Rolle** who moved its adoption. The motion was seconded by Commissioner **Gwen Margolis** and upon being put to a vote, the vote was as follows:

| | | | |
|--------------------------|----------------------|-------------------|---------------|
| Dr. Miriam Alonso | absent | Bruno A. Barreiro | aye |
| Dr. Barbara Carey-Shuler | aye | Betty T. Ferguson | absent |
| Gwen Margolis | aye | Joe A. Martinez | aye |
| Jimmy L. Morales | aye | Dennis C. Moss | aye |
| Dorrin D. Rolle | aye | Natacha Seijas | aye |
| Katy Sorenson | aye | Rebeca Sosa | aye |
| | Sen. Javier D. Souto | aye | |

The Chairperson thereupon declared the resolution duly passed and adopted this 26th day of March, 2002. This resolution shall become effective ten (10) days after the date of its adoption unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.



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

HARVEY RUVIN, CLERK

KAY SULLIVAN

By: _____
Deputy Clerk

Approved by County Attorney as _____
to form and legal sufficiency.

Shannon D. Summerset

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MEMORANDU

MEMORANDU

TO: Honorable Alexander Penelas, Mayor
Miami-Dade County

DATE: December 4, 2001

FROM: Steve Shiver
County Manager

SUBJECT: SHIP Affordable Housing
Assistant Program Local
Housing Assistance Plan

Attached for your review and signature is a copy of the State Housing Initiative Partnership (SHIP) Local Housing Assistance Plan for the Fiscal Year 2001-2002, 2002-2003 and 2003-2004 as required by the State.

Should you have any questions, do not hesitate to contact me.

Attachment



MEMORANDUM

Agenda Item No. 6(G)(1)(B)

TO: Honorable Chairperson and Members
Board of County Commissioners

DATE: March 26, 2002

FROM: 
County Manager

SUBJECT: Resolution Adopting the
2001/2002, 2002/2003,
2003/2004 Local Housing
Assistance Plan

RECOMMENDATION

It is recommended that the Board approve the attached resolution adopting the 2002-2004 Local Housing Assistance Plan.

BACKGROUND

MDHA Affordable Housing Program originated in 1984 for the purpose of providing homeownership opportunities to individuals and families with low-interest second mortgages. The program allows a family to make up the difference between what they can afford and the cost of the home, less the down payment. Second mortgages carry interest rates from 0% to 3% for low-income families, and 4% to 6% for moderate-income families. The monthly second mortgage payments are collected by MDHA's Loan Servicing Unit. MDHA partners with more than 20 local lending institutions in providing first mortgages to low-and moderate-income families.

MDHA's Affordable Homeownership efforts have been successful in the revitalization of many Miami-Dade County neighborhoods. Since the program's inception, over \$90 million have been used to provide affordable homeownership opportunities to over 3,200 families and individuals.

Pursuant to Resolutions 1349-00, 1331-99 and 1287-98, the Board of County Commissioners authorized MDHA full authority to exercise and perform all functions to administer the SHIP funds, approved the affordable housing programs and granted authority to the County Manager to execute contracts.

Florida Statute 420.9072(2)(b)2 requires this resolution as part of the submittal of the new Local Housing Assistance Plan, i.e. Three Year Plan. Eligible municipalities receiving a local housing distribution may use up to ten percent of program income for administrative costs in accordance with Florida Statute 420.9075(6). In administering the SHIP program, MDHA has found that the use of five percent of the local distribution plus five percent of the program income is insufficient to adequately administer the local housing assistance plan.

Approved _____ Mayor

Agenda Item No. 6(G)(1)(G)
4-21-98

Veto _____

Override _____

RESOLUTION NO. R-458-98

RESOLUTION APPROVING THE STATE HOUSING
INITIATIVES PROGRAM (SHIP) LOCAL HOUSING
ASSISTANCE PLAN PURSUANT TO SECTION
420.9072(2)(b), FLORIDA STATUTES FOR FISCAL
YEARS 1998-1999, 1999-2000, 2000-2001

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

WHEREAS, this Board approved the Local Housing Assistance Plan in Resolution No. R-517-95, describing how Miami-Dade County will utilize State Housing Initiatives Partnership (SHIP) funds in accordance with the requirements and definitions of the SHIP Program (Section 420.9072(2)(b) et seq., Florida Statutes) for fiscal years 1995-1996, 1996-1997, and 1997-1998; and

WHEREAS, the Florida Housing Finance Agency which administers the SHIP Program, has required that certain changes be made to the Local Housing Assistance Plan in order for Miami-Dade County to qualify for SHIP funds;

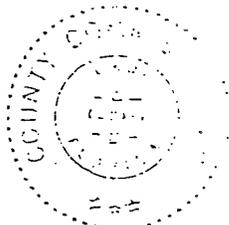
NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that this Board approves the Local Housing Assistance Plan in accordance with Section 420.9072(2)(b), Florida Statutes; and authorizes the

County Manager to execute any amendments to the application or plan, or any contracts, agreements and amendments as required following approval by the County Attorney's Office and to exercise cancellation clauses on behalf of Miami-Dade County, Florida.

The foregoing resolution was offered by Commissioner Katy Sorenson, who moved its adoption. The motion was seconded by Commissioner Jimmy L. Morales, and upon being put to a vote, the vote was as follows:

| | | | |
|----------------------------|--------|----------------------|-----|
| Dr. Miriam Alonson | aye | Dr. Barbara M. Carey | aye |
| Miguel Diaz de la Portilla | absent | Betty T. Ferguson | aye |
| Bruce C. Kaplan | resign | Gwen Margolis | aye |
| Natacha Seijas Millán | aye | Jimmy L. Morales | aye |
| Dennis C. Moss | aye | Pedro Reboredo | aye |
| Dorrian D. Rolie | aye | Katy Sorenson | aye |
| Javier D. Scuto | aye | | |

The Chairperson thereupon declared the resolution duly passed and adopted this 31st day of April, 1998. This resolution shall become effective ten (10) days after the date of its adoption unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.



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

HARVEY RUVIN, CLERK

Approved by County Attorney as
to form and legal sufficiency.

By: KAY SULLIVAN
Deputy Clerk

MEMORANDUM

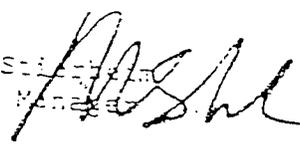
Agenda Item No. 6(G)(1)(G)

107 07 14

TO: Honorable Chairperson and Members
Board of County Commissioners

DATE: April 21, 1998

FROM: M. R. Sullivan
County Manager



SUBJECT: Resolution Approving
the SHIP Program
Local Housing
Assistance Plan

RECOMMENDATION

It is recommended that the Board approve the attached State Housing Initiatives Partnership (SHIP) Program Local Housing Assistance Plan for fiscal years 1998-1999, 1999-2000, and 2000-2001.

BACKGROUND

The Board approved the State Housing Initiatives Program (SHIP) Local Housing Assistance Plan (LHAP) at its April 18, 1995, meeting by Resolution No. 517-95 for fiscal years 1995-1996, 1996-1997, 1997-1998. The attached new 3 year LHAP covers fiscal years 1998-1999, 1999-2000, and 2000-2001.

This plan is essentially the same as the initial LHAP except that a Homeownership assistance strategy was added to conform with the new affordable housing program adopted by the Board of County Commissioners (BOC) in May, 1997. Also, the Housing Incentive Plan, a separate SHIP required document, was incorporated into the LHAP as required by the state. The program will be administered by the Miami-Dade Housing Agency as previously approved by the BOC instead of the Office of Community and Economic Development.

The LHAP outlines the affordable housing strategies to be implemented using SHIP Program funds. The SHIP Program, created by the William E. Sadowski Affordable Housing Act, provides funds to local governments as an incentive for the creation of partnerships to produce and preserve affordable housing.

The LHAP is due to the State of Florida by May 1, 1998.

It is recommended that the Board approve the SHIP LHAP to conform to the Florida Housing Finance Authority requirements, thereby qualifying the County for SHIP affordable housing funds estimated to be \$1.2 million.

Honorable Chairperson and Members
Board of County Commissioners
Page Two

This item was approved by the Affordable Housing Advisory Board
at its February 25, 1998, meeting.

DIRECTIVES

No directives were received.

Attachment

Miami-Dade Housing Agency
State Housing Initiative Partnership (SHIP) Program
AFFORDABLE HOUSING ASSISTANCE PROGRAM
LOCAL HOUSING ASSISTANCE PLAN
FOR FISCAL YEARS

2001-2002

2002-2003

2003-2004

Miami-Dade Housing Agency
1401 N.W. 7th Street
Miami, Florida 33125

Revised
October 12, 2001

142

Approved _____ Mayor
Veto _____
Override _____

Amended
Agenda Item No. 4 (U)
12-9-99

RESOLUTION NO. 1331-99

RESOLUTION APPROVING THE FY 2000 FUNDING RECOMMENDATIONS FOR THE STATE HOUSING INITIATIVE PARTNERSHIP AND SURTAX PROGRAMS; AUTHORIZING THE FILING WITH U.S. HUD OF MIAMI-DADE COUNTY'S FY 2000 ACTION PLAN WITH PROJECTED USES OF FUNDS FOR THE COUNTY'S COMMUNITY DEVELOPMENT BLOCK GRANT, HOME INVESTMENT PARTNERSHIP AND EMERGENCY SHELTER GRANT PROGRAMS; AUTHORIZING THE COUNTY MANAGER TO EXECUTE ALL CONTRACTS, AGREEMENTS AND AMENDMENTS NECESSARY TO CARRY OUT THE ABOVE PROGRAMS; AND AUTHORIZING THE COUNTY MANAGER TO EXERCISE THE CANCELLATION PROVISIONS CONTAINED THEREIN

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

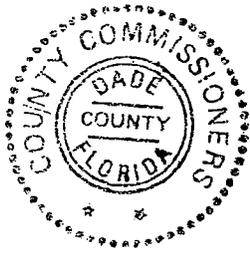
NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that this Board approves the FY 2000 funding recommendations for the State Housing Initiative Partnership (SHIP) and Surtax Programs; authorizes the filing with U.S. HUD of Miami-Dade County FY 2000 Action Plan, with projected uses of funds for the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Shelter Grant (ESG) Programs; authorizes the County Manager to shift funds for each program among activities of the same agency without exceeding the total award amount allocated to that agency; authorizes the County Manager to

shift funding between agencies without exceeding the total award amount allocated to that activity or changing the scope of that activity; authorizes the County Manager to make non-substantive modifications to the FY 2000 Action Plan including activity description and proposed accomplishments related to the activity; authorizes the County Manager to execute such contracts, agreements and amendments necessary to carry out the above programs after approval by the County Attorney Office; and authorizes the County Manager to exercise the cancellation provisions contained therein.

The foregoing resolution was offered by Commissioner **Dorrrin D. Rolle**, who moved its adoption. The motion was seconded by Commissioner **Gwen Margolis**, and upon being put to a vote, the vote was as follows:

| | | | |
|-----------------------------|--------|----------------------------|--------|
| Dr. Miriam Alonso | aye | Bruno A. Barreiro | absent |
| Dr. Barbara M. Carey-Shuler | absent | Miguel Díaz de la Portilla | absent |
| Betty T. Ferguson | aye | Gwen Margolis | aye |
| Natacha Seijas Millán | aye | Jimmy L. Morales | aye |
| Dennis C. Moss | absent | Pedro Reboredo | absent |
| Dorrrin D. Rolle | aye | Katy Sorenson | aye |
| Javier D. Souto | aye | | |

The Chairperson thereupon declared the resolution duly passed and adopted this 9th day of December, 1999. This resolution shall become effective ten (10) days after the date of its adoption unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.



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

HARVEY RUVIN, CLERK

Approved by County Attorney as
to form and legal sufficiency. *[Signature]*

By: **KAY SULLIVAN**
Deputy Clerk



MEMORANDUM

Amended
Agenda Item No. 4(U)

TO Honorable Chairperson and Members
Board of County Commissioners

DATE December 9, 1999

FROM M. R. Stieheim
County Manager

SUBJECT FY 2000 Action Plan and
Funding Recommendations
for the CDBG, HOME, ESG,
SHIP and Surtax Programs

R-1331-99

This is an update to the previous memoranda dated November 16, 1999 and November 2, 1999 respectively on the above referenced subject. This revised memo is based on the modified projected allocations for FY 2000 Action Plan funding and the County Manager's recommendations, as proposed by the Office of Community and Economic Development, for consideration by the Board of County Commissioners. In addition, the memo contains additional information as requested by members of the Board during the discussion which took place at the workshop and public hearing on the proposed FY2000 funding recommendations which was held on November 18, 1999.

RECOMMENDATION

It is recommended that the Board approve the County Manager's funding recommendations for the FY 2000 Community Development Block Grant (CDBG) program in the amount of \$22,540,000, the Home Investment Partnership (HOME) program in the amount of \$6,547,247, the Emergency Shelter Grant (ESG) program in the amount of \$750,000, the State Housing Initiative Program (SHIP) in the amount of \$6,750,000, and the Documentary Surtax Program in the amount of \$25,081,000 as indicated in Exhibit I and authorize the County Manager to file the FY 2000 Action Plan with USHUD as required by December 15, 1999 and to execute all contracts, agreements and amendments necessary to implement the SHIP and the Surtax Programs and the FY 2000 Action Plan. The total amount recommended for allocation in FY 2000 for the preceding programs is \$61,668,247 compared to the amended FY 1999 total allocation of \$46,000,123.

Please note that Exhibit I also indicates the funding recommendations for the CDBG Economic Development Category by the Task Force on Urban Economic Revitalization (URTF;) for HOME, SHIP, and Surtax funded housing activities by the Affordable Housing Advisory Board (AHAB;) and for CDBG funding benefiting the residents of public housing per the Adker Consent Decree as recommended by the Overall Tenant Advisory Council (OTAC).

BACKGROUND

1. CONSOLIDATED PLANNING PROCESS

On November 4, 1997 the Board approved the FY 1998-2002 Consolidated Plan, as prepared by the Office of Community and Economic Development (OCED), through the adoption of Resolution No. 1307-97. The Consolidated Plan requires that an Action Plan be prepared for the funding available in each year through FY 2002. Essentially, the Consolidated Plan combines the planning and application aspects of the CDBG, HOME and ESG Programs. The FY 2000 Action Plan was developed with extensive participation by residents and the public and private sectors. This plan reflects the input gathered from neighborhood meetings, commission district-wide meetings, a countywide Tenant Advisory Committee, Community-Based Organizations (CBO), Community Development Corporations (CDC), municipalities and

County departments. Funding for the activities proposed in the FY 2000 Action Plan will come from the CDBG, HOME and ESG entitlement programs. Funding recommendations are consistent with the Consolidated Planning Process Policies for the FY 2000 Request For Applications (RFA) as adopted by the Board through Resolution No. 494-99 pursuant to a public hearing held on May 11, 1999. Consistent with the past several years for FY 2000, the Board has approved a Consolidated Planning Process that continues to include the SHIP and Surtax affordable housing programs (in addition to the CDBG, HOME and ESG Programs) and provides for a Consolidated Request for Applications (RFA) process for all of the related programs - CDBG, HOME, ESG, SHIP and Surtax. Close coordination of these programs and resources continues to be essential to prevent duplication of funding or funding in excess of the needs for an activity.

To this end several meetings were held with the Miami-Dade Housing Agency (MDHA) and the Homeless Trust to discuss the application for the CDBG, HOME, SHIP and Surtax Programs and funding recommendations. Prior to making funding recommendations, all applicants for the HOME, SHIP and Surtax funds were given the opportunity to review their evaluation scores with MDHA staff. Similarly applicants for CDBG funds were notified by letter that they should set up appointments with OCED staff to review their evaluation scores. Staff's preliminary funding recommendations by agency and by Commission District were submitted to each Commissioners staff for review and input. A meeting was held on October 20, 1999 with Commissioners Aides to discuss the proposed staff recommendations.

2. REQUESTS FOR APPLICATIONS AND EVALUATION OF THE REQUESTS

Potential applicants for funding made available through the FY 2000 Consolidated Planning Process were solicited through a consolidated Request for Applications (RFA) Process. Funding requests in response to this process totaled over \$95 million for the CDBG program, \$26.7 million for the HOME program, \$12.4 million for the SHIP program and \$27.9 million for the Surtax program.

The FY 2000 RFA application process began on June 15, 1999, and ended on July 15, 1999. The public was advised of the application process through several notices in the Miami Herald, the Miami Times and Diarios Las Americas. Prior written notice of the start of the FY 2000 RFA process was provided by letter to FY 1999 funded agencies on June 4, 1999. During the month-long RFA application process, OCED provided two (2) technical assistance and information workshops for agencies and the public, and provided ongoing technical assistance throughout the application period. Exhibit I presents a recap of all of the funding requests and FY 2000 recommendations by agency.

GENERAL POLICY COVERING FUNDING RECOMMENDATIONS

The policy guidelines adopted by the Board requires that the FY 2000 CDBG funds be distributed as follows:

- 20% for Economic Development
- 40% (excluding administration) for County Departments to implement CDBG eligible projects.
- 40% for non departmental housing and community development activities (including economic development activities).
- Adker Consent Decree which requires the County to allocate 25% of its future annual allocable CDBG funds for five years for housing and community development programs and infrastructure improvements in neighborhoods surrounding public housing developments.
-
- Within this general policy framework, emphasis was placed on the following:
-

- A funding allocation strategy that would concentrate the available FY 2000 Action Plan resources in the CDBG Focus Areas and Eligible Block Groups. Block Groups where the median household income is less than 30% of the Miami-Dade County median household income and where there is a high concentration of poverty and unemployment also received priority consideration.
- Eligible block groups not formerly designated as Community Development target areas were grouped regionally by Commission District, and the funding recommendations were developed with consideration for the geographic distribution of priority needs throughout the County's entitlement area.
- In the allocation of available funding for activities in eligible areas, emphasis was placed on per capita expenditures, concentrations of poverty, overcrowding and the ratio of low-and moderate-income population throughout the County's entitlement area.
- Emphasis was placed on funding mixed-income affordable housing projects and the dispersal of affordable housing projects throughout the County to avoid an over concentration of such projects in any particular geographic area.
- Emphasis was placed on mixed-use projects that support or link both housing and economic development
- Emphasis was placed on better utilization of the four different housing funds, HOME, CDBG, Surtax and SHIP and the provision of continued support to projects that were previously funded and which have demonstrated satisfactory performance or progress.
- Consideration in the award process was given to CDC's involved in packaging housing proposals using Federal Low Income Tax Credits, in order to enhance their competitive position in the state-wide competition for credits.
- County Departments currently addressing Plan priorities were recommended for funding for the purpose of continuing projects started in a prior year. In addition, some funding allocations for County Departments were determined outside of the formal RFA process in lieu of allocations which had been previously determined through the County's FY 1999-2000 budget development process, subject to the eligibility determination of the funded projects and activities by OCED.
- CDC's, CHDO's and CBO's in good standing (i.e., meeting goals, objectives, time lines, and performance-based reviews of current plan activities) were recommended for funding to support on-going Plan priorities.
- Activities in Targeted Urban Areas (TUA's) - declining areas targeted for economic revitalization.
- Activities in the federally designated Miami-Dade County Empowerment Zone.

ISSUES CONSIDERED IN MAKING FUNDING RECOMMENDATIONS

Social Services Master Plan

The Public Services evaluation form was formulated to specifically address agencies proposing social and human service activities. The Capital Improvement, Economic Development, Historic Preservation and Housing evaluation forms also allocated points to activities servicing special needs populations, including public housing residents, homeless, persons with disabilities, farm workers and seasonal laborers.

Infill Strategies

The FY 2000 RFA provides for developers to indicate whether a new construction, proposed activity will provide housing in an infill/urban area and as to how many units are proposed. The applicant is also asked, if land from the OCED Land Disposition List is to be used for the proposed projects.

Urban Economic Revitalization Task Force Priorities

The General Section evaluation form, utilized to score all proposed CDBG activities, awards points to activities which fall into areas of special emphasis, including Target Urban Areas (TUAs) designated by the Task Force. Maps of the TUAs were available for applicants in the RFA.

Preference will be given to homeownership over rental housing projects.

The MDHA and OCED stress a homeownership preference for proposed future projects. This preference is consistent in the Housing evaluation form which asks whether the proposed activity will encourage homeownership. This question, highlighted applicants who have provided proof of creating on-site incentive programs, that facilitates the move from rent to homeownership. Such programs include volunteering for common area property management and home maintenance or repair work.

Affordable Housing Objectives

Strong consideration was given to activities from agencies which have previously shown effective working relationships with local governments and other organizations to further the availability of affordable housing (through new construction and/or rehabilitation) and facilitate the homeownership process for first time buyers. The FY 2000 RFA provided applicants with CDBG, HOME, Surtax, and SHIP guidelines for their review, before entering into a contractual agreement to provide a determined number of affordable units.

Welfare to Work Program

The RFA evaluation forms for Capital Improvement, Economic Development, Historic Preservation, Housing and Public Services addressed the Welfare to Work Program by awarding points to proposed activities providing priority to persons making the transition from welfare to work. Services provided by such activities include training and employment programs. Also, scoring considered activities providing priority in contracting and employment to businesses which offer opportunities to persons making the transition from welfare to work.

3. EVALUATION PROCESS

Evaluation Forms

Two different evaluation forms, included in FY 2000 RFA, were used to score proposed activities--one for CDBG activities and one for affordable housing development projects. All CDBG activities were scored using the General Section form, for a total of 60 pts. out of 100 pts; and a second form, for a total of 40 pts. out of 100 pts. Points were awarded based on the activity's corresponding HUD category (i.e., Capital Improvement, Economic Development, Historic Preservation, Housing, Administration, or Public Services).

Projects funded for FY 2000 were evaluated and scored on the CDBG General Section form, based on (a) how much a currently funded activity has progressed toward its proposed accomplishment (b) whether the agency has consistently met its contractual reporting requirements and (c) the agency's success in receiving community support for an ongoing or a proposed project and its leveraging of CDBG dollars to secure other sources of funding and support. The second evaluation form is for housing projects and has been modified and streamlined by OCED, Miami-Dade Housing Agency (MDHA), and Homeless Trust staff in consultation with CDCs and other housing developers, as well as the Affordable Housing Advisory Board based on a review and assessment of the FY1999 RFA process.

CDBG Evaluation Process

Neighborhood activities recommended for implementation by County departments were reviewed and have been selected on the basis of priority needs and consistency with neighborhood and department plans. Countywide activities recommended for implementation by departments were selected on the basis of department priority and allocations determined through the County's FY 99-2000 budget preparation process and consultation with the Office of Management and Budget. Applications submitted by non-county organizations were reviewed and evaluated by staff in OCED in consultation with the Homeless Trust and MDHA as necessary.

Staff presented the evaluations in a series of meetings to the OCED management team, including the Director of OCED. In preparing funding recommendations, careful attention was given to allocating the available funding to effectively meet the wide variety of diverse needs in the broad geographic districts and regions of the County and supporting activities that are consistent with the goals, objectives, policies and priorities set forth in the FY 2000 Consolidated Planning Process Policies adopted by the Board.

HOME, SHIP and Surtax Evaluation Process

Funding recommendations for the program were made within the following parameters:

- \$1 million set-aside was available for homeless housing projects.,
- The maximum funding allocable to any one housing project was \$500,000 - an additional \$200,000 can be awarded to a mixed use housing project that includes housing for homeless / formerly homeless persons through a set aside of units, and
- Provision of incentives to encourage small rental rehab projects (20 units or less) through the award of 25 bonus points.

Applications for HOME, SHIP and Surtax Program funds were reviewed principally by the Miami-Dade Housing Agency in close consultation with staff of OCED and the Homeless Trust. Evaluation criteria included factors such as commitment of financing from other sources, unit affordability, costs of construction, leveraging, economic feasibility, experience and capacity of the development team and ability to proceed. The review of these applications was coordinated with OCED to prevent the duplication of funding from other County sources or funding beyond the stated needs of the proposal. The staff of the Office of Homeless Trust also participated in the review and evaluation process.

ROLE OF THE URBAN TASK FORCE ON URBAN ECONOMIC REVITALIZATION (URTF) IN THE FUNDING RECOMMENDATION PROCESS

OCED's funding recommendations for the CDBG Economic Development category were presented to the URTF on October 13, 1999. Consistent with the requirements of Ordinance No. 97-33, the URTF after careful review of OCED funding recommendations and agencies presentations made its own funding recommendations which are indicated in Exhibit 1. The URTF funding recommendations were finalized on November 8, 1999 and subsequently submitted to OCED on November 9, 1999.

Please note that in the event of any difference between the County Manager's recommendation and those of the Task Force, it will require a 2/3 vote of the members of the Board of County Commissioners to approve the County Manager's recommendation.

ROLE OF THE OVERALL TENANT ADVISORY COUNCIL (OTAC) IN THE FUNDING RECOMMENDATION PROCESS

As the result of the Consent Decree issued by the U.S. District Court, Southern District of Florida on June 24, 1998, "the County shall allocate 25 percent of its future annual allocable CDBG funds for five years, commencing with the FY2000 Action Plan, for housing and community and economic development programs and infrastructure improvements in neighborhoods surrounding public housing developments; "allocable CDBG funds" are the total amount of CDBG funds appropriated in the Annual Action Plan less the 20 percent maximum allowed by HUD for the County's administrative expenses. The allocated CDBG funds shall be spent in accordance with priority needs identified relative to public housing and the surrounding neighborhoods through the County's Citizen Participation Process which is mandated by HUD's Consolidated Planning requirements. Moreover, the County shall have no financial obligation to fund any such amount of programs and improvements other than from the CDBG funds actually paid or pledged to it by HUD.

In order for the County to be in compliance with the Adker Consent Decree requirement, the funding recommendations for the annual expenditure of CDBG funds must ensure that an amount not less than 25% of the allocable amount of CDBG funds less the 20% allowed for administration is allocated for eligible activities and programs benefiting the residents of public housing developments. With specific reference to the FY2000 Action Plan, the proposed allocation of \$22,540,000 in CDBG funds means that at least 25% of the amount remaining after allowing for the 20% expenditure for administration or **at least \$4,508,000** ($(\$22,540,000 - 20\%) \times 25\%$) must be allocated for programs and activities benefiting the residents of public housing developments.

In accordance with the provisions of the consent decree, the Overall Tenant Advisory Council (OTAC) has been identified as the entity representing the interests of public housing residents relative to reviewing the recommendations of OCED staff and recommending activities and programs benefiting the residents of public housing developments.

To the extent that the County Manager's funding recommendations relative to activities and programs benefiting public housing residents are **not** in agreement with those of OTAC, the funding recommendations provided by OTAC will be implemented unless modified by a two-third (2/3) vote of the Board of County Commissioners.

While any consideration or request for administrative funding support for OTAC is outside the parameters of the Adker Consent Decree, I want to advise the Board that OTAC has made a request for an administrative support budget during the consolidated planning consultation process. The budget request is for a total amount of \$366,850. In prior years OTAC was provided support through the public housing budget, however that support was terminated due to a lack of appropriate available resources. Discussions will continue with OTAC regarding a review of options and alternatives based on other public housing agency models which may be applicable.

APPEAL PROCESS FOR AGENCY FUNDING APPLICATIONS

The applications, submitted through the annual RFA process, were carefully evaluated by staff for completeness and accuracy and scored on numerous criteria. A review of the scoring forms, provided for applicants in the RFA, clearly shows the thorough evaluation which was given to each proposed activity by staff. Subsequent to evaluation/scoring, staff made funding recommendations based on considerations including the strength of the application and its responsiveness to focus area high priority needs, as detailed in the 1998-2002 Consolidated Plan. Additionally, staff's recommendations were developed to ensure that they carefully adhered to the Board approved Consolidated Plan Policies. At the time that agencies were advised in writing on October 1, 1999 of the staff's funding recommendations, the agencies were also advised that the evaluations related to their applications could

be obtained and discussed with the appropriate staff during a formal review process which started on October 4 and ended on October 22. During these consultations with agencies, every effort was made to ensure that any questions regarding the evaluation of applications were fully addressed prior to the Board's consideration of the County Manager's funding recommendations. While staff made a concerted effort to address agency inquiries as fairly and thoroughly as possible, any agency could still avail itself of the opportunity to address the Board during the required public hearing preceding the adoption of the FY 2000 Action Plan.

4. FY 2000 COMMUNITY DEVELOPMENT BLOCK GRANT

The available FY 2000 CDBG allocation is estimated at \$22,540,000 (Entitlement - \$21,940,000 + Program Income -\$600,000). Official notification of the County's final entitlement from U.S. HUD is expected in late January, 2000, or early February, 2000.

Funding recommendations for activities, programs, and projects for focus areas and eligible block groups have been prepared based on the needs identified by residents at meetings held at the neighborhood and commission district levels.

Funding recommendations were prepared for CDBG housing service delivery costs in support of HOME, SHIP and Surtax projects based on the analysis of an agency's funding history and performance results or progress.

(a) Funding for Administration

The proposed allocation of administrative support funding totaling \$4,508,000, or 20% of the total entitlement, is as follows: OCED's program administration, including management, financial community planning, contract development and monitoring, and grantee performance reporting and compliance, (\$3,923,020); OCED's Historic Preservation Division, (\$235,976); other County departments (\$199,004) to include: C.A.A.'s Citizen Participation Program, Planning and Zoning Department's Focus Area Planning and Environmental Review and Assessment Assistance Program. HOPE, Inc. is funded at \$150,000 for its Fair Housing Education and Outreach program. The Board is advised that the FY2000 funding for C.A.A. and the Planning and Zoning reflects partial funding with the balance of the administrative funding for these departments being provided through a plan amendment reallocating prior year recaptured CDBG funds which will be presented to the Board within the next 60 days. Prior year recaptured funding for C.A. A. is projected at \$75,996 which in combination with FY2000 funding in the amount of \$124,004 results in total funding of \$200,000. Prior year recaptured funding for Planning and Zoning is projected at \$75,000 which in combination with FY2000 funding in the amount of \$75,000 results in total funding of \$150,000.

Federal regulations cap the funding allocation for administration at 20% of the total entitlement plus program income.

OCED'S ADMINISTRATIVE BUDGET SUMMARY

| FUNDING SOURCE | FY 97-98 ACTUAL | FY 98-99 BUDGET | FY 99-2000 BUDGET |
|---------------------------------------|------------------------|------------------------|--------------------------|
| GENERAL FUND | 280,000 | 269,000 | 269,000 |
| CDBG (ADMIN.) | 2,945,000 | 4,021,541 | 4,483,996 |
| CDBG (PROGRAM) | 1,328,600 | 1,435,533 | 1,856,207 |
| HOME (ADMIN.) | 1,615,787 | 381,000 | 636,507 |
| SHIP (ADMIN.) | 340,000 | 219,000 | 100,000 |
| FEDERAL ENTERPRISE COMMUNITY GRANT | 400,000 | 450,000 | 450,000 |
| ENTERPRISE ZONE TAX ABATEMENT FEES | 36,000 | 75,000 | 50,000 |
| SOCIAL SERVICES MASTER PLAN | 0 | 49,168 | 0 |
| TOTAL | \$6,945,387 | \$6,900,242 | \$7,845,710 |
| STAFF POSITIONS | FY 96-97 ACTUAL | FY 98-99 BUDGET | FY 99-2000 BUDGET |
| COUNTY FTES | 89 | 88 | 88 |
| APPROVED OVERTAGES | 0 | 0 | 0 |
| TEMP. AGENCY FTES | 0 | 0 | 0 |

(b) Funding for Capital Improvements

A total of \$2,351,000 is recommended for capital improvement projects identified in the FY 2000 Action Plan. This represents 10.4% of the total CDBG entitlement. In FY 1999, 10.1% or \$2,321,121 was allocated to capital improvement projects. Project funding recommendations in this category will assist a number of infrastructure and facility improvements, including neighborhood centers and childcare centers. Many of the recommended capital improvement projects are requested from the small municipalities which support Miami-Dade's Urban County Entitlement designation. In addition, a number of capital improvement projects are funded for a wide variety of County facilities serving needs and residents in low and moderate income neighborhoods. Total funding requests in this category amounted to \$29.3 million.

(c) Funding for Economic Development

FY2000 funding recommendations for economic development activities total \$4,308,676 compared to \$4,211,200 for FY 1999. This represents nearly 19.1% of the total CDBG allocation, compared to 18.3% in FY 1999. Included in the recommendations are: \$700,000 for the Community Development Revolving Loan Fund Program, \$200,000 for the State/County Enterprise Zone Program, \$385,668 for the Commercial Revitalization Program in Targeted Urban Areas, \$1,046,646 for Commercial Revitalization in multi focus areas, \$420,256 for micro-enterprise lending. These programs are designed to meet the needs of small and minority businessowners for long-term working capital and fixed asset financing, to support the rehabilitation of commercial corridors and to support the growth and expansion of micro-businesses. These programs as reflected in the County Manager's funding recommendations are consistent with the high priority needs for economic development in CDBG focus areas and eligible block groups as identified in the FY1998-2002 Consolidated Plan, the FY 1999-2000 County Budget, and for the revitalization of Targeted Urban Areas (TUAs) consistent with the Task Force's Urban Economic Revitalization Plan.

As previously noted, in the event of any difference between the County Manager's funding recommendations and those of the Task Force, a 2/3 vote of the members of the Board of County Commissioners is required to approve the County Manager's recommendation.

Please be advised that as requested by Ordinance No. 97-33 which created the Task Force on Urban Economic Revitalization, the FY 2000 CDBG Economic Development funding recommendations were presented to the Task Force in a series of meetings during October and November.

A review of the funding recommendations for the CDBG economic development category indicates that there are two (2) recommendations in which the County Manager's recommendation differs from the recommendation of the URTF. Please refer to the attached summary comparison of the URTF and County Manager recommendations for the CDBG Economic Development category. These differences are the direct result of the URTF having made recommendations to fund activities for which the FY2000 RFA clearly and explicitly did not request proposals.

The FY2000 RFA clearly stated that proposals were **not** being solicited for activities involving Commercial Revitalization, Revolving Loan Funds, or Micro-Enterprise and Peer Lending programs. The RFA went on to clearly state that these activities would be continued through additional allocation of funding for FY2000 to current agencies. As the result of this prohibition on funding duplicative activities, the County Manager's recommendations disagree with the URTF's recommendation to fund the Haitian Organization of Women in the amount of \$ 85,256 for a micro-lending program, and with the URTF recommendation to fund the Next Step CDC in the amount of \$135,256 for a commercial rehabilitation/revitalization activity. In lieu of the URTF recommendations, the County Manager is recommending that the allocation of \$85,256 be added to the multi-TUA area allocation for the Countywide Micro-lending program currently being implemented by Working Capital of Florida pursuant to a contract which was approved by the Board following an RFP process. In addition, the County Manager is recommending that the allocation of \$135,256 be added to the multi-TUA area allocation for the countywide Commercial Revitalization Program which is being implemented by OCED pursuant to a revised set of program guidelines recently approved by the Board.

(d) Funding for Historic Preservation

The funding recommendations for Historic Preservation activities amount to \$672,181 or 3.0% of the total CDBG entitlement, compared to \$260,000 or 1.6% in FY 1999. Additional funding related to Historic Preservation is allocated in the Administration category in the amount of \$235,976 to support the Historic Preservation Division in the Office of Community and Economic Development. Requests for funding in this category total \$1.14 million

(e) Funding for Housing Activities

Of the total estimated FY2000 allocation, \$5,783,000 or 25.7%, are recommended for housing activities. This is a slight decrease on a percentage basis over the FY1999 allocation of \$6,450,051 or 28%. The policy guideline for housing activities undertaken by community development corporations (CDCs) is a goal of 15%. The recommended FY2000 percentage is 13.0% or \$2,935,000, compared to \$3,766,051 or 16.4% in FY1999. The policy guideline for land acquisition is a goal of 5%. It is recommended that \$300,000 or 1.3% of the estimated FY 2000 funding be allocated for land acquisition. The FY1999 allocation was \$300,000 or 1.3%. The recommended level of expenditure will provide funding for very limited new land acquisition. It will serve to facilitate ongoing efforts to emphasize the disposition of the already available land in the OCED existing inventory. Requests for funding in housing category total \$18.4 million.

(f) Funding for Public Services

Federal regulations cap the funding allocations to public services at 15% of the total entitlement plus program income. This cap excludes funding for activities in the specially designated Neighborhood Revitalization Strategy Areas (NRSA's). The FY2000 recommended allocation is \$4,917,173 or 21.8%. Approximately \$1 million of public service activities directly serve NRSA's and an additional \$550,000 allocated to multi focus areas can reasonably be apportioned to NRSA's bringing the total allocated to NRSA's to approximately \$1.55 million. The amount allocated to non NRSA's is approximately \$3,367,173 or 14.9% which is within the 15% cap.

Requests for public service funding through the FY1999 RFA process totaled some \$23.5 million. In response to the high level of need, every effort was made to fund a diverse group of ongoing programs at a total amount less than the prior year's allocation.

High priority public service activities included child care, youth programs, employment training and senior services.

(g) Funding for Activities Benefiting the residents of Public Housing Developments

As a result of the Consent Decree issued by the U.S. District Court Southern District of Florida on June 24, 1998, the County has to allocate 25% of its future annual allocable CDBG funds for five years, commencing with the FY 2000 Action Plan, for Housing and Community and Economic Development and Infrastructure Improvements in neighborhoods surrounding public housing developments. "Allocable CDBG funds" are the total amount of CDBG funds appropriated in the Annual Action Plan less the 20% maximum allowed by HUD for the County's administrative expenses.

Using the formula, a minimum of \$4,508,000 of FY 2000 CDBG funds must be spent in areas surrounding public housing developments. In the FY 2000 Action Plan, a total of approximately \$11 million in diverse activities, programs, and improvements benefiting the residents of public housing are being recommended for funding. This amount compares favorably with the amount of \$9.2 million in CDBG funds for public housing benefit activities in the FY1999 Action Plan.

OCED has coordinated with MDHA to facilitate the review of the FY2000 funding recommendations by OTAC for consistency with the requirements of the Adker Consent Decree. A series of meetings has been held with OTAC in this regard. Please note that OTAC's recommendations for funding activities are listed in Exhibit I and to the extent that there are differences between OTAC's recommendations and the County Managers recommendations a 2/3 vote of the Board will be required to approve the County Manager's recommendations.

It is requested that the Board take careful note that there is \$3,988,656 or 88% agreement between the recommendations of OTAC and the County Manager's funding recommendations relative to the minimum funding requirement of \$4,508,000. Please refer to the attached schedule which presents a summary comparison of the OTAC and County Manager funding recommendations.

An analysis of the OTAC funding recommendations compared to the County Manager's recommendations by CDBG category indicates the following:

-In the CDBG Administration category there is agreement between the OTAC and County Manager recommendations.

-In the CDBG Capital Improvement category there are numerous differences between the OTAC and County Manager recommendations. It is requested that the Board approve the County Manager recommendations by a 2/3 vote and override OTAC's recommendation to reduce the funding for four (4) activities for a total of \$292,000 and increase the funding for one (1) activity from \$-0- to \$150,000.

-In the CDBG Economic Development category there are two (2) differences between the OTAC and County Manager recommendations. It is requested that the Board approve the County Manager recommendations by a 2/3 vote and override OTAC's recommendation to reduce the funding for one (1) activity from \$60,256 to \$50,000 and to increase the funding for one (1) activity from \$35,260 (as recommended by both the URTF and the County Manager) to \$50,000.

-In the CDBG Housing category there is agreement between the OTAC and County Manager recommendations.

-In the CDBG Public Services category there are numerous differences between the OTAC and County Manager recommendations. It is requested that the Board approve the County Manager recommendations by a 2/3 vote and override OTAC's recommendation to fund numerous new activities for a total of \$559,617; to increase funding for activities for a total of \$37,730; and to reduce recommended funding for activities by a total of \$(34,404). **It is requested that the Board carefully take note that should the County Manager's recommendations fail to be approved by the 2/3 vote, the OTAC recommendations would be implemented and a reduction in the amount of \$562,943 would have to be made in the balance of the non-OTAC recommended public service activities in order to balance the category's total allocation at \$4,917,173. As an example, the implementation of an across-the-board cut to the non-OTAC recommended activities would require a reduction of 31.4295871% to the County Manager's recommended funding level for each activity.**

(h) Funding for Activities in Entitlement Cities based on Metropolitan Significance Criteria

Activities with metropolitan significance that are located in the entitlement cities of Miami, Miami Beach, North Miami and Hialeah are recommended for a total of \$2,311,031 or 10.3% in FY2000 of the total CDBG allocation, compared to \$2,395,866 or 10.4% in FY1999.

In recommending funding for activities in other entitlement cities, staff was especially mindful of U.S. HUD's Final Rule issued in November 1995, which stated that CDBG funds may assist an activity outside the jurisdiction of the Grantee only if the Grantee determines that such activity is necessary to further the purposes of the Housing and Community Development Act and the recipients community development objectives, and that reasonable benefits from the activity will accrue to the residents of the jurisdiction of the Grantee. This new language, to some extent, restricts the number of activities that can be recommended for funding. Additionally, consideration was given to the consistency of the activity with the high priority needs identified in the particular jurisdiction's Consolidated Plan.

In accordance with the approved FY2000 Consolidated Planning Process Policies, funding for activities in entitlement jurisdictions participating in the State of Florida Small Cities CDBG Program is limited to those activities which demonstrate Metropolitan Significance and are consistent with the high priority needs identified in that jurisdiction's Consolidated Plan. Further, in order to be eligible for CDBG funding from Miami-Dade County, an activity in either a Small Cities Program area (such as the cities of Homestead and Florida City) or an entitlement jurisdiction, will have to pass an eligibility determination test that demonstrates that the majority of its program benefits has benefited the County's unincorporated or entitlement area in the past.

FUNDING FOR ENTITLEMENT CITIES

| Entitlement Area | 1990 Population | 1990 Low/Mod Population | FY 1999 Entitlement Amount | FY 2000 * (EST.) Entitlement Amount | Low/mod Per Capita Entitlement Allocation |
|---------------------------|-----------------|-------------------------|----------------------------|-------------------------------------|---|
| Hialeah | 188,000 | 91,436 | \$5,403,000 | \$5,295,000* | \$59 |
| ** Homestead | 27,000 | 15,305 | N/A | 730,000 | 48 |
| ** Florida City | 5,413 | 3,682 | N/A | 950,000 | 258 |
| Miami | 358,000 | 215,284 | 12,720,000 | 12,466,000 | 58 |
| Miami Beach | 93,000 | 54,148 | 2,773,000 | 2,718,000 | 50 |
| North Miami | 50,000 | 22,656 | 1,730,000 | 1,695,000 | 75 |
| Subtotal | 721,413 | 402,511 | 22,626,000 | 23,854,000 | 59 |
| Miami-Dade | 1,215,587 | 417,820 | 22,389,000 | 21,940,000 | 53 |
| Dade County Total/Average | 1,937,000 | 820,331 | 45,015,000 | 45,794,000 | 56 |

* based on an estimated 2.0% reduction in FY 2000.

** The City of Florida City and Homestead no longer participate in the County's program. They participate in the Small Cities CDBG program administered by the State. In addition, during the County's requalification process for the period 2000-2002, the City of Hialeah Gardens has indicated its request to USHUD to be excluded from participation in the County's Urban County Entitlement program.

(i) Neighborhood Revitalization Strategy Areas

In 1996 U.S. HUD allowed entitlement jurisdictions to designate distressed areas that meet certain criteria as Neighborhood Revitalization Strategy Areas (NRSA's). The Miami-Dade County has already designated the following areas as NRSA's

- Opa-Locka Focus Area
- Model City Focus Area
- Perrine Focus Area
- Goulds Focus Area
- Leisure City Focus Area
- The Federal Enterprise Community / Empowerment Zone (including the Melrose Focus Area)

In the FY 2000 Consolidated Plan update Miami-Dade County is seeking U.S. HUD's approval for the following additional areas for NRSA's designation:

- Coral Gables(formerly Coconut Grove)
- West Little River Focus Area
- South Miami Focus Area.

NRSA's qualify for the following benefits:

- ❖ **Job Creation/Retention as Low/Moderate Income Area Benefit:** Job creation/retention activities undertaken pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs.
- ❖ **Aggregate Public Benefit Standard Exemption:** Economic development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefit standards, thus
- ❖ increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements.
- ❖ **Public Service Cap Exemption:** Public services carried out pursuant to the strategy by a Community-Based Development Organization (CDBG) will be exempt from the public service cap.

(j) Additional Notes Regarding Proposed CDBG Funding Recommendation

- Public Service activities are funded at the federally mandated 15% cap, excluding funded public service activities in Neighborhood Revitalization Areas, and including funding for eight (8) new public service activities.
- Continued funding is being recommended for the Housing Opportunity Center in support of the Countywide activities in homeownership counseling.
- Continued funding is being recommended for Team Metro and graffiti removal activities.
- Continued funding is being recommended to the West Perrine CDC for the operation of the countywide South Florida Design Center which provides technical, management, and design assistance to CDCs and CBOs for housing, economic development and capital improvement projects
- Miami-Dade Building Department is being funded for the continuation of Crack House Demolition in CDBG eligible areas.

5. EMERGENCY SHELTER GRANT (ESG) ACTIVITIES

The process and criteria awarding ESG funds, along with the source and amount of matching funds, involve the estimated \$750,000 in expected grant funds. It is recommended that these funds be contracted to Metatherapy Institute to continue to operate the County's Beckham Hall facility. Single males comprise approximately 62% of the homeless population in Dade County. Beckham Hall will provide temporary shelter and services for some 1,200 homeless males per year over the next 2 years.

The match will be based upon funds that Miami-Dade County provides for the annual operation of the homeless programs and facilities in Dade County. A match of 100% is required.

6. INVESTMENT PARTNERSHIP PROGRAM

It is anticipated that the HOME Program will total \$6,547,247 in FY 2000. The HOME Program provides funds for permanent and construction loans, and first and second mortgage financing to assist very-low and low-income to moderate income families in purchasing or renting developed affordable housing units:

| | |
|-----------|-------------------------------|
| 636,507 | Program Administration |
| 326,740 | CHDO Operating Support |
| 1,000,000 | Homeless Transitional Housing |
| 4,584,000 | Rental Units |
| 6,547,247 | Total |

7. STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM

The SHIP Program allows flexible funding for housing development to meet local needs. SHIP funding expected to be available in FY 1999/2000 is \$6,199,000. The recommended funding distribution is:

| | |
|-----------|--------------------------|
| 500,000 | Program Administration |
| -0- | Rental Units |
| 2,900,000 | Homeownership |
| 3,000,000 | Bank Partnership |
| 350,000 | Homeownership Counseling |
| 6,750,000 | Total |

Proposals being recommended for funding include \$2,900,000 for the new construction of homeownership units. Funding recommendations are based on the evaluation of projects applying for SHIP funds that demonstrate a need for the funds requested. SHIP funding recommendations are included in Exhibit 1.

8. DOCUMENTARY STAMP SURTAX PROGRAM

The Surtax Program provides funds that primarily promote the new construction of homeownership units. A total of \$25,081,000 in current year and prior year funding is available in FY 2000. An allocation of \$10,916,000 is being recommended for new rental units and \$14,165,000 for new homeownership units. Funding recommendations are based on the total amount of available affordable housing funding from all sources, and the review and evaluation of projects that applied for Surtax funds in the categories of homeownership by private developers, homeownership by CDCs and rentals by CDCs. Surtax funding recommendations are included in Exhibit 1.

9. CITIZEN PARTICIPATION, PUBLIC COMMENT PERIOD AND PUBLIC HEARING ON THE FY 2000 ACTION PLAN

U.S. HUD regulations require that:

- The County hold a minimum of two (2) public hearings at different stages of the FY 2000 Planning Process. The first public hearing requires input from citizens on housing and community development needs. The second public hearing is intended to obtain the view of the public on the FY 2000 Action Plan.
- The County makes the FY 2000 Action Plan available to the public for comments for a period of 30 days.

From January, 1999 through October, 1999 approximately 50 public meetings were held by OCED and CAA to monitor the performance of ongoing activities and identify priorities in Commission Districts, focus areas and eligible block groups.

On May 11, 1999, the first required public hearing was held before the Board of County Commissioners to obtain public input on the FY 2000 Consolidated Planning Policies on which FY 1999 Action Plan recommendations have been based.

On October 1, 1999, the County issued a public notice that informed the public of the availability of the FY 2000 Action Plan at specifically designated locations. The public notice also served to inform the general public that written comments on the plan will be accepted until October 30, 1999 and that there will be a public hearing on November 2, 1999 to discuss the FY 2000 Action Plan and the SHIP and Surtax funding recommendations. Subsequently, the November 2, 1999 public hearing was rescheduled to November 18, 1999 and will be followed by the approval of the FY 2000 Action Plan on December 9, 1999. The Board's consideration of the FY2000 Action Plan on December 9, 1999 will **not** be a public hearing.

Pursuant to a waiver request granted by U.S. HUD no later than December 15, 1999, the County must submit its FY 2000 Action Plan for review and approval for the program year starting January 1, 2000.

In follow-up to the public hearing held on November 18, 1999, OCED prepared and distributed a series of schedules and exhibits in response to requests made by members of the Board for additional information during the workshop/hearing and in response to requests for information made by County Commission staff during a briefing conducted by OCED staff on November 17, 1999. The information provided by memo dated November 24, 1999 included the following:

- * Exhibit 3 - Requests for FY2000 Funding by District
- * FY2000 CDBG Funding Requests by Category
 - * A) FY2000 Funding Requests by Agency (within 1 mile of public housing)
Activities benefiting public housing residents per the Adker Consent Decree
 - B) Status of FY2000 RFA Funding Recommendations - OTAC Consultation
- * FY2000 CDBG Funding Requests for the CDBG Economic Development Category
- * FY1999 Current Funding vs. FY2000 Manager Recommendation by District
- * Listing of Micro-loans disbursed through the Miami-Dade County Micro-Lending Program administered by Working Capital of Florida

I trust that this information was found to be responsive to the requests which were made. In addition, to these informational requests which were previously responded to, there were other requests for are being responded to at this time by the information provided below.

-Request for a copy of the County Ordinance relating to the Recapture and Reallocation of CDBG funds

Attached is a copy of County Ordinance No. 96-118 adopted by the Board on July 18, 1996. The ordinance requires that reallocations of CDBG and HOME funds shall take place pursuant to reports from the County Manager. Allocations of CDBG and HOME reserves/recaptures which receive a favorable recommendation from the County Manager shall require the affirmative vote of the majority of the Commission members

present. Allocations of CDBG and HOME reserves/recaptures which do not receive a favorable recommendation from the County Manager shall require the affirmative vote of two-thirds (2/3) of the Commission members present.

The ongoing process of prior year funding recapture and reallocation is an important management tool in the CDBG program. Through periodic plan amendments recommended for consideration by the Board pursuant to the required public notice and public hearing, CDBG funds are allocated to meet unexpected funding shortfalls relative to previously funded activities and projects as well as to fund newly identified needs or needs which may have been unmet relative to the most recent RFA process. The recapture analysis required to formulate plan amendments is conducted by OCED on an ongoing basis with resulting plan amendments being prepared, at present, in a cycle of approximately 90 - 120 days. In addition the Board is advised that relative to any proposed plan amendment involving the reallocation of funds between Commission districts, OCED conducts prior consultation with the respective Commission Offices prior to such a plan amendment being presented to the Board for consideration.

Relative to the reallocation of HOME funds, the Board is advised that a similar recapture analysis and plan amendment process is followed. However, in an effort to more effectively manage the expenditure of all of the County's affordable housing funding, recommended recaptures for HOME as well as Surtax and SHIP funds are jointly reviewed and recommended by OCED, the Miami-Dade Housing Agency, and the Miami-Dade Homeless Trust with review and input to the process by the County's Affordable Housing Advisory Board.

-Request for information clarifying the Section 3 Requirements related to the expenditure of CDBG funds

On October 20, 1998 the Board approved Resolution No. 1185-98 which required strict compliance with Section 3 of the HUD Act of 1968 and directed all county departments to monitor and enforce compliance with the applicable provisions of the Act: requiring all applicable county contracts and solicitations to contain language requiring compliance with Section 3. Section 3 requirements ensure that employment and other economic opportunities generated by certain HUD assistance shall, to the greatest extent feasible be directed to low and very low income persons, particularly those who are recipients of government assistance for housing and to business concerns which provide economic opportunities to low and very low income persons. These Section 3 requirements are directly applicable to the expenditure of CDBG funds.

-Request for strategies and approaches regarding the implementation of an education and outreach effort that provides information and training to citizens, advisory groups, and agencies regarding the CDBG process and criteria

In response to this request it is quite clear that the annual RFA process for CDBG funds represents a very significant funding opportunity for a wide number and variety of interests. The fact that the FY2000 RFA process generated funding requests of approximately \$95 million relative to available funding in the amount of \$22,540,000 certainly demonstrates this point. With this in mind and coupled with the very strong citizen participation requirements which have always been attached to the CDBG program, it is important to consider and evaluate the effectiveness of our outreach, education, and technical assistance efforts regarding the CDBG funding process and criteria.

OCED staff estimates that nearly 1100 hours of technical assistance and information has been provided to interested agencies and individuals relative to the FY2000 Consolidated Planning Process since January, 1999. During the FY2000 RFA application process, OCED staff conducted two (2) very well attended technical assistance workshops for agencies and individuals with an interest in preparing and submitting funding applications.

While the annual RFA process is a highly competitive one, the process has always been dynamic in providing opportunities for new agencies to be funded. As the result of the FY2000 RFA process there are some twelve (12) new agencies being recommended for funding despite the heavy competition for the limited, available funding.

In light of these successes there is still a challenge to ensure that our efforts continue to ensure that every opportunity is explored to expand the information outreach effort and to maximize the availability of and access to information about the CDBG process. In the next few months, in preparation for the FY2001 Consolidated Planning Process, OCED staff will be reexamining its present outreach and information programs. While the review is still pending, it is reasonable to assume that within present resource allocations much more can and will be done to improve upon the current efforts. Staff will be exploring the expanded use of the OCED internet web site as well as Miami-Dade Cable T.V. as mechanisms for expanded information dissemination and public service programming. OCED staff will also be giving consideration to conducting a major technical assistance workshop targeted to agencies and individuals interested in possible participation in the FY2001 RFA process.

On December 9, 1999, the County Manager presented FY 2000 funding recommendations for the CDBG, HOME, ESG, SHIP and Surtax Programs. The Board with a few exceptions, accepted the County Manager's funding recommendations. The funding changes made by the Board are attached and are incorporated in the amended Exhibit I. The amendments resulted in the following adjusted total amounts in the CDBG program categories:

| | |
|------------------------------|------------------|
| <i>Capital Improvement</i> | <i>2,351,000</i> |
| <i>Economic Development</i> | <i>4,028,246</i> |
| <i>Housing</i> | <i>5,783,000</i> |
| <i>Public Services</i> | <i>5,197,573</i> |
| <i>Historic Preservation</i> | <i>672,181</i> |
| <i>Administration</i> | <i>4,508,000</i> |

It is to be noted that in the Board of County Commissioner's approved funding recommendations, the funding of activities under the Public Services category exceeds the 15% Public Service cap of \$3,381,000 by \$2,402,000. It is anticipated that the amount in excess of the cap will be accommodated through the flexibility provided under the Neighborhood Revitalization Strategy Areas (NRSA's) for public service expenditures. OCED will identify to U.S. HUD those FY 2000 public service activities, in an amount not less than \$2,402,000 related to the already designated NRSA's and the South Miami and West Little River for which NRSA's designation is being requested as part of the FY 2000 Action Plan.

CDBG Revisions

| Agency CDBG Funding Revisions | Administration | Capital Improvement | Contingency Reserve | Economic Development | Historic Preservation | Housing | Public Service. | Total |
|---|----------------|---------------------|---------------------|----------------------|-----------------------|---------|-----------------|-------|
| Public Library Renovation of Coconut Grove Library to Coconut Grove Cares, Inc. Melrose Community Children's Advancement | | -50,000 | | | | | +50,000 | |
| OCED Commercial Revit. (TUA) to Black Archives Lyric Theater | | +50,000 | | -50,000 | | | | |
| OCED Micro Lending (TUA) to Haitian Org. of Women Micro Lending | | | | -85,256 | | | | |
| OCED Commercial Revit. (Non TUA) to | | | | +85,256 | | | | |
| OCED Commercial Revit. (Non TUA) to | | | | -125,000 | | | | |
| 1) Entertainment Industry Incubator - Entertainment Business Incubator | | | | | | | +75,000 | |
| 2) Community Coalition Employment Training | | | | | | | +50,000 | |
| OCED Revolving Loan Fund (Non TUA) to Goulds CDC 112th Street Strip Mall | | | | -125,000 | | | | |
| | | | | +125,000 | | | | |

Approved _____ Mayor
Veto _____
Override _____

Amended
Special Item
11-24-98

RESOLUTION NO. 1287-98

RESOLUTION APPROVING THE FUNDING RECOMMENDATIONS FOR THE STATE HOUSING INITIATIVE PARTNERSHIP AND SURTAX PROGRAMS; AUTHORIZING THE FILING WITH U.S. HUD OF MIAMI-DADE COUNTY'S FY 1999 ACTION PLAN WITH PROJECTED USES OF FUNDS FOR THE COUNTY'S COMMUNITY DEVELOPMENT BLOCK GRANT, HOME INVESTMENT PARTNERSHIP AND EMERGENCY SHELTER GRANT PROGRAMS; AUTHORIZING THE COUNTY MANAGER TO EXECUTE ALL CONTRACTS, AGREEMENTS AND AMENDMENTS NECESSARY TO CARRY OUT THE ABOVE PROGRAMS; AND AUTHORIZING THE COUNTY MANAGER TO EXERCISE THE CANCELLATION PROVISIONS CONTAINED THEREIN

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

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that this Board approves the funding recommendations for the State Housing Initiative Partnership (SHIP) and Surtax Programs; authorizes the filing with U.S. HUD of Miami-Dade County FY 1999 Action Plan, with projected uses of funds for the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Shelter Grant (ESG) Programs; authorizes the County Manager to shift funds for each program among activities of the same agency without exceeding the total award amount allocated to that agency; authorizes the County Manager to shift funding between agencies without exceeding the total award amount allocated to that

activity or changing the scope of that activity; authorizes the County Manager to make non-substantive modifications to the FY 1999 Action Plan including activity description and proposed accomplishments related to the activity; authorizes the County Manager to execute such contracts, agreements and amendments necessary to carry out the above programs after approval by the County Attorney Office; and authorizes the County Manager to exercise the cancellation provisions contained therein.

The foregoing resolution was offered by Commissioner **Dr. Barbra M. Carey**, who moved its adoption. The motion was seconded by Commissioner **Betty Ferguson**, and upon being put to a vote, the vote was as follows:

| | | | |
|-----------------------|---------------|----------------------------|---------------|
| Dr. Miriam Alonso | absent | Bruno A. Barreiro | aye |
| Dr. Barbara M. Carey | aye | Miguel Díaz de la Portilla | aye |
| Betty T. Ferguson | aye | Gwen Margolis | absent |
| Natacha Seijas Millán | aye | Jimmy L. Morales | aye |
| Dennis C. Moss | aye | Pedro Reboredo | absent |
| Dorrin D. Rolle | aye | Katy Sorenson | aye |
| Javier D. Souto | | absent | |

The Chairperson thereupon declared the resolution duly passed and adopted this 24th day of November, 1998. This resolution shall become effective ten (10) days after the date of its adoption unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.



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

HARVEY RUVIN, CLERK

KAY SULLIVAN

By: _____

Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency. 

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Exhibit 1 - FY 99 Funding Recommendations by Agency

| | | | | | | | | | | | | | | |
|--------|---------------|-------------|------|----------|----------|---------------------|--------|---------------|------------------------|--------------------|-------------------|-------------------|-------------------|--------------------|
| Agency | Activity Name | Description | Area | District | Category | Targeted Urban Area | Source | FY 98 Funding | FY 99 Requested Amount | FY 99 Staff Recom. | FY 99 AHAB Recom. | FY 99 URTF Recom. | FY 99 Mgr. Recom. | FY 99 BCC Approval |
|--------|---------------|-------------|------|----------|----------|---------------------|--------|---------------|------------------------|--------------------|-------------------|-------------------|-------------------|--------------------|

Adult Mankind Organization

| Agency | Activity Name | Description | Area | District | Category | Targeted Urban Area | Source | FY 98 Funding | FY 99 Requested Amount | FY 99 Staff Recom. | FY 99 AHAB Recom. | FY 99 URTF Recom. | FY 99 Mgr. Recom. | FY 99 BCC Approval |
|----------------------------|---------------------|---|------------------|----------------|----------------|-------------------------------|---------|---------------|------------------------|--------------------|-------------------|-------------------|-------------------|--------------------|
| Adult Mankind Organization | Employment Training | To provide employment training services to 225 clients at 4343 West Flagler Street emphasizing on-the-job training and employment skills. | Multi-Focus Area | Multi-District | Public Service | Multiple Targeted Urban Areas | CDIRG99 | \$0 | \$200,000 | \$0 | \$0 | \$0 | \$100,000 | \$100,000 |
| Totals: | | | | | | | | \$0 | \$200,000 | \$0 | \$0 | \$0 | \$100,000 | \$100,000 |

Affordable Housing Solutions for Florida Inc.

| Agency | Activity Name | Description | Area | District | Category | Targeted Urban Area | Source | FY 98 Funding | FY 99 Requested Amount | FY 99 Staff Recom. | FY 99 AHAB Recom. | FY 99 URTF Recom. | FY 99 Mgr. Recom. | FY 99 BCC Approval |
|---|---------------------|---|--------|-------------|----------|---------------------|----------|---------------|------------------------|--------------------|-------------------|-------------------|-------------------|--------------------|
| Affordable Housing Solutions for Florida Inc. | East Goulds Estates | Construction of 40 Homes providing ownership to low and low mod income families on 9.15 acres of land located at SW 107th Ave between Old Cutler Rd and SW 216 St. in Goulds. The homeownership incentive includes second mortgage program. | Goulds | District 09 | Housing | Goulds | CDIRG99 | \$0 | \$20,000 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Affordable Housing Solutions for Florida Inc. | East Goulds Estates | Construction of 40 Homes providing ownership to low and low mod income families on 9.15 acres of land located at SW 107th Ave between Old Cutler Rd and SW 216 St. in Goulds. The homeownership incentive includes second mortgage program. | Goulds | District 09 | Housing | Goulds | SURTAX98 | \$330,000 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Totals: | | | | | | | | \$0 | \$20,000 | \$0 | \$0 | \$0 | \$0 | \$0 |



MEMORANDUM

OFFICIAL FILE COPY
CLERK OF THE BOARD
OF COUNTY COMMISSIONERS
DADE COUNTY, FLORIDA

Amended
Special Item

TO: Honorable Chairperson and Members
Board of County Commissioners

DATE: November 24, 1998

FROM: Merrett R. Stierheim
County Manager

SUBJECT: FY 1999 Action Plan and Funding
Recommendations for the CDBG,
HOME, ESG, SHIP and Surtax
Programs

R-1287-98

RECOMMENDATION

It is recommended that the Board approve the County Manager's funding recommendations for the FY 1999 Action Plan with projected uses of funds for the Community Development Block Grant (CDBG) program in the amount of \$22,100,000, the Home Investment Partnership (HOME) program in the amount of \$5,000,000, and the Emergency Shelter Grant (ESG) program in the amount of \$750,000; State Housing Initiative Program (SHIP) in the amount of \$5,279,373, and the Documentary Surtax Program in the amount of \$11,075,750 as indicated in Exhibit I and authorize the County Manager to file FY 1999 Action Plan with USHUD as required by November 13, 1998 and to execute all contracts, agreements and amendments necessary to implement the SHIP and the Surtax Programs and the FY 1999 Action Plan. The total amount recommended for allocation in FY 1999 for the preceding programs is \$44,205,123 compared to the FY 1998 total allocation of \$42,284,136.

Please note that Exhibit I also indicates the funding recommendations for CDBG Economic Development Activities by the Task Force on Urban Economic Revitalization (URTF), and HOME, SHIP, and Surtax funded housing activities by the Affordable Housing Advisory Board (AHAB). Attachment A to this memorandum is a Consolidated Plan/Community Development Block Grant Program Fact Sheet which provides significant background information regarding the CDBG program and the County's implementation of the consolidated planning process.

BACKGROUND

1. CONSOLIDATED PLANNING PROCESS

On November 4, 1997 the Board approved the FY 1998-2002 Consolidated Plan, as prepared by the Office of Community and Economic Development (OCED), through the adoption of Resolution No. 1307-97. The Consolidated Plan requires that an Action Plan be prepared for the funding available in each year through FY 2002. Essentially, the Consolidated Plan combines the planning and application aspects of the CDBG, HOME and ESG Programs. The FY 1999 Action Plan was developed with extensive participation by citizens and the public and private sectors. This plan reflects the input gathered from neighborhood meetings, commission district-wide meetings, a countywide Tenant Advisory Committee, Community-Based Organizations (CBO), Community Development Corporations (CDC), municipalities and County departments. Funding for the activities proposed in the FY 1999 Action Plan will come from the CDBG, HOME and ESG entitlement programs. Funding recommendations are consistent with the Consolidated Planning Process Policies for the FY 1999 Request For Applications (RFA) as adopted by the Board through Resolution No. 602-98 pursuant to a public hearing held on June 2, 1998.

The policies in general, emphasize funding consideration for activities and programs relative to CDBG eligible focus areas and block groups, ongoing agencies with good performance, County

departments, the physically and mentally challenged, the homeless population, the farmworker/migrant population, and the very low- and low-income groups, such as public housing residents.

For FY 1999, the Board has approved a Consolidated Planning Process that continues to include the SHIP and Surtax Programs affordable housing programs (in addition to the CDBG, HOME and ESG Programs) and provides for a Consolidated Request for Applications (RFA) process for all of the related programs - CDBG, HOME, ESG, SHIP and Surtax. Close coordination of these programs and resources continues to be essential to prevent duplication of funding or funding in excess of the needs for an activity.

2. REQUESTS FOR APPLICATIONS AND EVALUATION OF THE REQUESTS

Potential applicants for funding made available through the FY 1999 Consolidated Planning Process were solicited through a consolidated Request for Applications (RFA) Process. Funding requests in response to this process totaled over \$99 million for the CDBG program, \$18.4 million for the HOME program, \$18.9 million for the SHIP program and \$29.6 million for the Surtax program. In addition, a number of requests totaling in excess of \$74 million were submitted as part of pre-application process for \$40 million in CDBG/Section 108 funding reserved by the Board to support projects and initiatives in the designated Targeted Urban Areas. Please note that recommendations relative to this Section 108 pre-application process will be prepared in consultation with the Task Force on Urban Economic Revitalization and presented to the Board in the next several months.

The FY 1999 RFA application process began on July 1, 1998, and ended on July 30, 1998. The public was advised of the application process through several notices in the Miami Herald, the Miami Times and Diario Las Americas. Prior written notice of the start of the FY 1999 RFA process was provided to FY 1998 funded agencies on June 19, 1998. During the month-long RFA application process, OCED provided two (2) technical assistance and information workshops for agencies and the public, and provided ongoing technical assistance throughout the application period. Exhibit I presents a recap of all of the funding requests and FY 1999 recommendations by agency.

GENERAL POLICY COVERING FUNDING RECOMMENDATIONS

As a matter of approved policy, emphasis was placed on a funding allocation strategy that would concentrate the available FY 1999 Action Plan resources in the CDBG Focus Areas and Eligible Block Groups. Block Groups where the median household income is less than 30% of the Miami-Dade County median household income and where there is a high concentration of poverty and unemployment also received priority consideration. More specifically, in preparing the funding recommendations consideration was given to the following policy guidelines:

- Eligible block groups not formerly designated as Community Development target areas were grouped regionally by Commission District and the funding recommendations were developed with consideration for the geographic distribution of priority needs throughout the County's entitlement area.
- The process for allocating available funding for activities in eligible areas considered per capita expenditures, concentrations of poverty, overcrowding and the low- and moderate-income population throughout the County's entitlement area.
- Emphasis was placed on funding mixed-income affordable housing projects and the dispersal of affordable housing projects throughout the County to avoid an over concentration of such projects in any particular geographic area.
- Emphasis was placed on mixed-use projects that support or link both housing and economic development.

- Emphasis was placed on better utilization of the four different housing funds, HOME, CDBG, Surtax and SHIP and the provision of continued support to projects that were previously funded and which have demonstrated satisfactory performance or progress.
- Consideration in the award process was given to CDC's involved in packaging housing proposals using Federal Low Income Tax Credits, in order to enhance their competitive position in the state-wide competition for credits.
- County Departments currently addressing Plan priorities were recommended for funding for the purpose of continuing projects started in a prior year. In addition, some funding allocations for County Departments were determined outside of the formal RFA process in lieu of allocations which had been previously determined through the County's FY 1998-99 budget development process, subject to the eligibility determination of the funded projects and activities by OCED.
- CDC's, CHDO's and CBO's in good standing (i.e., meeting goals, objectives, time lines, and performance-based reviews of current plan activities) were recommended for funding to support on-going Plan priorities.

ISSUES CONSIDERED IN MAKING FUNDING RECOMMENDATIONS

Social Services Master Plan

The Public Services evaluation form was formulated to specifically address agencies proposing social and human service activities. The Capital Improvement, Economic Development, Historic Preservation and Housing evaluation forms also allocated points to activities servicing special needs populations, including public housing residents, homeless, persons with disabilities, farm workers and seasonal laborers. In support of the Plan, OCED staff participated in workshop sessions conducted by a joint planning group formed to address the Social Services Master Plan and related issues.

Infill Strategies

The FY 1999 RFA provides for developers to indicate whether a new construction, proposed activity will provide housing in an infill/urban area and as to how many units are proposed. The applicant is also asked, if land from the OCED Land Disposition List is to be used for the proposed projects.

Urban Economic Revitalization Task Force Priorities

The General Section evaluation form, utilized to score all proposed CDBG activities, awards points to activities which fall into areas of special emphasis, including Target Urban Areas (TUAs) designated by the Task Force. Maps of the TUAs were available for applicants in the RFA.

Preference will be given to homeownership over rental housing projects.

The MDHA and OCED stress a homeownership preference for proposed future projects. This preference is consistent in the Housing evaluation form which asks whether the proposed activity will encourage homeownership. This question, highlighted applicants who have provided proof of creating on-site incentive programs, that facilitates the move from rent to homeownership. Such programs include volunteering for common area property management and home maintenance or repair work.

Affordable Housing Objectives

Strong consideration was given to activities from agencies which have previously shown effective working relationships with local governments and other organizations to further the availability of affordable

housing (through new construction and/or rehabilitation) and facilitate the homeownership process for first time buyers. The FY 1999 RFA provided applicants with CDBG, HOME, Surtax, and SHIP guidelines for their review, before entering into a contractual agreement to provide a determined number of affordable units.

Welfare to Work Program

The RFA evaluation forms for Capital Improvement, Economic Development, Historic Preservation, Housing and Public Services addressed the Welfare to Work Program by awarding points to proposed activities providing priority to persons making the transition from welfare to work. Services provided by such activities include training and employment programs. Also, scoring considered activities providing priority in contracting and employment to businesses which offer opportunities to persons making the transition from welfare to work.

3. EVALUATION PROCESS

Evaluation Forms

Two different evaluation forms, included in FY 1999 RFA, were used to score proposed activities--one for CDBG activities and one for affordable housing development projects. All CDBG activities were scored using the General Section form, for a total of 60 pts. out of 100 pts; and a second form, for a total of 40 pts. out of 100 pts., is determined by the activity's corresponding HUD category (i.e., Capital Improvement, Economic Development, Historic Preservation, Housing, Administration, or Public Services).

Projects funded for FY 1999 were evaluated and scored on the CDBG General Section form on (a) how much the activity has progressed toward its proposed accomplishment (b) whether the agency has consistently met its contractual reporting requirements and (c) the agency's success in receiving community support for an ongoing or a proposed project and its leveraging of CDBG dollars to secure other sources of funding and support. The second evaluation form is for housing projects and has been modified and streamlined by OCED, Miami-Dade Housing Agency (MDHA), and Homeless Trust staff in consultation with CDCs and other housing developers, as well as the Affordable Housing Advisory Board based on a review and assessment of the FY1998 RFA process.

CDBG Evaluation Process

Neighborhood activities recommended for implementation by County departments were reviewed and have been selected on the basis of priority needs and consistency with neighborhood and department plans. Countywide activities recommended for implementation by departments were selected on the basis of department priority and allocations determined through the County's FY 98-99 budget preparation process and consultation with the Office of Management and Budget. Applications submitted by non-county organizations were reviewed and evaluated by staff in OCED in consultation with the Homeless Trust and MDHA as necessary.

Staff presented the evaluations in a series of meetings to the OCED management team, including the Director of OCED. In preparing funding recommendations, careful attention was given to allocating the available funding to effectively meet the wide variety of diverse needs in the broad geographic districts and regions of the County and supporting activities that are consistent with the goals, objectives, policies and priorities set forth in the FY 1999 Consolidated Planning Process Policies adopted by the Board.

HOME, SHIP and Surtax Evaluation Process

Applications for HOME, SHIP and Surtax Program funds were reviewed principally by the Miami-Dade Housing Agency in close consultation with staff of OCED and the Homeless Trust. Evaluation criteria included factors such as commitment of financing from other sources, unit affordability, costs of construction, leveraging, economic feasibility, experience and capacity of the development team and ability to proceed. The review of these applications was coordinated with OCED to prevent the duplication of funding from other County sources or funding beyond the stated needs of the proposal. The staff of the Office of Homeless Trust also participated in the review and evaluation process.

ROLE OF THE URBAN TASK FORCE ON URBAN ECONOMIC REVITALIZATION (URTF) IN THE EVALUATION PROCESS

OCED's funding recommendations for the CDBG Economic Development category were presented to the URTF on September 9, 1998. All agencies that submitted economic development proposals were invited to present their proposals during a Task Force meeting held on October 3, 1998. Consistent with the requirements of Ordinance No. 97-33, the URTF after careful review of OCED funding recommendations and agencies presentations made its own funding recommendations which are indicated in the column next to OCED's funding recommendations in Exhibit 1.

Please note that in the event of any difference between the County Manager's recommendation and those of the Task Force, it will require a 2/3 vote of the members of the Board of County Commissioners to approve the County Manager's recommendation. Also, be advised that during the review process the Task Force adopted a motion to recommend that the Board increase the total funding in the CDBG economic development category to \$4,420,000 or 20% of the total anticipated CDBG allocation.

APPEAL PROCESS

The applications, submitted through the annual RFA process, were carefully evaluated by staff for completeness and accuracy and scored on numerous criteria. A review of the scoring forms, provided for applicants in the RFA, clearly shows the thorough evaluation which was given to each proposed activity by staff. Subsequent to evaluation/scoring, staff made funding recommendations based on considerations including the strength of the application and its responsiveness to focus area high priority needs, as detailed in the 1998-2002 Consolidated Plan. Additionally, staff's recommendations were developed to ensure that they carefully adhered to the Board approved Consolidated Plan Policies. At the time that agencies were advised in writing of the staff's funding recommendations, the agencies were also advised that the evaluations related to their applications could be obtained and discussed with the appropriate staff during a formal review process which started on 9/28/98 and ended on 10/9/98. During these consultations with agencies, every effort was made to ensure that any questions regarding the evaluation of applications were fully addressed prior to the Board's consideration of the County Manager's funding recommendations. While staff made a concerted effort to address agency inquiries as fairly and thoroughly as possible, any agency could still avail itself of the opportunity to address the Board during the required public hearing preceding the adoption of the FY 1999 Action Plan.

4. FY 1999 COMMUNITY DEVELOPMENT BLOCK GRANT

The available FY 1999 CDBG allocation is estimated at \$22,100,000 (Entitlement - \$21,500,000+ Program Income -\$600,000). Official notification of the County's final entitlement from U.S. HUD is expected in late January, 1999, or February, 1999.

Funding recommendations for focus areas and eligible block groups have been prepared based on the needs identified by residents at meetings held at the neighborhood and commission district levels.

Funding recommendations were prepared for CDBG housing service delivery costs in support of HOME, SHIP and Surtax projects based on the analysis of an agency's funding history and performance results or progress.

(a) Funding for Administration

The proposed allocation of administrative support funding totaling \$4,420,000 or 20% of the total entitlement, is as follows: OCED's program administration, including management, financial community planning, contract development and monitoring, and grantee performance reporting and compliance, (\$4,034,000); OCED's Historic Preservation Division, (\$168,000); other County departments (\$218,000) to include: Human Services' social services master plan; Equal Opportunity Board's Fair Housing Ordinance Enforcement, Team Metro's data base and public relations programs and C.A.A.'s Greater Miami Service Corps program.

Federal regulations cap the funding allocation for administration at 20% of the total entitlement plus program income.

OCED'S ADMINISTRATIVE BUDGET SUMMARY

| FUNDING SOURCE | FY 96-97 ACTUAL | FY 97-98 BUDGET | FY 98-99 BUDGET |
|---------------------------------------|------------------------|------------------------|------------------------|
| GENERAL FUND | 487,000 | 286,000 | 269,000 |
| CDBG (ADMIN.) | 3,655,630 | 2,945,000 | 4,202,000 |
| CDBG (PROGRAM) | 1,415,000 | 1,396,778 | 1,485,000 |
| HOME (ADMIN.) | 731,889 | 1,615,787 | 381,000 |
| SHIP (ADMIN.) | 439,000 | 340,000 | 219,000 |
| FEDERAL ENTERPRISE COMMUNITY GRANT | 450,000 | 400,000 | 450,000 |
| ENTERPRISE ZONE TAX ABATEMENT FEES | 36,000 | 36,000 | 75,000 |
| TOTAL | \$7,214,519 | \$7,019,565 | \$7,081,000 |
| STAFF POSITIONS | FY 96-97 ACTUAL | FY 97-98 BUDGET | FY 98-99 BUDGET |
| COUNTY FTES | 84 | 89 | 89 |
| APPROVED OVERTAGES | 0 | 1 | 0 |
| TEMP. AGENCY FTES | 4 | 0 | 1 |

OCED's allocation of FY 1999 CDBG administrative funding is higher than in FY 1998 because in the prior budget year HOME carryover administrative funds were available in lieu of CDBG funds. Unfortunately, because comparable carryover HOME administrative funds are not available this year, the USHUD allowed 20 percent maximum of \$4,420,000, is being fully committed to meet administrative cost for OCED in the amount of \$ 4,202,000 and for other County departments in the amount of \$218,000.

In the FY 1999 funding recommendations, it should be noted that continuation funding is not included for Miami-Dade County Community Action Agency's Citizen Participation Program, for Miami-Dade Planning and Zoning Department's planning related services in support of OCED's Consolidated Planning Process and H.O.P.E. Inc.'s fair housing activities. In this regard, OCED and the Office of Management and Budget are reviewing the feasibility of a future plan amendment to fund these activities through a combination of \$361,000 in FY1999 CDBG OCED funds and \$139,000 in

recaptured prior year CDBG funds. Should such a plan amendment prove feasible based on the availability of funds, it is proposed that these three activities be funded in the following approximate amounts: CAA - \$150,000; Planning and Zoning - \$200,000; and H.O.P.E., Inc. - \$150,000. Through this proposed plan amendment, OCED's FY1999 allocation of CDBG administrative funds would be reduced by \$361,000, from \$4,202,000 to \$3,841,000; and this reduced amount of \$361,000 would be replaced with funding in the same amount from recaptured CDBG Supplemental Disaster Relief grant funds. It is anticipated that the proposed plan amendment will be presented to the Board in December, 1998 or January, 1999. In addition to this possible plan amendment, staff will also explore the opportunity to allocate any additional administrative funding which may be received in the event that the County's final CDBG entitlement amount for FY1999 is significantly higher than the current projection in support of these activities.

(b) Funding for Capital Improvements

A total of \$5,112,585 is recommended for capital improvement projects identified in the FY 1999 Action Plan. This represents 23.1% of the total CDBG entitlement. In FY 1998, 23.9%, or \$5,392,000 was allocated to capital improvement projects. Project funding recommendations in this category will assist a number of infrastructure and facility improvements, including homeless facilities and ADA accessibility improvements. Many of the recommended capital improvement projects are requested from the small municipalities which support Miami-Dade's Urban County Entitlement designation. In addition, a number of capital improvement projects are funded for a wide variety of County facilities serving needs and residents in low and moderate income neighborhoods. Total funding requests in this category amounted to \$26.3 million.

(c) Funding for Economic Development

FY1999 funding recommendations for economic development activities total \$3,500,000 compared to \$3,147,500 for FY 1998. This represents nearly 16% of the total CDBG allocation, compared to 14% in FY 1998. Included in the recommendations are: \$787,000 for the Community Development Revolving Loan Fund Program, \$200,000 for the State/County Enterprise Zone Program, \$800,000 for the Commercial Revitalization Program, \$200,000 for micro-enterprise lending, \$475,000 for business training and \$1,038,000 for property acquisition/rehabilitation and service delivery support/predevelopment costs for business development. These programs are designed to meet the needs of small and minority businessowners for long-term working capital and fixed asset financing, to support the rehabilitation of commercial corridors and to support the growth and expansion of micro-businesses. These programs as reflected in the County Manager's funding recommendations are consistent with the high priority needs for economic development in CDBG focus areas and eligible block groups as identified in the FY1998-2002 Consolidated Plan and for the revitalization of Targeted Urban Areas (TUAs) consistent with the Task Force's Urban Economic Revitalization Plan.

As previously noted, in the event of any difference between the County Manager's funding recommendations and those of the Task Force, a 2/3 vote of the members of the Board of County Commissioners is required to approve the County Manager's recommendation. The table below presents a summary comparison of the Task Force and County Manager's recommendations.

| Agency | Project | Task Force Recommendation | County Manager's Recommendation |
|---|---|---|---------------------------------|
| Miami-Dade OCED | State/County Enterprise Zone program | 225,000 | 200,000 |
| Miami-Dade OCED | Commercial Revitalization Program | 604,600 | 800,000 |
| Miami-Dade OCED | CDBG Revolving Loan Fund program | 82,000 | 787,000 |
| Miami-Dade OCED | Micro-Lending Program | -0- | 200,000 |
| Women's Business Development Center | Business Training Services | 100,000 | 100,000 |
| BAC Funding Corporation | BAC - Phase III Improvements | 250,000 | 250,000 |
| Black Economic - development Coalition, Inc. d/b/a Tools For Change | Technical Assistance to Small Businesses | 300,000 | 300,000 |
| City of Hialeah | Hialeah-Dade Development, Inc./NW Area Business Development | 75,000 | 75,000 |
| Opa-Locka Community Development Corporation | Opa-Locka Air Park | 75,000 | 75,000 |
| Miami-Dade Department of Business Development | Oracle System - Office Relocation and Automation Costs | 63,000 | 63,000 |
| Miami-Dade OCED | Support Services for CD Acquired Parcels | 112,000 | 112,000 |
| Miami-Dade OCED | Allapattah Metrorail Station Surplus Site Acquisition | N/A This project is not in a TUA area. | 245,000 |
| West Perrine CDC | West Perrine Landscaping Center | 30,000 | -0- |
| West Perrine CDC | South Florida Design Center | 293,400 | 293,000 |
| West Perrine CDC | West Perrine Business Incubator Network | 300,000 | -0- |
| Coconut Grove LDC | Coconut Grove Village West | 230,000 | -0- |
| Haitian American Foundation | Land Purchase for Creole Market | 85,000 | -0- |
| Goulds CDC | Anderson Store | 102,000 | -0- |
| Neighbors and Neighbors Association | Grocery - Food Distribution Center | 103,000 | -0- |
| Black Business Association | Black Business Incubator | 150,000 | -0- |
| Contractors Resource Center | Community Contractors & Residents Construction | 75,000 | -0- |
| Total | | 3,255,000 | 3,500,000 |

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Please be advised that as requested by Ordinance No. 97-33 which created the Task Force on Urban Economic Revitalization, the FY 1999 CDBG Economic Development funding recommendations were presented to the Task Force in a series of meetings that concluded with a meeting on October 3, 1998. In addition to making funding recommendations for the CDBG Economic Development funding category the URTF, by motion, requested that the Board consider increasing the funding allocation for economic development activities to \$4,420,000 or 20%.

(d) Funding for Historic Preservation

The funding recommendations for Historic Preservation activities amount to \$250,000 or 1.1% of the total CDBG entitlement, compared to \$360,000 or 1.6% in FY 1998. Additional funding related to Historic Preservation is allocated in the Administration category in the amount of \$168,000 to support the Historic Preservation Division in the Office of Community and Economic Development. Requests for funding in this category total \$2.4 million

(e) Funding for Housing Activities

Of the total estimated FY1999 allocation, \$5,502,415 or 24.9%, are recommended for housing activities. This is a slight increase on a percentage basis over the FY1998 allocation of \$5,567,000 or 24.1%. The policy guideline for housing activities undertaken by community development corporations (CDCs) is a goal of 15%. The recommended FY1999 percentage is 12.1% or \$2,673,415, compared to \$3,071,000 or 13.6% in FY1998. The policy guideline for land acquisition is a goal of 5%. It is recommended that \$300,000 or 1.4% of the estimated FY1999 funding be allocated for land acquisition. The FY1998 allocation was \$330,000 or 1.5%. The recommended level of expenditure will provide funding for very limited new land acquisition. It will serve to facilitate ongoing efforts to emphasize the disposition of the already available land in the OCED existing inventory. Requests for funding in this category total \$18.9 million.

(f) Funding for Public Services

Federal regulations cap the funding allocations to public services at 15% of the total entitlement plus program income. The FY1999 recommended allocation is \$3,315,000 or 15%.

Requests for public service funding through the FY1999 RFA process totaled some \$22.7 million. In response to the high level of need, every effort was made to fund a diverse group of ongoing programs taking into account that the amount of funds available for Public Service activities in FY1999 is \$122,500 less than the prior year's allocation. The FY1999 funding recommendations were developed through a process which identified programs for funding in an amount equivalent to the funding cap level of \$3,315,000. Every effort was made to maintain funding levels for ongoing agencies in good standing at the FY1998 level to the greatest extent possible within the available funding limit.

High priority public service activities included child care, youth programs, employment training and senior services.

(g) Funding for Activities in Entitlement Cities based on Metropolitan Significance Criteria

Activities with metropolitan significance that are located in the entitlement cities of Miami, Miami Beach, North Miami and Hialeah are recommended for a total of \$1,480,800 or 6.7% in FY1999 of the total CDBG allocation, compared to \$1,707,800 or 7.6% in FY1998.

In recommending funding for activities in other entitlement cities, staff was especially mindful of U.S. HUD's Final Rule issued in November 1995, which stated that CDBG funds may assist an activity outside the jurisdiction of the Grantee only if the Grantee determines that such activity is necessary to further the purposes of the Housing and Community Development Act and the recipients community development objectives, and that reasonable benefits from the activity will accrue to the residents of the jurisdiction of the Grantee. This new language, to some extent, restricts the number of activities that can be recommended for funding. Additionally, consideration was given to the consistency of the activity with the high priority needs identified in the particular jurisdiction's Consolidated Plan.

In accordance with the approved FY1999 Consolidated Planning Process Policies, funding for activities in entitlement jurisdictions participating in the State of Florida Small Cities CDBG Program is limited to those activities which demonstrate Metropolitan Significance and are consistent with the high priority needs identified in that jurisdiction's Consolidated Plan. Further, in order to be eligible for CDBG funding from Miami-Dade County, an activity in either a Small Cities Program area (such as the cities of Homestead and Florida City) or an entitlement jurisdiction, will have to pass an eligibility determination test that demonstrates that the majority of its program benefits has benefited the County's unincorporated or entitlement area in the past.

FUNDING FOR ENTITLEMENT CITIES

| Entitlement Area | 1990 Population | 1990 Low/Mod Population | FY 1998 Entitlement Amount | FY 1999 * (EST.) Entitlement Amount | Low/mod Per Capita Entitlement Allocation |
|---------------------------|-----------------|-------------------------|----------------------------|-------------------------------------|---|
| Hialeah | 188,000 | 91,436 | 5,374,000 | 5,190,000* | 57 |
| ** Homestead | 27,000 | 15,305 | N/A | N/A | - |
| ** Florida City | 5,413 | 3,682 | N/A | N/A | 326 |
| Miami | 358,000 | 215,284 | 12,655,000 | 12,255,000 | 57 |
| Miami Beach | 93,000 | 54,148 | 2,756,000 | 2,662,000 | 49 |
| North Miami | 50,000 | 22,656 | 1,067,000 | 1,030,000 | 45 |
| Subtotal | 721,413 | 402,511 | 23,052,000 | 22,308,000 | - |
| Miami-Dade | 1,215,587 | 417,820 | 22,254,000 | 21,500,000 | 52 |
| Dade County Total/Average | 1,937,000 | 820,331 | 45,306,000 | 43,808,000 | 53 |

* based on an estimated 3.4% reduction in FY 1999.

**The City of Florida City and Homestead no longer participate in the County's program. They participate in the Small Cities CDBG program administered by the State.

(b) Additional Notes Regarding Proposed CDBG Funding Recommendation

- Public Service activities are funded at the federally mandated 15% cap.
- Fair Housing activities continue to be funded through allocations recommended for Miami-Dade Equal Opportunity Board.
- Continued funding is being recommended for the Housing Opportunity Center in support of the Countywide activities in homeownership counseling.

- Continued funding is being recommended for Team Metro for code enforcement and graffiti removal activities. Additional funds have been provided to C.A.A.'s Greater Miami Service Corps to carry out graffiti activities.
- OCED has recently completed a requests for proposals to select agencies to implement the County's micro-enterprise program and the revolving loan program. Recommendations for contract awards are expected to be presented to the Board within the next month.
- Funding is being increased to the West Perrine CDC for the operation of the countywide South Florida Design Center which provides technical, management, and design assistance to CDCs and CBOs for housing, economic development and capital improvement projects
- Miami-Dade Public Works is being recommended for West Little River Phase IV Street Improvements. Funds for this activity were previously reprogrammed by the Board to fund Phase III.
- Miami-Dade Planning and Zoning is being funded for Crack House Demolition in CDBG eligible areas.

5. HOME INVESTMENT PARTNERSHIP PROGRAM

It is anticipated that the HOME Program will total \$5,000,000 in FY 1999. The HOME Program provides funds for permanent and construction loans, and first and second mortgage financing to assist very-low and low-income to moderate income families in purchasing or renting developed affordable housing units:

| | |
|-----------|--------------------------|
| 500,000 | Program Administration |
| 275,000 | CHDO Operating Support |
| 975,000 | Bank Partnership Program |
| 3,250,000 | Rental Units |
| 5,000,000 | Total |

6. EMERGENCY SHELTER GRANT (ESG) ACTIVITIES

The process and criteria awarding ESG funds, along with the source and amount of matching funds, involve the estimated \$750,000 in expected grant funds. It is recommended that these funds be contracted to Metatherapy Institute pursuant to continue to operate the County's Beckham Hall facility. Single males comprise approximately 62% of the homeless population in Dade County. Beckham Hall will provide temporary shelter and services for some 1,200 homeless males per year over the next 2 years.

The match will be based upon funds that Miami-Dade County provides for the annual operation of the homeless programs and facilities in Dade County. A match of 100% is required.

7. STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM

The SHIP Program allows flexible funding for housing development to meet local needs. SHIP funding expected to be available in FY 1998/99 is \$5,279,373. The recommended funding distribution is:

| | |
|-----------|--------------------------|
| 527,937 | Program Administration |
| 1,000,000 | Rental Units |
| 1,500,000 | Homeownership |
| 2,051,436 | Bank Partnership |
| 200,000 | Homeownership Counseling |
| 5,279,373 | Total |

Proposal being recommended for funding include \$1,000,000 for the new construction of rental units and \$1,500,000 for the new construction of homeownership units. Funding recommendations are based on the evaluation of projects applying for SHIP funds that demonstrate a need for the funds requested. SHIP funding recommendations are included in Exhibit 1.

8. DOCUMENTARY STAMP SURTAX PROGRAM

The Surtax Program provides funds that primarily promote the new construction of homeownership units. A total of \$11,075,750 is available in FY 1999. An allocation of \$1,250,000 is being recommended for new rental units and \$9,825,750 for new homeownership units.

Funding recommendations are based on the total amount of available affordable housing funding from all sources, and the review and evaluation of projects that applied for Surtax funds in the categories of homeownership by private developers, homeownership by CDCs and rentals by CDCs. Surtax funding recommendations are included in Exhibit 1.

9. CITIZEN PARTICIPATION, PUBLIC COMMENT PERIOD AND PUBLIC HEARING ON THE FY 1998 ACTION PLAN

U.S. HUD regulations require that:

- The County hold a minimum of two (2) public hearings at different stages of the FY 1999 Planning Process. The first public hearing requires input from citizens on housing and community development needs. The second public hearing is intended to obtain the view of the public on the FY 1999 Action Plan.
- The County makes the FY 1999 Action Plan available to the public for comments for a period of 30 days.

From January, 1998 through October, 1998 over 110 public meetings were held by OCED and CAA to monitor the performance of ongoing activities and identify priorities in Commission Districts, focus areas and eligible block groups.

On June 2, 1998, the first required public hearing was held before the Board of County Commissioners to obtain public input on the FY 1999 Consolidated Planning Policies on which FY 1999 Action Plan recommendations have been based.

On September 28, 1998, the County issued a public notice that informed the public of the availability of the FY 1999 Action Plan at specifically designated locations. The public notice also served to inform the general public that written comments on the plan will be accepted until October 27, 1998.

On November 2, 1998 the Board of County Commissioners held a workshop regarding the CDBG program and also conducted the public hearing on the FY1999 Action Plan and the SHIP and Surtax programs. This public hearing was initially advertised for November 3, 1998 and was subsequently re-advertised for November 2, 1998.

On November 5, 1998 the Board of County Commissioners will consider the FY 1999 Action Plan and the SHIP and Surtax programs. This meeting was initially advertised on September 28, 1998 to take place on November 3, 1998 and was subsequently re-advertised for November 5, 1998. The Board's consideration of the FY1999 Action Plan and the SHIP and Surtax programs on November 5, 1998 will not be a public hearing.

In addition to these public advertisements, all agencies which applied for FY 1999 CDBG and HOME funding were initially notified by letter of the public hearing on September 28, 1998. The Chairpersons of all Community Development Advisory Committees also were informed of this hearing by letters.

No later than November 13, 1998, the County must submit its FY 1999 Action Plan to U.S. HUD for review and approval for the program year starting January 1, 1999.

NOTE: The FY 1999 Action Plan agenda item was to be considered by the Board on November 5, 1998. The Board, however, deferred this agenda item to November 24, 1998. The Board requested that the County Manager consider funding some capital improvements activities that had been recommended to be funded with CDBG funds in the proposed FY 1999 Action Plan through the Quality Neighborhoods Initiative Bond and the Capital Outlay Reserve Funds (CORF) Programs. On November 13, 1998, the County Manager presented a report (Exhibit II) to the Board that indicated that he had identified \$2.1 million of CDBG funded capital projects that will be funded through the Q N I B P (\$1.1 million) and CORF (\$1 million) programs. This action freed up \$2.1 million of CDBG funds for additional activities. The County Manager requested Board input on the allocation of the \$2.1 million of CDBG funds.

On November 24, 1998 the Board was presented with a follow-up report (Exhibit III) to the one dated November 13, 1998. In this report it was indicated the additional funds available for allocation had been revised upwards from \$2,100,000 to \$2,985,000. The recommendations made by the County Manager for the use of these funds is indicated in the table in Exhibit IV, the Board modified the funding recommendations made by the County Manager. A total of \$1,141,816 in CDBG funds and \$750,000 in HOME funds were redistributed by the Board. The agencies to which these funds were redistributed and the source of the redistributed funds are indicated in Exhibit IV. These funding changes have also been incorporated in Exhibit I and the FY 1999 Action Plan.

The amendments resulted in adjusted total amounts in the CDBG program categories as follows:

| <u>Category</u> | <u>CM's Rec. 11/24/98</u> | <u>%</u> | <u>BCC Final Amount</u> | <u>%</u> |
|---|---------------------------|--------------|-------------------------|--------------|
| Capital Improvement - | \$2,613,485 | 11.8 | \$2,275,485 | 10.3 |
| Economic Development - | 3,500,000 | 15.8 | 3,500,000 | 15.8 |
| Historic Preservation - | 250,000 | 1.1 | 260,000 | 1.2 |
| Housing - | 6,376,415 | 28.9 | 6,452,051 | 29.2 |
| Public Service - | 4,020,100 | 18.2 | 4,964,280 | 22.5 |
| Administration - | 4,420,000 | 20.0 | 4,420,000 | 20.0 |
| Contingency Reserve - for Economic Development | 920,000 | 4.2 | 228,184 | 1.0 |
| Total | \$22,100,000 | 100.0 | \$22,100,000 | 100.0 |

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It is to be noted that Public Service is at 22.5%, well above the 15% public service cap. However, when Neighborhood Revitalization Strategy (NRS) areas allocations are factored out, the public service allocation is 14.8%. U.S. HUD regulations allow us to exclude public service allocations made to NRS areas in calculating the cap.