City of Miami Beach

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP) FISCAL YEARS 2016-2017, 2017-2018 and 2018-2019

Amended 12/12/2018



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I. Program Details:

A. Name of the participating local government:

City of Miami Beach

| Is there an | Interlocal Agreement: ` | Yes | No | Χ | |
|-------------|-------------------------|-----|----|---|--|
| | | | | | |

B. Purpose of the program:

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

C. Fiscal years covered by the Plan:

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

D. Governance:

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

E. Local Housing Partnership:

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

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

F. Leveraging:

The Plan is intended to increase the availability of affordable residential units by combining local resources and cost-saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with, or used to supplement, other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

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

G. Public Input:

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

H. Advertising and Outreach:

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

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

I. Waiting List/Priorities:

A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this Plan. Priorities for funding described/listed here apply to all strategies unless otherwise stated in the strategy: Special Needs and Essential Services Personnel applicants.

J. Discrimination:

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing. Further, the City does not discriminate on the basis of sexual identity or orientation.

K. Support Services and Counseling:

Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling, Credit Counseling, Tenant Counseling, Legal Counseling and Fair Housing Counseling. All counseling will be provided through qualified HUD-approved agencies.

L. Purchase Price Limits:

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

The methodology used is:

__X__ U.S. Treasury Department ____ Local HFA Numbers

M. Income Limits, Rent Limits and Affordability:

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

"Affordable" means that monthly rents or mortgage payments including taxes and insurance do not exceed thirty (30) percent of that amount which represents the percentage of the median annual gross income for the

households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than thirty (30) percent of its income for housing, and housing for which a household devotes more than thirty (30) percent 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 thirty (30) percent benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

N. Welfare Transition Program:

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

O. Monitoring and First Right of Refusal:

In the case of rental housing, the staff and any entity that has administrative authority for implementing the Local Housing Assistance Plan assisting rental developments shall periodically 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 \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than fifteen (15) years or the term of assistance whichever is longer unless as specified above.

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

P. Administrative Budget:

A line-item budget of proposed Administrative Expenditures is attached as <u>Exhibit A</u>. The moneys deposited in the Local Housing Assistance Trust Fund shall be used to administer and implement the Local Housing Assistance Plan.

Section 420.9075, Florida Statutes and Chapter 67-37, Florida Administrative

<u>Code, states:</u> "A county or an eligible municipality may not exceed the five (5) percent limitation on administrative costs, unless its governing body finds, by resolution, that five (5) percent of the local housing distribution plus five (5) percent of program income is insufficient to adequately pay the necessary costs of administering the Local Housing Assistance Plan."

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

Q. Program Administration:

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

R. Project Delivery Costs:

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

S. Essential Service Personnel Definition:

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

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

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

The City of Miami Beach is committed to making the housing stock more energy efficient. Therefore, the City will require the use of the following features when economically feasible in the construction/rehabilitation of homes:

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

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

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

V. Describe efforts to reduce homelessness:

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

II. LHAP Strategies:

Α.

Owner-Occupied Rehabilitation:

Code 3

- a. Summary of the Strategy: Rehabilitation/Repair of single-family (including condominiums), owner-occupied housing. "Rehabilitation" will be defined as repairs or improvements that are needed for safe or sanitary habitation, correction of substantial code violations, structural or systems faults, or the creation of additional living space. Cosmetic items may be included on projects if funds are available after completing all required repairs.
- **b. Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served: Extremely low-, very low-, low-, or moderate-income.
- d. Maximum award: \$70,000
- e. Terms:
 - Loan/deferred loan/grant: Deferred Loan, secured by a Promissory Note and Mortgage Agreement with Restrictive Covenants.
 - 2. Interest Rate: 0%
 - 3. Term: Fifteen (15) years
 - **4. Forgiveness/Repayment:** Forgivable at the end of the term. Should the property be sold prior to the expiration of the affordability period, the full value of the loan will be repaid.
 - 5. Default/Recapture: The outstanding balance is immediately due if the property is sold, rented, refinanced or the property fails to be the owner's primary residence during the fifteen year term. In the event that title to the property is transferred, as the result of death, to a rightful heir that is income-eligible, and that heir occupies the property as his/her principal residence, then the original terms shall continue in effect. Notwithstanding the previous restrictions, the owner shall be allowed to refinance without being subject to the provisions set forth therein, as long

as the amount of the refinancing does not exceed the then outstanding balance of the first mortgage. No additional cash out will be allowed. Subordination will only be approved if the refinancing will lower the current mortgage payment and/or interest rate. The City's interests will be secured through the execution of a mortgage and promissory note, as well as a Restrictive Covenant delineating the recapture period and terms.

- f. Recipient Selection Criteria: All recipients of assistance must meet the applicable eligibility requirements as stipulated in the Florida Statutes, SHIP Rule, and this Plan. Applicants will be selected from a waiting list on a first-qualified, first-served basis. Special Needs households will be given priority funding until the City fulfills the minimum SHIP Program requirements for assistance to this target population.
- g. Sponsor Selection Criteria: NA
- h. Additional Information: Mobile homes and trailers are not eligible for this strategy. Assisted properties must be located within the City of Miami Beach corporate limits.

В.

| Disaster Mitigation | Code 5 |
|---------------------|--------|
|---------------------|--------|

- a. Summary of Strategy: Emergency Assistance to eligible households after the occurrence of a disaster declared by Executive Order (President of the United States or Governor of the State of Florida). In the event of a disaster, the City will commit available unencumbered SHIP funds, as well as other disaster funds that may become available through the Florida Housing Finance Corporation or any other emergency funding sources. Disaster funds may be used for, but not limited to, the following:
 - 1) Purchase of emergency supplies; weatherproofing a damaged home:
 - 2) Interim repairs to prevent further damage; tree and debris removal to make the housing unit habitable;
 - 3) Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies; and

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

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

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

d. Maximum award: \$40,000

e. Terms:

1. Loan/deferred loan/grant: Deferred Loan, secured by a Promissory Note and Mortgage Agreement with Restrictive Covenants.

2. Interest Rate: 0%

3. Term: Fifteen (15) years

- **4. Forgiveness/Repayment:** Forgivable at the end of the term. Should the property be sold prior to the expiration of the affordability period, the full value of the loan will be repaid.
- 5. Default/Recapture: The outstanding balance is due if the property is sold, rented, refinanced or the property fails to be the owner's primary residence during the fifteen (15) year term. In the event that title to the property is transferred, as the result of death, to a rightful heir that is income-eligible, and that heir occupies the property as his/her principal residence, then the original terms shall continue in effect. Notwithstanding the previous restrictions. the owner shall be allowed to refinance without being subject to the provisions set forth therein, as long as the amount of the refinancing does not exceed the then outstanding balance of the first mortgage. No additional cash out will be allowed. Subordination will only be approved if the refinancing will lower the current mortgage payment and/or interest rate. The City's interests will be secured through the execution of a mortgage and promissory note, as well as a Restrictive Covenant delineating the recapture period and terms.
- f. Recipient Selection Criteria: All recipients of assistance must meet the applicable eligibility requirements as stipulated in the Florida Statutes, SHIP Rule, and this Plan. Applicants will be selected from a

waiting list on a first-qualified, first-served basis.

g. Sponsor Selection Criteria: NA

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

C.

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- a. Summary of Strategy: To develop homeownership opportunities to assist eligible buyers to purchase affordable housing in Miami Beach. Funds will be provided to developers to be used to finance the costs associated with site acquisition/development, and hard and soft construction costs. The developer will deliver at least one housing unit for each maximum award that is allocated for the property construction. The property must be sold to an income-eligible homebuyer. Upon sale, the SHIP funding obligations will be passed to the homebuyer and secured by a note and mortgage.
- **b. Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- **c. Income Categories to be served:** Extremely low-, very low-, low-, or moderate-income.
- d. Maximum award: \$40,000
- e. Terms:
 - **1. Loan/deferred loan/grant:** Deferred Loan, secured by a Promissory Note and Mortgage Agreement with Restrictive Covenants.
 - 2. Interest Rate: 0%
 - **3. Term:** Fifteen (15) years
 - **4. Forgiveness/Repayment:** Forgivable at the end of the term. Should the property be sold prior to the expiration of the affordability period, the full value of the loan will be repaid.
 - 5. Default/Recapture: No payments will be required during the

construction phase. The maximum amount of time allowed for the construction of the property will coincide with the SHIP Program expenditure requirements based on the fiscal year funds that are provided. If the home is not completed within the stated timeframe the developer will be required to repay the SHIP funds.

Once construction is completed the unit will be sold at an agreed sales price to an eligible homebuyer. The SHIP subsidy will be passed on to the homebuyer with the homebuyer only required to provide financing that represents the property sales price minus the amount of the SHIP subsidy. The outstanding balance of the subsidy is due if the property is sold, rented, refinanced or the property fails to be the owner's primary residence during the fifteen (15) year term. In the event that title to the property is transferred, as the result of death, to a rightful heir that is income-eligible, and that heir occupies the property as his/her principal residence, then the original terms shall continue in effect. Notwithstanding the previous restrictions, the owner shall be allowed to refinance without being subject to the provisions set forth therein, as long as the amount of the refinancing does not exceed the then outstanding balance of the first mortgage. No additional cash out will be allowed. Subordination will only be approved if the refinancing will lower the current mortgage payment and/or interest rate. The City's interests will be secured through the execution of a mortgage and promissory note, as well as a Restrictive Covenant delineating the recapture period and terms.

- **f.** Recipient Selection Criteria: All recipients of assistance must meet the applicable eligibility requirements as stipulated in the Florida Statutes, SHIP Rule, and this Plan. Applicants will be selected from a waiting list on a first-qualified, first-served basis.
- f. Sponsor Selection Criteria: Developers will respond to an RFP process which will require confirmation of the developer's experience, financial capacity, site control, and ability to secure all necessary funds to proceed.
- g. Additional Information: Mobile homes and trailers are not eligible for this strategy. Assisted properties must be located within the City of Miami Beach corporate limits.

| Purchase Assistance | Codes 1, 2 |
|---------------------|------------|
| | |

- **a. Summary of Strategy:** Down payment, closing cost and rehabilitation assistance for the purchase of new or existing housing, and the rehabilitation of those properties, for first-time homebuyers. A first-time homebuyer is defined as a purchaser that has not owned a home in at least the last three (3) years.
- **b. Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- **c. Income Categories to be served:** Extremely low-, very low-, low-, or moderate-income.
- d. Maximum award:
 - **1.** \$50,000 (Moderate-Income)
 - **2.** \$100,000 (Low and Very Low-Income)
 - **3.** \$150,000 (Extremely Low-Income)
- e. Terms:
 - **1. Loan/deferred loan/grant:** Deferred Loan, secured by a Promissory Note and Mortgage Agreement with Restrictive Covenants.
 - 2. Interest Rate: 0%
 - **3. Term:** Fifteen (15) years
 - 4. Forgiveness/Repayment: Forgivable at the end of the term. Should the property be sold prior to the expiration of the affordability period, the full value of the loan will be repaid.
 - 5. Default/Recapture: The outstanding balance is due if the property is sold, rented, refinanced or the property fails to be the owner's primary residence during the fifteen (15) year term. In the event that title to the property is transferred, as the result of death, to a rightful heir that is income-eligible, and that heir occupies the property as his/her principal residence, then the original terms shall continue in effect. Notwithstanding the previous restrictions, the owner shall be allowed to refinance without being subject to the provisions set forth therein, as long as the amount of the refinancing does not exceed the then outstanding balance of the first mortgage. No additional

cash out will be allowed. Subordination will only be approved if the refinancing will lower the current mortgage payment and/or interest rate and does not impact equity.

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

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

- f. Recipient Selection Criteria: All recipients of assistance must meet the applicable eligibility requirements as stipulated in the Florida Statutes, SHIP Rule, and this Plan. Applicants will be selected from a waiting list on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria: NA
- h. Additional Information: Mobile homes and trailers are not eligible for this strategy. Assisted properties must be located within the City of Miami Beach corporate limits.

E.

Rental Development

Code 14

- a. Summary of Strategy: Funds will be provided to for-profit and non-profit developers to be used to finance the costs of acquisition and/or the hard and soft costs of rehabilitating multi-family buildings. Funds will also be utilized for the acquisition and/or rehabilitation of multi-family buildings owned and operated by the City.
- **b. Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- **c. Income Categories to be served:** Extremely low-, very low-, low-, or moderate-income.

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

e. Terms:

 Loan/deferred loan/grant: Deferred Loan, secured by a Promissory Note and Mortgage Agreement with Restrictive Covenants.

2. Interest Rate: 0%

3. Term: Thirty (30) years

- **4. Forgiveness/Repayment:** Forgivable at the end of the term. Should the property be sold prior to the expiration of the affordability period, the full value of the loan will be repaid.
- 5. **Default/Recapture:** Outstanding balance of the SHIP subsidy will be due if the property is sold or transferred, or the property fails to be used for affordable housing during the thirty (30) year term. For properties owned by developers, where funding was provided for acquisition, the City may impose a reverter provision at the end of the term, when the property is not subject to any limitations by superior lienholders, if it is found to be in the best interest of City to maintain the affordable housing beyond the affordability period when the developer is converting the project to market rate development. The reverter clause will not be used if the recipient volunteers to keep a negotiated percentage of the units affordable to very low. low and moderate-income households. The City's interests will be secured through the execution of a mortgage and promissory note, as well as a Restrictive Covenant delineating the recapture period and terms.
- f. Recipient Selection Criteria: All tenants of properties assisted with SHIP funds must meet the eligibility requirements as stipulated in the applicable Florida Statutes, SHIP Rule, and this Plan.
- g. Sponsor/Developer Selection Criteria: Developers will respond to an RFP process which will require confirmation of the developer's experience, financial capacity, site control, and ability to secure all necessary funds to proceed.
- **h. Additional Information:** Assisted properties must be located within the City of Miami Beach corporate limits.

Acquisition/Rehabilitation

Code 14

- a. Summary of Strategy: Funds will be provided to for-profit and non-profit developers to be used to finance the costs of acquisition and/or the hard and soft costs of rehabilitating multi-family buildings. Funds will also be utilized for the acquisition and/or rehabilitation of multi-family buildings owned and operated by the City.
- **b. Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served: Extremely low-, very low-, low-, or moderate-income.
- **d. Maximum award:** \$40,000/Unit/ \$400,000 per property
- e. Terms:
 - **1. Loan/deferred loan/grant:** Deferred Loan, secured by a Promissory Note and Mortgage Agreement with Restrictive Covenants.
 - 2. Interest Rate: 0%
 - **3. Term:** Thirty (30) years
 - **4. Forgiveness/Repayment:** Forgivable at the end of the term. Should the property be sold prior to the expiration of the affordability period, the full value of the loan will be repaid.
 - 5. Default/Recapture: Outstanding balance of the SHIP subsidy will be due if the property is sold or transferred, or the property fails to be used for affordable housing during the thirty (30) year term. For properties owned by developers, where funding was provided for acquisition, the City may impose a reverter provision at the end of the term, when the property is not subject to any limitations by superior lienholders, if it is found to be in the best interest of City to maintain the affordable housing beyond the affordability period when the developer is converting the project to market rate development. The reverter clause will not be used if the recipient volunteers to keep a negotiated percentage of the units affordable to very low, low and moderate-income households. The City's interests will be secured through the execution of a mortgage and promissory note, as well as a Restrictive Covenant delineating the recapture period and terms.

- f. Recipient Selection Criteria: All tenants of properties assisted with SHIP funds must meet the eligibility requirements as stipulated in the applicable Florida Statutes, SHIP Rule, and this Plan.
- i. Sponsor/Developer Selection Criteria: Developers will respond to an RFP process which will require confirmation of the developer's experience, financial capacity, site control, and ability to secure all necessary funds to proceed.
- j. Additional Information: Assisted properties must be located within the City of Miami Beach corporate limits.

III. LHAP Incentive Strategies

A. Name of the Strategy: Expedited Permitting

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

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

The incentive was enacted by administrative action in February 1997.

B. Name of the Strategy: Ongoing Review Process

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

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

C. Other Incentive Strategies Adopted: Affordable Housing Unit Size and Parking Requirements, Ordinance No. 2017-4148

The reduction of parking requirements for new construction or rehabilitated housing units for low- and/ or moderate-income housing for elderly and non-elderly persons.

IV. EXHIBITS:

- **A.** Administrative Budget for each fiscal year covered in the Plan.
- **B.** Timeline for Estimated Encumbrance and Expenditure.
- **C.** Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- **D.** Signed LHAP Certification.
- **E.** Signed, dated, witnessed or attested adopting resolution.