



WEST PALM BEACH

2015-2018

Local Housing Assistance Plan



State Housing Initiatives
Partnership (SHIP) Program

Local Housing Assistance Plan
(LHAP)

2015/16, 2016/17,
& 2017/18



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F. Program Information Sheet	Attached
G. Ordinance	N/A
H. Interlocal Agreement	N/A

I. General Program Description

A. Name of the participating local government and Interlocal if Applicable

City of West Palm Beach

Interlocal: Yes _____ No _____

B. Purpose of the program.

Creation of the Plan is for the purpose of:

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

C. Fiscal years covered by the Plan

- 2015-2016
- 2016-2017
- 2017-2018

D. Governance

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

F. Local Housing Partnership

The City has a history of working relationships with lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups. These organizations and programs primarily promote and assist in the development of strategies, which serve to primarily assist very low and low income households. They work in partnership with the City in its efforts to eliminate substandard housing, to build affordable housing, to provide technical services and to relocate displaced families. Local organizations providing support to the City in implementing its housing programs include the Palm Beach Housing Authority, the West Palm Beach Housing Authority, the Urban League of Palm Beach County, and Habitat for Humanity, numerous non-profit agencies, local realtors, contractors, and local lending institutions

G. Leveraging

The City of West Palm Beach Local Housing Assistance Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures together with public and private sector capital to reduce the cost of housing. SHIP funds may be leveraged or used to supplement other Florida Housing Finance Corporation programs, private equity and to provide local match to obtain federal housing grants or programs.

In addition, Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME) funds, and locally generated funds are also used to support the City's housing programs. As necessary, the source of funds may be solely from SHIP or a combination of sources.

H. Public Input

Through an advertisement in a local newspaper, the Palm Beach Post, the public was notified that it could inspect and make comments on the Local Housing Assistance Plan. If comments are received, staff will address such comments. Further, at the City Commission meeting that the LHAP was being reviewed by the Commission the public was provided opportunity to make comments

I. Advertising and Outreach

SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods and posted on the City's website, 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.

J. Discrimination:

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

K. Support Services and Counseling:

Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling and Transportation.

L. Purchase Price Limits:

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

- U.S. Treasury Department
- Local HFA Numbers

M. Income Limits, Rent Limits and Affordability

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

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

N. Welfare Transition Program

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

O. Monitoring and First Right of Refusal

In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above.

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

P. Administrative Budget

A line-item budget of proposed Administrative Expenditures is attached as **Exhibit A**.

The City of West Palm Beach finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states:

“A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:

“The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may

use up to 10 percent of program income for administrative costs.”

The applicable local jurisdiction has adopted the above findings in the resolution attached as **Exhibit E**.

Q. Program Administration:

Administration of the local housing assistance plan will be wholly performed and maintained by the City of West Palm Beach’s Department of Housing and Community Development.

R. Essential Service Personnel Definition (required):

“Essential Services Personnel” means persons whose household incomes do not exceed 140% of AMI, adjusted for family size, and shall include: teachers and educators; other school district, community college, and university employees; police and fire personnel; health care personnel; ; skilled building trade industry personnel; Federal, State, County, and local government personnel and may also include utility system (water/sewer, electrical, communication, etc.) personnel; information technology industry personnel; child care personnel; personal service providers; retail workers; wholesale/warehouse personnel; tourism industry personnel; biotechnology industry personnel; non-profit personnel; food service personnel; landscaping industry personnel; cosmetology service providers; facility maintenance personnel; automotive service personnel; marine services personnel; persons employed in local “business clusters” as identified by the Business Development Board of Palm Beach County.

S. Describe efforts to incorporate Green Building and Energy Saving products and processes (required):

The City of West Palm Beach will employ several strategies to insure SHIP funds are utilized and leveraged in a way that supports sustainability. These strategies include but are not limited to requiring Energy Star compliant appliances and cooling systems in all new and rehabilitated housing projects, leveraging weatherization funds to upgrade systems in houses receiving rehabilitation assistance, partnering with the Palm Beach County Solid Waste Authority’s recycled paint program and requiring housing counseling that includes energy saving tips in the curriculum for all SHIP program recipients. In addition the City’s Office of Sustainability supplies energy kits to all households who receive purchase assistance and residential rehabilitation assistance.

Section II. LHAP Strategies

A.

Housing Preservation Strategy

Code: 3

a. Summary of the Strategy:

The Housing Preservation Strategy is designed to assist owner-occupied residential properties. The Strategy will provide financial assistance to homeowners to address repair/construction items that compromise the life, health, and/or safety of the household. Eligible properties include, single family, condos, PUDs, townhomes, and villas, eligible manufactured homes located within the City of West Palm Beach.

The primary purpose is to provide repairs necessary to provide safe and decent housing, eliminate any instances of substandard housing, and preserve the City's affordable housing stock by:

- Eliminating housing conditions which threaten the Life, Health or Safety of the occupants;
- Correcting City Building Code violations;
- Eliminating incipient housing code violations;
- Eliminating blight conditions ;
- Connecting a residence to public utilities;
- Adapting the residence to meet accessibility needs ; and/or
- Eliminating conditions resulting in a home being severely energy inefficient

b. Fiscal Years Covered: 2015-2016, 2016-2017, 2017-2018

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

d. Maximum award: \$80,000

e. Terms of the award:

Rehabilitation assistance will be in the form of a 0% interest, deferred payment loan, secured by a recorded mortgage and promissory note. The loan is forgivable in its entirety at the end of the terms from the date of execution of said mortgage and note, provided that title remains under the ownership of the individuals signing said mortgage and note and said property remains their primary residence.

Assistance Amount	Occupancy Period
Under to \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years

There is no yearly pro-rata forgiveness of the loan. Full repayment of the loan is required if title is transferred or conveyed for any reason or the property ceases to be the primary residence of the applicant during the required occupancy period.

In the event of default, which is defined as not meeting the occupancy, eligibility and/or ownership requirements, , the City may foreclose to recover funds made available for assistance which is

secured by a mortgage and note on the property.

f. Recipient Selection Criteria:

All eligible households will be encouraged to complete an application for assistance if they require repair assistance. Applications must be 100% complete to be certified eligible for the program. Additional information may be requested upon review of application to determine program eligibility.

Eligible homeowners will be assisted on a first qualified, first served basis. Homeowners will be assisted within income groups from all eligible applicants based on funding availability. Special needs households, as defined by Chapter 67-37.002(13), F.A.C will be given first priority.

g. Sponsor Selection Criteria and duties, if applicable: N/A

h. Additional Information:

The Director of Housing and Community Development or its designee reserves the right to exceed maximum award to the extent necessary to cure an overcrowding situation and to address health and code violations.

B.

Housing Preservation Strategy - with Demolition/ Reconstruction	Code: 4
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a. Summary of the Strategy:

The Housing Preservation Strategy is designed to assist owner-occupied residential properties. The Strategy will provide financial assistance to homeowners to address repair/construction items that compromise the life, health, and/or safety of the household. Eligible properties include, single family, condos, PUDs, townhomes, and villas, eligible manufactured homes located within the City of West Palm Beach.

The primary purpose is to provide repairs necessary to provide safe and decent housing, eliminate any instances of substandard housing, and preserve the City's affordable housing stock by:

- Eliminating housing conditions which threaten the Life, Health or Safety of the occupants;
- Correcting City Building Code violations;
- Eliminating incipient housing code violations;
- Eliminating blight conditions ;
- Connecting a residence to public utilities;
- Adapting the residence to meet accessibility needs ; and/or
- Eliminating conditions resulting in a home being severely energy inefficient

Demolition/Reconstruction: If upon inspection, or after rehabilitation work has begun on the property, it is determined by housing inspector, that the cost to repair or reconstruct the home exceeds 75% of the cost of demolition and new construction, the City will allow the home to be demolished and a new home to be rebuilt on the existing lot.

Replacement: If the City has an inventory of existing homes that it owns that have been built or

rehabilitated and are for sale, the homeowner will be given the option to purchase one of the existing homes for the appraised value and sell the current homestead property to the City as surplus property for the appraised value. The value of the current home will be a credit towards the purchase of the new home. The value of the existing home cannot exceed the value of the home to be purchased under the program.

At its option, the City may provide temporary relocation from its inventory of existing housing if available, while the home is being built. The owner who is moved to an existing housing unit will not be eligible for any additional relocation benefits and will be required to pay all utilities and moving expenses associated with the temporary relocation.

If deemed that temporary relocation is necessary while the home is being repaired or rebuilt; the City will pay for relocation costs in accordance with the City's Relocation Policy. Costs associated with the relocation will be included in the loan amount and are subject to the maximum award under this strategy.

- b. Fiscal Years Covered:** 2015-2016, 2016-2017, 2017-2018
- c. Income Categories to be served:** Very low, low and moderate
- d. Maximum award:** \$200,000
- e. Terms of the award:**

Rehabilitation and Reconstruction assistance will be in the form of a 0% interest, deferred payment loan, secured by a recorded mortgage and promissory note. The loan is forgivable in its entirety at the end of the terms from the date of execution of said mortgage and note, provided that title remains under the ownership of the individuals signing said mortgage and note and said property remains their primary residence.

Assistance Amount	Occupancy Period
Up to \$200,000	15 Years

There is no yearly pro-rata forgiveness of the loan. Full repayment of the loan is required if title is transferred or conveyed for any reason or the property ceases to be the primary residence of the applicant during the required occupancy period.

In the event of default, which is defined as not meeting the occupancy, eligibility and/or ownership requirements, , the City may foreclose to recover funds made available for assistance which is secured by a mortgage and note on the property.

- f. Recipient Selection Criteria:**

All eligible households will be encouraged to complete an application for assistance if they require repair assistance. Applications must be 100% complete to be certified eligible for the program. Additional information may be requested upon review of application to determine program eligibility.

Eligible homeowners will be assisted on a first qualified, first served basis. Homeowners will be assisted within income groups from all eligible applicants based on funding availability. Special needs households, as defined by Chapter 67-37.002(13), F.A.C will be given first priority.

g. Sponsor Selection Criteria and duties, if applicable: N/A

h. Additional Information:

The Director of Housing and Community Development or its designee reserves the right to exceed maximum award to the extent necessary to cure an overcrowding situation and to address health and code violations.

c.

Multi-Family Rental Housing Strategy	Code: 21
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a. Summary of the Strategy:

The Multi-Family Rental Housing Strategy is designed to promote the production of affordable multi-family rental housing in the City. Funds may be provided as deferred loans or low interest loans to support the acquisition and rehabilitation, or the new construction of multifamily housing, including single room occupancy, transitional/group home housing, senior rental facilities or the housing portion of a mixed use facility. The strategy is designed to promote mixed income projects and neighborhoods.

Funds may be used as a match for U.S. Department of Housing and Urban Development's HOME program and various other programs offered by the federal government and the State of Florida to develop affordable housing.

Eligible expenses will include construction hard costs and soft costs necessary to rehabilitate or construct the project. This includes cost of land, cost to acquire structure and land, demolition cost, professional service fees such as environmental phase 1, engineering, survey, appraisal, architectural and interest buy downs.

Also allowed are infrastructure directly related to the project, including streets, roadways, parking, sidewalks, pathways, storm drainage, water, sewer and sanitary systems, sewer connections, hydrants, meters, utilities and utility easements for telephone, cable, electric lines, and right-of-ways and other acceptable fees.

Soft costs include plat reviews, recording fees, permits, environmental reviews and impact studies, land use amendment reviews and architectural drawings.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: Very low, low and moderate up to 140% AMI

d. Maximum award: \$500,000

e. Terms of the award: The terms of the City's funding for multifamily rental rehabilitation or new

rental construction developments will vary from project to project, depending on financing or funding gaps identified through underwriting. Funding will either be in the form of a deferred payment loan at 0% interest or at an interest rate not to exceed the prime rate for permanent loans that do not exceed 90% LTV or prime rate plus basis points not to exceed 400 for construction loans, or some combination thereof, for a period not to exceed 30 years. Loans provided to developers for eligible rental housing constructed, rehabilitated, or otherwise assisted under this strategy must be reserved for eligible persons for 15 years.

The City shall annually monitor and determine tenant eligibility throughout the 15 year compliance period. For those developments that the Florida Housing Finance Corporation or Federal Program such as Section 202, provides the same monitoring and determination, the City may rely on such monitoring and determination of tenant eligibility. The SHIP assisted units in a rental housing project will be occupied only by households that are eligible as very-low to moderate income families. Maximum monthly rent limits will be those established annually for the SHIP program.

f. Applicant Selection Criteria: N/A

g. Sponsor Selection Criteria and duties, if applicable Applicants may include for-profit, non-profit and Public Housing Authority entities. Sponsor must have a minimum of 5 years of housing project development experience. A minimum of 10% of the total development or rehabilitation cost exclusive of any developer fee must be contributed. For bridge or construction loans a for-profit project sponsors must be organized as a partnership or limited liability company with each investor contributing equity in exchange for ownership interest. Non-profit bridge or construction loan applicants must provide commitment letters for permanent financing for 90% of total construction and land acquisition cost. Project eligibility will be determined by an affordable housing rating committee with a recommendation to the City’s Department of Housing and Community Development with priority given to projects that include units for very low income populations and/or accessible units for the disabled. Final approval will be executed by the City Commission.

h. Additional Information:

Rental units constructed, rehabilitated, or otherwise assisted in excess of \$3,000 will be monitored at least annually for 15 years or the term of assistance, whichever is longer, for compliance with tenant income and affordability requirements. All other regulatory requirements will be enforced.

D.

Home Purchase Assistance Strategy	Code: 2
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a. Summary of the Strategy:

The Home Purchase Assistance Strategy is created to assist eligible homebuyers with a deferred payment loan to be applied towards the costs of purchasing existing or newly constructed eligible affordable housing. Eligible costs include the following: down payment, closing costs, mortgage buy down, rehabilitation, and other normal and customary costs associated with purchasing a home.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

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

d. **Maximum award:** \$50,000

e. **Terms of the award:**

Purchase Assistance will be in the form of a 0% interest, deferred payment loan, secured by a recorded mortgage and promissory note. The loan is forgivable in its entirety at the end of the terms from the date of execution of said mortgage and note, provided that title remains under the ownership of the individuals signing said mortgage and note and said property remains their primary residence.

Assistance Amount	Occupancy Period
Under to \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years

There is no yearly pro-rata forgiveness of the loan. Full repayment of the loan is required if title is transferred or conveyed for any reason or the property ceases to be the primary residence of the applicant during the required occupancy period.

In the event of default, which is defined as not meeting the occupancy, eligibility and/or ownership requirements the City may foreclose to recover funds made available for assistance which is secured by a mortgage and note on the property.

f. **Recipient Selection Criteria:**

Eligible applicants will be evaluated in the order in which they applied for the program and assisted on a first qualified and first served basis, within income groups; Special needs households, as defined by Chapter 67-37.002(21),F.A.C will be given first priority. A certificate of homeownership counseling completion from a HUD approved Housing Counseling Agency must be presented by the applicant prior to loan closing.

g. **Sponsor Selection Criteria and duties, if applicable:** N/A

h. **Additional Information:** N/A

E.

Rapid Rehousing Strategy

Code: 23

a. **Summary of the Strategy:**

The Rapid Rehousing Strategy is created to assist individuals or families who require temporary rental assistance in order to avoid homelessness. The assistance is limited to a one-time payment equal to a maximum of 3 months rental assistance and security deposits. Individuals or families must either be homeless or at high risk of losing housing. In addition, the household must not have sufficient available resources to obtain or support existing housing, no other sources of assistance have been identified and the household lacks an existing support network to provide housing assistance.

- b. Fiscal Years Covered:** 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served:** Very low and low
- d. Maximum award:** \$3,000
- e. Terms of the award:** Assistance will be provided directly to the housing provider as part of a lease agreement. Eligible households are limited to assistance once per lifetime. Recipients of assistance must go through an assessment to determine likelihood of housing sustainability and stabilization once assistance period runs out. On-going rental assistance is not permitted under the SHIP program. Assistance will be limited to a one time grant not to exceed \$3,000 per household
- f. Recipient Selection Criteria:**

Eligible applicants will be selected in the order in which they applied for the program and assisted on a first qualified and first served basis. Individuals or families must either be homeless or at high risk of losing housing. In addition the household must not have sufficient available resources to obtain or support existing housing, no other sources of assistance have been identified and the household lacks an existing support network to provide housing assistance.
- g. Sponsor Selection Criteria and duties, if applicable:** N/A
- h. Additional Information:** N/A

III. LHAP Incentive Strategies

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

A. Name of the Strategy: Expedited Permitting

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

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

All building permit applications for affordable housing projects are processed under the “Expedited Plan Review” process pursuant to Resolution 367-09. The fees are waived for affordable housing projects. Developers of affordable housing must submit adequate documentation to the Director of the Department of Housing and Community Development that the project meets the definition of affordable housing. Once the Director determines that the project meets the definition of affordable housing based on rents to be charged or income of tenants or buyers, the project will be approved for expedited plan review. The Director will stamp the permit application for priority review. The building department will process the permit application for expedited permitting and these fees are waived for affordable housing projects.

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.

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

The Director of the Department of Housing and Community Development or designee is notified of all agenda items and is given an opportunity to review the agenda item and determine if it has an impact on the cost of housing and provide a comment to the City Commission of the potential increase in housing cost.

C. Name of the Strategy: Modification of Impact Fees

Modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

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

On March 2, 2015, the City of West Palm Beach Commission (resolution no. 69-15) approved the reduction of engineering construction administration fees by 25% from 2.5% of cost to 1.875% for affordable housing projects city-wide.

D. Name of the Strategy: The preparation of a printed or electronic inventory of locally owned public lands suitable for affordable housing.

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

The City complied with the requirements of Florida Statute 166.0451 which requires that beginning in July 2007, and every three years thereafter, municipality in Florida must prepare an electronic inventory list of all the real property it owns “appropriate” for use as affordable housing. The properties identified as appropriate for use as affordable housing on the inventory list adopted by the municipality may be offered for sale and the proceeds may be used to purchase land for the development of affordable housing or to increase the local government fund earmarked for affordable housing, or may be sold with a restriction that requires the development of the property as permanent affordable housing, or may be donated to a nonprofit housing organization for the construction of permanent affordable housing. Alternatively, the municipality may otherwise make the property available for use for the production and preservation of permanent affordable housing.

On March 2, 2015, the City of West Palm Beach Commission adopted the inventory list.

IV. EXHIBITS

A. Administrative Budget	Attached
B. Timeline for Estimated Encumbrance and Expenditure	Attached
C. Housing Delivery Goals Chart (HDGC)	Attached
D. Signed Certification	Attached
E. Signed, dated, witnessed or attested adopting resolution	Attached
F. Program Information Sheet	Attached
G. Ordinance	N/A
H. Interlocal Agreement	N/A

LHAP 2015
Exhibit A
67-37.005(1), F.A.C.
Effective Date: 10/2014

City of West Palm Beach

Fiscal Year: 2015-2016		
Estimated Allcoation for Calculating:	\$	47,107.00
Salaries and Benefits	\$	38,000.00
Office Supplies and Equipment	\$	
Travel Perdiem Workshops, etc	\$	3,000.00
Advertising	\$	2,000.00
Other - Consulting Services	\$	4,107.00
Total	\$	47,107.00
Fiscal Year: 2016-2017		
Estimated Allcoation for Calculating:	\$	47,107.00
Salaries and Benefits	\$	38,000.00
Office Supplies and Equipment	\$	
Travel Perdiem Workshops, etc	\$	3,000.00
Advertising	\$	2,000.00
Other - Consulting Services	\$	4,107.00
Total	\$	47,107.00
Fiscal Year 2017-2018		
Estimated Allcoation for Calculating:	\$	47,107.00
Salaries and Benefits	\$	38,000.00
Office Supplies and Equipment	\$	
Travel Perdiem Workshops, etc	\$	3,000.00
Advertising	\$	2,000.00
Other - Consulting Services	\$	4,107.00
Total	\$	47,107.00

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FLORIDA HOUSING FINANCE CORPORATION													Please check applicable box					
HOUSING DELIVERY GOALS CHART													New Plan:		X			
2015-2016													Amendment:					
Name of Local Government: City of West Palm Beach													Allocation:		\$501,519.00			
													A	B	C	D	E	F
Strategy #	HOME OWNERSHIP		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total				
From Plan Text	Code	STRATEGIES (strategy title must be same as the title used in plan text.	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units				
A	3	Housing Preservation	3	\$80,000	2	\$80,000	0	\$80,000	\$0.00	\$400,000.00	\$0.00	\$400,000.00	79.76%	5				
B	4	Housing Preservation - w Demo/Rec.	0	\$200,000	0	\$200,000	0	\$200,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0				
D	2	Home Purchase Assistance	0	\$50,000	0	\$50,000	0	\$50,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0				
												\$0.00	0.00%	0				
												\$0.00	0.00%	0				
												\$0.00	0.00%	0				
												\$0.00	0.00%	0				
												\$0.00	0.00%	0				
												\$0.00	0.00%	0				
		Subtotal 1 (Home Ownership)	3		2		0		\$0.00	\$400,000.00	\$0.00	\$400,000.00	79.76%	5				
RENTAL STRATEGIES			VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total				
			Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units				
C	21	Multi-Family Rental	0	\$500,000	0	\$500,000	0	\$500,000	\$0.00	\$0.00	\$0.00	\$0.00						
E	23	Rapid Rehousing	10	\$3,000	8	\$3,000	0	3000	\$0.00	\$0.00	\$51,368.00	\$51,368.00	10.24%	18				
												\$0.00	0.00%	0				
												\$0.00	0.00%	0				
												\$0.00	0.00%	0				
		Subtotal 2 (Non-Home Ownership)	10		8		0		\$0.00	\$0.00	\$51,368.00	\$51,368.00	10.24%	18				
		Administration Fees										\$50,151.00	10.00%					
		Admin. From Program Income											0.00%					
		Home Ownership Counseling											0.00%					
GRAND TOTAL																		
		Add Subtotals 1 & 2, plus all Admin. & t	13		10		0		\$0.00	\$400,000.00	\$51,368.00	\$501,519.00	100.00%	23				
Percentage Construction/Rehab			Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									78%						
Maximum Allowable																		
Purchase Price:			391,154						New		Existing		x					
Allocation Breakdown			Amount		%			Projected Program Income:	\$0.00	Max Amount Program Income For Admin:								
Very-Low Income			\$270,000.00		53.8%			Projected Recaptured Funds:	\$0.00									
Low Income			\$181,368.00		36.2%			Distribution:	\$501,519.00									
Moderate Income					0.0%			Total Available Funds:	\$501,519.00									
TOTAL			\$445,000.00		90.0%													

FLORIDA HOUSING FINANCE CORPORATION												Please check applicable									
HOUSING DELIVERY GOALS CHART												New Plan:									
2016-2017												Amendment:									
Name of Local Government: City of West Palm Beach												Fiscal Yr. Closeout:									
Allocation: \$501,519.00																					
												A		B		C		D		E	
Strategy #	HOME OWNERSHIP		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total								
From Plan Text	Code	STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage								
A	3	Housing Preservation	3	\$80,000	2	\$80,000	0	\$80,000	\$0.00	\$400,000.00	\$0.00	\$400,000.00	79.76%								
B	4	Housing Preservation - w Demo/Rec.	0	\$200,000	0	\$200,000	0	\$200,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%								
D	2	Home Purchase Assistance	0	\$50,000	0	\$50,000	0	\$50,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%								
												\$0.00	0.00%								
												\$0.00	0.00%								
												\$0.00	0.00%								
												\$0.00	0.00%								
												\$0.00	0.00%								
		Subtotal 1 (Home Ownership)	3		2		0		\$0.00	\$400,000.00	\$0.00	\$400,000.00	79.76%								
<hr/>																					
		RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total								
		STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage								
C	21	Multi-Family Rental	0	\$500,000	0	\$500,000	0	\$500,000	\$0.00	\$0.00	\$0.00	\$0.00									
E	23	Rapid Rehousing	10	\$3,000	8	\$3,000	0	3000	\$0.00	\$0.00	\$51,368.00	\$51,368.00	10.24%								
												\$0.00	0.00%								
												\$0.00	0.00%								
												\$0.00	0.00%								
		Subtotal 2 (Non-Home Ownership)	10		8		0		\$0.00	\$0.00	\$51,368.00	\$51,368.00	10.24%								
		Administration Fees										\$50,151.00	10.00%								
		Admin. From Program Income											0.00%								
		Home Ownership Counseling											0.00%								
<hr/>																					
GRAND TOTAL																					
Add Subtotals 1 & 2, plus all Admin. & H			13		10		0		\$0.00	\$400,000.00	\$51,368.00	\$501,519.00	100.00%								
<hr/>																					
Percentage Construction/Rehab			Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									78%									
Maximum Allowable																					
Purchase Price:			391,154							New	Existing		x								
<hr/>																					
Allocation Breakdown			Amount		%				Projected Program Income:		\$0.00	Max Amount Program Income For Admin:									
Very-Low Income			\$270,000.00		53.8%				Projected Recaptured Funds:		\$0.00										
Low Income			\$181,368.00		36.2%				Distribution:		\$501,519.00										
Moderate Income					0.0%				Total Available Funds:		\$501,519.00										
TOTAL			\$445,000.00		90.0%																

FLORIDA HOUSING FINANCE CORPORATION												Please check applicable									
HOUSING DELIVERY GOALS CHART												New Plan:									
2017-2018												Amendment:									
Name of Local Government: City of West Palm Beach												Fiscal Yr. Closeout:									
Allocation:												\$501,519.00									
												A		B		C		D		E	
Strategy #	HOME OWNERSHIP		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total								
From Plan Text	Code	STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage								
A	3	Housing Preservation	3	\$80,000	2	\$80,000	0	\$80,000	\$0.00	\$400,000.00	\$0.00	\$400,000.00	79.76%								
B	4	Housing Preservation - w Demo/Rec.	0	\$200,000	0	\$200,000	0	\$200,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%								
D	2	Home Purchase Assistance	0	\$50,000	0	\$50,000	0	\$50,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%								
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												\$0.00	0.00%								
												\$0.00	0.00%								
		Subtotal 1 (Home Ownership)	3		2		0		\$0.00	\$400,000.00	\$0.00	\$400,000.00	79.76%								
		RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total								
		STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage								
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E	23	Rapid Rehousing	10	\$3,000	8	\$3,000	0	3000	\$0.00	\$0.00	\$51,368.00	\$51,368.00	10.24%								
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												\$0.00	0.00%								
												\$0.00	0.00%								
		Subtotal 2 (Non-Home Ownership)	10		8		0		\$0.00	\$0.00	\$51,368.00	\$51,368.00	10.24%								
		Administration Fees										\$50,151.00	10.00%								
		Admin. From Program Income											0.00%								
		Home Ownership Counseling											0.00%								
		GRAND TOTAL																			
		Add Subtotals 1 & 2, plus all Admin. & H	13		10		0		\$0.00	\$400,000.00	\$51,368.00	\$501,519.00	100.00%								
		Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									78%									
		Maximum Allowable																			
		Purchase Price:	391,154							New	Existing		x								
		Allocation Breakdown	Amount		%				Projected Program Income:	\$0.00	Max Amount Program Income For Admin:										
		Very-Low Income	\$270,000.00		53.8%				Projected Recaptured Funds:	\$0.00											
		Low Income	\$181,368.00		36.2%				Distribution:	\$501,519.00											
		Moderate Income			0.0%				Total Available Funds:	\$501,519.00											
		TOTAL	\$445,000.00		90.0%																

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government: City of West Palm Beach

- (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 within 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.
- 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 X *has or* *has not* been implemented.

(note: Miami Dade County will check "has")

Witness

Geraldine Muoio
Chief Elected Official or designee

Witness

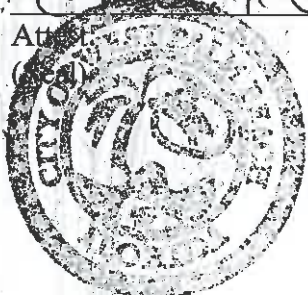
Geraldine Muoio, Mayor
Type Name and Title

4/29/15
Date

CITY ATTORNEY'S OFFICE
Approved as to form and legality
By: STAT

OR

Heidi F. Cain
Attorney



RESOLUTION NO. 112-15

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF WEST PALM BEACH, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN (LHAP) FOR PROGRAM YEARS 2015-2016, 2016-2017, AND 2017-2018 AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES, AND RULE 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE ALL DOCUMENTS AND CERTIFICATIONS NECESSARY FOR SUBMISSION OF THE LHAP FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; PROVIDING AN EFFECTIVE DATE; AND FOR OTHER PURPOSES.

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 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan (LHAP) outlining how funds will be used; and

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

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; and

WHEREAS, the Housing and Community Development Department has prepared a three-year Local Housing Assistance Plan for program years 2015-2016, 2016-2017, and 2017-2018, for submission to the Florida Housing Finance Corporation; and

WHEREAS, Section 420.9075 (7), F.S. provides that only five (5) percent of the local housing distribution plus five (5) percent of program income may be used for administrative costs unless the City finds, by resolution, that five (5) percent is insufficient to adequately pay the necessary costs of administering the plan. In that event eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to ten (10) percent of each fund for administrative costs; and

WHEREAS, the City hereby finds 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 plan and authorizes use of up to ten (10) percent of each fund for said purposes; and

WHEREAS, the City Commission finds that it is in the best interest of the public to

RESOLUTION NO. 112-15

approve and to submit the Plan to the Florida Housing Finance Corporation for review and approval.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF WEST PALM BEACH, FLORIDA that:

SECTION 1: The City Commission of the City of West Palm Beach hereby approves the Local Housing Assistance Plan for fiscal years 2015/2016, 2016/2017 and 2017/2018 and authorizes submission of the plan to the Florida Housing Finance Corporation as required by Section 420.907-420-9079, Florida Statutes. A copy of the plan is attached hereto and incorporated herein as Exhibit "A".

SECTION 2: The City Commission hereby approves use of up to ten (10) percent of the local housing distribution plus ten (10) percent of program income for administrative expenses.

SECTION 3: The Mayor is hereby authorized to execute on behalf of the City all documents necessary for submission of the Plan and for receipt of the funds.

SECTION 4: Upon execution by the Mayor, the City Clerk is directed to return a certified copy of this resolution to the acting Director of Housing and Community Development Department for further handling. The Clerk shall retain the original executed resolution as a public record.

SECTION 5: This resolution shall take effect immediately upon its adoption.

[SIGNATURES ON FOLLOWING PAGE]

PASSED AND ADOPTED THIS 27TH DAY OF APRIL, 2015.



ATTEST:

X *Hazeline F. Carson*

CITY CLERK
Signed by: Hazeline Carson

**CITY OF WEST PALM BEACH BY
ITS CITY COMMISSION:**

X *Geraldine Muoio*

PRESIDING OFFICER
Signed by: Geraldine Muoio

**APPROVED AS TO FORM AND
LEGALITY:**

4/24/2015

X *Samuel A. Thomas*

CITY ATTORNEY
Signed by: SThomas

STATE OF FLORIDA
COUNTY OF PALM BEACH
CITY OF WEST PALM BEACH

This copy is a true copy of the original
on file in this office. WITNESS my hand
and Official Seal. This 1st day of

May 20 15

City of West Palm Beach
By: *[Signature]* Deputy Clerk

**STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
PROGRAM INFORMATION SHEET**

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

Local Government	City of West Palm Beach
Chief Elected Official	Geraldine Muoio, Mayor
Address	401 Clematis Street, West Palm Beach, FL 33401
SHIP Administrator	Jennifer Ferriol, HCD Administrator
Address	401 Clematis Street, West Palm Beach, FL 33401
Telephone	561-822-1250
EMAIL	JFerriol@wpb.org
Alternate SHIP Contact	Armando Fana, Director of HCD
Telephone	561-822-1250
EMAIL	AFana@wpb.org
Local Government Employer Federal ID #	59-6000448
Other Information	

Please attach this form as Exhibit F and submit along with your completed LHAP.