

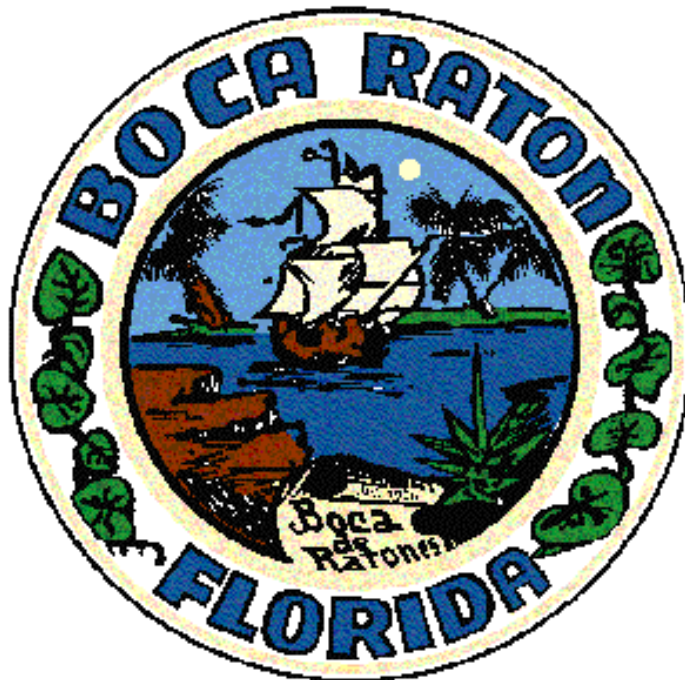
# CITY OF BOCA RATON

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## SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

### FISCAL YEARS COVERED

2010-11, 2011-12, 2012-13



Prepared April 2010

Community Improvement Division  
Development Services Department

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**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.*

City of Boca Raton

Interlocal : Yes \_\_\_\_\_ No X

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

N/A

**B. Purpose of the program:** *Section 420.9072, F.S. and Chapter 67-37.005, F.A.C.*

Creation of the Plan is for the purpose of meeting the housing needs of very low (up to 50% of median), low (51–80% of median), and moderate (81-120% of median) 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.

The need for affordable housing in Boca Raton has been documented by a variety of sources, including the 2000 U.S. Census, a 2003 Workforce Housing Study commissioned by the Boca Raton Chamber of Commerce and the 2006 Palm Beach County Housing Needs Assessment prepared by the Metropolitan Center at FIU. This study, which was updated in 2008, stated “Despite lowering single-family home values, substantial affordability gaps continue to exist.” As defined by HUD (U.S. Dept. of Housing & Urban Development) “cost burdened” households, regardless of income, pay more than 30% of their gross household income for housing, whether they own or rent. Households paying more than 50% of their income for housing are defined as “severely cost burdened.” Very low (up to 50% of median) and low income (up to 80% of median) households tend to have the greatest cost burden, and due to limited SHIP funding, are the group targeted for assistance by Boca Raton’s SHIP program. Per the 2000 U.S. Census, 62.7% of Boca Raton’s very low and low income households combined were cost burdened, with 38.1% of them being severely cost burdened.

As stated in the Chamber’s study, benefits of an increased supply of workforce housing include improved quality of life and greater economic development potential. Ownership of a home permits Boca Raton’s families to participate in wealth creation through real estate appreciation. Additionally, homeownership contributes to neighborhood stability and security.

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

X 2010/2011

X 2011/2012

X 2012/2013

Note: These are State fiscal years (not City), each of which begin 7/1 and end 6/30.

- D. Governance:** *Chapter 67-37.005, F.A.C. and Section 420.9071, F.S.*  
The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37 Florida Administrative Code. The SHIP Program furthers the City's Comprehensive Plan housing element objective of providing increased housing opportunities for low income persons.

**Cities and Counties must be in compliance with these applicable statutes and rules.**

- E. Local Housing Partnership** *Section 420.9072, F.S.*  
The SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

Early in the development of the City of Boca Raton's SHIP program, staff held both individual and group meetings with representatives of local lending institutions, developers, realtors, social service agencies, and non profit housing providers. These various representatives constituted our "Local Housing Partnership" and assisted staff with program design. As the program has grown, various persons in this partnership continue to provide valuable input with regard to the Local Housing Assistance Plan as well as day-to-day operations.

- F. Leveraging:** *Chapter 67-37.007, F.A.C. and Section 420.9075, 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 local match to obtain federal housing grants or programs. Use of SHIP funds in combination with CDBG funds, leveraged with private sector financing and technical support, provides the foundation for both increasing the supply of and access to affordable housing for Boca Raton residents. The emphasis is on combining neighborhood improvement with the provision of home ownership opportunities to very low, low and moderate income households.

- G. Public Input:** *Chapter 67-37.005, F.A.C.*  
Public input was solicited through face to face meetings as well as telephone and e-mail contact with local lenders, realtors, and non-profit providers of services relating to affordable housing (such as home buyer education providers). 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:** *Chapter 67-37.005, 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.

In addition to advertising in the newspaper, the City publicizes the SHIP program on the local government cable channel, the City's web site, and the City's employee newsletter and newsletter to residents. Flyers have been distributed to local lenders and realtors, churches located in CDBG target neighborhoods, a Title XX Day Care Center, and to appropriate local social service agencies. Housing Authority staff members inform public housing residents, Section 8 recipients and Family Self-Sufficiency Program participants about the program. SHIP staff sometimes participate in local homebuyer workshops.

**I. Discrimination:** *Section 420.9075, 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. In implementing its SHIP program, the City of Boca Raton is mindful of affirmatively furthering fair housing. The City utilizes CDBG funds to further fair housing outreach and education activities, as called for in the Consolidated Plan. All SHIP applicants are required to attend home buyer education seminars that include a segment on fair housing.

Priority processing is given to applicants identified as having special needs, including, but not limited to, homeless people, the elderly, migrant farmworkers, and persons with disabilities (as noted in Section 420.9075(1)(a), F.S.).

**J. Support Services and Counseling:** *Chapter 67-37.005, 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), and credit counseling. Support services are also available in the form of homebuyer seminars, which educate prospective homebuyers about credit, predatory lending, choosing a realtor, fair housing, and pre-purchase home inspections. Seminars also include post-purchase education on topics such as budgeting, home maintenance, energy conservation, and landscaping.

A maximum of 3% of the SHIP allocation will be available during all three fiscal years for providing home ownership training and counseling to prospective home buyers. Local financial institutions sometimes sponsor home buyer education provided by non-profit providers, but in order for such training to be provided on a regular basis, it is necessary for the City to sponsor some workshops as well.

**K. Purchase Price Limits:** *Section 420.9075, 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 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:

- Independent Study (copy attached)
- U.S. Treasury Department
- Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts. The purchase price limit will be the amount a homebuyer can afford to purchase using the underwriting criteria established by the City. The purchase price limit will be revised as needed in response to changes in the local real estate market, mortgage interest rates, etc. Any such revisions will be subject to City Council and State approval.

**L. Income Limits, Rent Limits and Affordability:** *Chapter 67-37.005, F.A.C. and Section 420.9071, F.S.*

The Income and Rent Limits used in the SHIP Program are updated annually by 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, 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.

The City of Boca Raton has established a maximum limit of 35% of gross monthly income on the housing expenses of SHIP-assisted buyers. The City has also established a 25% minimum monthly mortgage payment for SHIP-assisted buyers to ensure purchases are not over-subsidized and to assist as many buyers as possible.

**M. Welfare Transition Program:** *Chapter 67-37.005(6)(b)(7), F.A.C.*

Should an 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 employ personnel from the Welfare Transition and Workforce Development Initiatives programs will be given preference in the selection process.

**N. Monitoring and First Right of Refusal:** *Section 420.9075, 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 monitorings and determination of tenant eligibility requirements. Tenant eligibility will be monitored at least annually for 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.

**O. Administrative Budget:** *Chapter 67-37.005, F.A.C. and 420.9075(7), F.S.*

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 City of Boca Raton 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% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.”

The City of Boca Raton has determined that 5% of the SHIP allocation is insufficient to adequately cover the administrative costs of the Program. Due to program size, it is necessary to maintain the percentage of funds available for administration at 10% of the Local Housing Distribution, plus 5% of any program income received. The City of Boca Raton has adopted the above findings in the attached resolution, **Exhibit E**.

The Community Improvement Division of the Development Services Department shall be responsible for administration of the Local Housing Assistance Plan (LHAP). Administrative functions include program design, applicant processing and selection, coordination of outreach, training and counseling, preparing necessary paperwork to issue payments for program activities, tracking expenditures to ensure that statutory set-asides will be met, maintaining necessary records, preparing required reports, and all other duties pertaining to implementation of the LHAP.

**P. Program Administration:**

Administration of the local housing assistance plan is the responsibility of the City of Boca Raton. No third party entity or consultant performs any of the administrative or other functions of the program.

**Q. Essential Service Personnel:** *Include a definition as required in Rule Chapter 67-37.002 (8), F.A.C., Chapter 67-37.005(10), F.A.C. and Section 420.9075(3), F.S.*

The City of Boca Raton's definition of essential services personnel includes, but is not limited to, persons employed in the following areas:

- education
- public safety
- other public services
- retail and other service jobs
- health care
- building trades
- all income-eligible workers.

**R. “Green” Initiatives:** *Describe initiatives that encourage or require innovative design, green building principles, storm resistant construction, or other elements that reduce long term costs relating to maintenance, utilities or insurance as required in Section 420.9075(3)(d), F.S.*

Rehabilitation is a component of the City of Boca Raton’s Purchase Assistance strategy. When buyers purchase a home, rehab assistance is available, in addition to closing cost and down payment assistance. Buyers are strongly encouraged to utilize the following when considering rehab:

- The availability of FPL rebates for making the home more energy-efficient
- Energy-efficient air conditioning systems
- Energy Star appliances
- Ceiling fans
- Programmable thermostats
- Adequate insulation
- Caulking, weather stripping, and other weatherproofing items
- Water-conserving toilets, faucets, showerheads, etc.
- Landscaping and irrigation methods and materials that conserve water

Homebuyer seminars include educational information on how the types of items listed above can lower their housing costs over the long term.

**LHAP HOUSING STRATEGIES:** *Chapter 67-37.005, F.A.C.*

**A. Name of the Strategy: Purchase Assistance**

- a. Summary of the Strategy: This strategy assists eligible first-time home buyers with a zero interest, deferred payment loan to be applied toward down payment, closing costs, and (if applicable) rehabilitation costs for the purchase of eligible owner-occupied housing, including single-family homes, townhouses, condominiums, or villas.
- b. Fiscal Years Covered: State fiscal years 2010/2011, 2011/2012 and 2012/2013.
- c. Income Categories to be served: Very low, low and moderate income households as defined in Section 420.9071 (19), (20), and (28), F.S.
- d. Maximum award is noted on the Housing Delivery Goals Charts. The maximum award level varies by income category as shown below:

Income Category	Maximum Award
Up to 50% of Median (Very Low)	\$90,000
>51% to 80% of Median (Low)	\$55,000
>81% to 120% of Median (Moderate)	\$20,000

The maximum ceiling includes the aggregate of SHIP awards of purchase assistance and/or rehabilitation which may be used in combination to provide an eligible housing unit for purchase by an eligible household. The maximum award level is determined by staff researching the amount of subsidy necessary to enable households in the above income categories to purchase homes at the minimum prices available as shown on MLS listings for the Boca Raton area, taking mortgage interest rates and the cost of taxes, insurance, and homeowner association fees into account. An Excel spreadsheet created by the Florida Housing Coalition helps staff analyze this information, to arrive at appropriate award amounts. Maximum award levels will be re-evaluated by staff on a regular basis and revised as needed in response to market fluctuations, at staff discretion. Technical changes such as revisions in award levels are required to be transmitted to Florida Housing Finance Corp. for notification purposes.

The maximum award is not automatically provided on an individual basis; rather, the amount of subsidy awarded will be the minimum amount necessary to enable the buyer to purchase the property at a monthly payment affordable to him or her.

- e. Terms of the Award; Recapture and Default: Purchase and/or rehab assistance will be provided to eligible households in the form of a 20 year, zero interest, forgivable deferred payment mortgage. Repayment of the loan is immediately due to the City in the event any of the following occur within 20 years after purchase: transfer of title, the assisted homeowner fails to continuously occupy the home, the unit is rented, or the unit is refinanced without prior authorization of the City. All repayments shall be considered program income. Such repaid funds will be deposited into the SHIP trust fund account and utilized for SHIP-eligible activities. After 20 years, the loan is totally forgiven.

In cases of hardship, a homeowner or his or her heirs may petition the City for full or partial waiver of the repayment requirement. The City has an administrative policy on file for

processing such waiver requests. Hardship is defined as the net proceeds of an arms-length sales transaction of a SHIP-assisted home being insufficient to repay the SHIP loan amount in full. Net proceeds are the sales price minus superior loan repayment (other than SHIP funds) and any closing costs. In the event that the homeowner wishes to refinance his or her first mortgage or take out an equity loan to make repairs or improvements, the City has an administrative policy on file pertaining to subordination requests. In the event that the owner dies prior to the end of the loan term, an income-eligible heir may assume the loan, provided that he or she resides in the property. Otherwise, a repayment schedule may be arranged. If the home is to be sold by the heir, the loan will be due at the time of sale. If the home is to be retained and rented or occupied by non-income eligible heirs, documentation of household composition and income must be submitted and reviewed for staff to determine payment arrangements.

f. Recipient Selection Criteria: In addition to being income eligible as described above, applicants must meet the following selection criteria:

- Must be first time home buyers, which is defined as one of the following:
  - someone who has not owned a home during the past three years;
  - a single parent who has been divorced and displaced within the 12 month period prior to time of application, and whose household includes children under the age of 18;
  - a displaced victim of domestic abuse;
  - a person displaced as a result of a governmental action (other than eviction from public housing).
- May not currently own or have assets exceeding \$25,000 (monetary gifts and real estate are included in the asset calculation; retirement accounts are not).
- Must have a bank account.
- Average assets for the three month period prior to application must total at least \$2,500. Former SHIP home buyers have reported unexpected increases in property tax and condo maintenance fees; savings will help prepare them for such events. Since the City's maximum subsidy amount is high, it wishes to minimize the risk of loan default; buyers with savings should be at less risk.
- Must document completion of an approved home buyer education course (i.e., at least six hours in length, and conducted in a classroom setting).
- Must have a minimum gross annual household income of \$21,500. This minimum is established in order for the applicant to have a realistic chance of obtaining a first mortgage sufficient to purchase the lowest-priced units available in non-age restricted communities in our real estate market. This amount is based on periodic staff research of MLS listings and is thus subject to change at staff discretion. An exception to the minimum income requirement may be made if the applicant can demonstrate that a property is available that is priced at an amount affordable to him or her (i.e., at a monthly housing cost not exceeding 35% of household income).
- Priority processing is given to applicants identified as having special needs, including, but not limited to, homeless people, the elderly, migrant farmworkers, and persons with disabilities (as noted in Section 420.9075(1)(a), F.S.).

Applicants meeting the above requirements are selected for the program and SHIP funds are reserved on a first come, first ready basis, pending fund availability. The award period

is periodically reviewed and adjusted as needed by staff based on real estate market conditions.

Applicants who purchase a property must contribute a minimum of 1% of the purchase price toward the transaction (out-of-pocket expenses are included in this calculation).

g. Sponsor Selection Criteria: N/A – sponsors are not utilized in the City of Boca Raton’s SHIP program.

h. Additional Information:

- Units acquired must be located within the Boca Raton city limits.
- Applicants owing money to other assisted housing programs (such as Section 8 and public housing) are ineligible for SHIP assistance until their debt is satisfactorily resolved.
- Assistance is awarded one-time only, i.e., prior recipients of SHIP assistance are ineligible. Exceptions will be made in the case of applicants who have been displaced due to divorce, domestic abuse, or governmental action.
- Buyers are strongly encouraged to utilize “green” initiatives in order to enhance long-term affordability of their homes, as noted in Section I-R above. The rehab portion of the SHIP award under the Purchase Assistance strategy may be utilized to pay for such improvements.

## **B. Name of the Strategy: Sewer Connection Assistance**

- a. Summary of the Strategy: This strategy will provide direct assistance to eligible single family homeowners to pay for City impact fees, City special assessment fees, private plumber sewer system connection fees and other related fees incurred as a result of the transition from the City’s septic to central sewer system capital improvement program.
- b. Fiscal Years Covered: State fiscal years 2010/2011, 2011/2012 and 2012/2013.
- c. Income Categories to be served: Very Low and Low income households as defined in Section 420.9071 (19), (20), and (28), F.S.
- d. Maximum award is noted on the Housing Delivery Goals Charts: The maximum award is \$12,000 per unit.
- e. Terms of the Award; Recapture and Default: Sewer connection assistance will be provided to eligible households in the form of a deferred payment, zero percent interest loan secured by a mortgage on the property. Loans will be forgiven in full after the completion of the seven-year term. Repayment in full is immediately due to the City in the event any of the following occur within the seven year period after assistance is rendered: sale or transfer of deed, the assisted homeowner fails to continuously occupy the home, the unit is rented, or the homeowner refinances the property. All repayments shall be considered program income. Such repaid funds will be deposited into the SHIP trust fund account and utilized for SHIP-eligible activities. In cases of hardship, a homeowner or his/her heirs may petition the City for full or partial waiver of the repayment requirement. Hardship is defined as the net proceeds of an arms-length sales transaction of a SHIP-assisted home being insufficient to repay the SHIP loan amount in full. Net proceeds are the sales price minus superior loan repayment (other than SHIP funds) and any closing costs. The City has an administrative policy on file for processing such waiver requests. In the event that the owner dies prior to the end of the loan term, an income-

eligible heir may assume the loan, provided that he or she resides in the property. Otherwise, a repayment schedule may be arranged. If the home is to be sold by the heir, the loan will be due at the time of sale. If the home is to be retained and rented or occupied by non-income eligible heirs, documentation of household composition and income must be submitted and reviewed for staff to determine payment arrangements.

- f. Recipient Selection Criteria: Applicants must be income eligible as described above. Recipients must be the owner-occupants of a single family home within the Boca Raton city limits which is being converted from septic to sewer by the City. Applicants may not currently own or have assets exceeding \$25,000 (real estate other than the assisted property is included in the asset calculation; retirement accounts are not). Applicants must be current in all obligations on the assisted property, including any mortgages secured by the property, property taxes, and homeowner assessments. The assessed value of the assisted property, as established by the Palm Beach County Property Appraiser, cannot exceed the maximum purchase price for the SHIP Program. Applicants will be served on a first come, first served basis, pending fund availability.

Priority processing is given to applicants identified as having special needs, including, but not limited to, homeless people, the elderly, migrant farmworkers, and persons with disabilities (as noted in Section 420.9075(1)(a), F.S.).

- g. Sponsor Selection Criteria: N/A – sponsors are not utilized in the City of Boca Raton’s SHIP program.
- h. Additional Information: This strategy will be implemented only in areas in which the City is installing improvements to convert properties from septic to the sewer system, using any SHIP funds that have not been encumbered.

### **C. Name of the Strategy: Disaster Relief**

- a. Summary of the Strategy: In the event of a natural disaster (which has been declared by Executive Order as provided in 67-37.005(7), F.A.C.), SHIP funds will be used to leverage available federal and state funds to provide assistance to income eligible households for the purpose of repairing eligible housing located within the corporate limits of the City of Boca Raton. Generally, such needs for single family homes may include: purchase of emergency supplies for eligible households to weatherproof damaged homes, interim repairs to avoid further damage, tree and debris removal required to make individual housing units habitable, and post disaster assistance with homeowner insurance deductibles and/or non-insured repairs. SHIP funds may also be used for owner-occupants of single-family homes, townhouses, condominiums and villas with the payment of Home Owner Association (HOA) special assessments for repairs resulting from a declared disaster.
- b. Fiscal Years Covered: State fiscal years 2010/2011, 2011/2012 and 2012/2013.
- c. Income Categories to be served: Very Low and Low income households as defined in Section 420.9071 (19), (20), and (28), F.S.
- d. Maximum award is noted on the Housing Delivery Goals Charts: The maximum award is

\$15,000 per unit.

- e. Terms of the Award; Recapture and Default: Assistance will be provided to eligible households in the form of a deferred payment, zero percent interest loan secured by a mortgage on the property. Loans will be forgiven in full after the completion of the seven-year term. Repayment in full is immediately due to the City in the event any of the following occur within the seven year period after assistance is rendered: sale or transfer of deed, the assisted homeowner fails to continuously occupy the home, the unit is rented, or the homeowner refinances the property. All repayments shall be considered program income. Such repaid funds will be deposited into the SHIP trust fund account and utilized for SHIP-eligible activities. In cases of hardship, a homeowner or his/her heirs may petition the City for full or partial waiver of the repayment requirement. Hardship is defined as the net proceeds of an arms-length sales transaction of a SHIP-assisted home being insufficient to repay the SHIP loan amount in full. Net proceeds are the sales price minus superior loan repayment (other than SHIP funds) and any closing costs. The City has an administrative policy on file for processing such waiver requests. In the event that the owner dies prior to the end of the loan term, an income-eligible heir may assume the loan, provided that he or she resides in the property. Otherwise, a repayment schedule may be arranged. If the home is to be sold by the heir, the loan will be due at the time of sale. If the home is to be retained and rented or occupied by non-income eligible heirs, documentation of household composition and income must be submitted and reviewed for staff to determine payment arrangements.
- f. Recipient Selection Criteria: Applicants must be income eligible as described above, and will be served on a first come, first served basis, pending fund availability. Their residence must be located within the Boca Raton city limits. Applicants may not currently own or have assets exceeding \$25,000 (real estate other than the assisted property is included in the asset calculation; retirement accounts are not). Applicants must be current in all obligations on the assisted property, including any mortgages secured by the property, property taxes, and homeowner assessments. The assessed value of the assisted property, as established by the Palm Beach County Property Appraiser, cannot exceed the maximum purchase price for the SHIP Program.

Priority processing is given to applicants identified as having special needs, including, but not limited to, homeless people, the elderly, migrant farmworkers, and persons with disabilities (as noted in Section 420.9075(1)(a), F.S.).

- g. Sponsor Selection Criteria: N/A – sponsors are not utilized in the City of Boca Raton’s SHIP program.
- h. Additional Information: This strategy will be implemented only in the event of a natural disaster declaration using any SHIP funds that have not been encumbered.

### **III. LHAP INCENTIVE STRATEGIES** *Section 420.9071(16) and Section 420.9076(6)), 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. Description of the procedures used to implement this strategy: The City Manager has authorized the Planning and Zoning Director to be responsible for processing and

facilitating affordable housing projects. The P & Z Director will assign an ombudsman from existing staff who will shepherd the individual affordable housing project through the review process. This ombudsman will be the developer's point of contact for all questions concerning the review process. The Chief Building Code Administrator will be responsible for expediting the building permitting process for affordable housing projects. He has designated the Permit/ Customer Service Supervisor to walk through any building permit application that has been administratively determined to be an affordable housing project. Such applications will be given priority ahead of all other permit applications.

**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. Description of the procedures used to implement this strategy: In August 1994 the City Manager authorized the Development Services Director or his designee to review all proposed City ordinances to determine effects, if any, on the cost of housing. When it is determined that there is an impact, an analysis is prepared by appropriate departmental staff. This strategy has successfully functioned as intended, and is currently implemented by the Development Services Director.

**C. Name of the Strategy: Waiver of Building Permit Fees**

An ongoing process for reducing the cost of building or rehabilitating affordable housing.

- a. Description of the procedures used to implement this strategy: The City will continue waiving building permit fees for rehab and construction of low to moderate income housing, as it has for over 25 years. Specifically, permit fees are waived for infill housing construction funded with SHIP or CDBG dollars, and for homes built by non-profit organizations. Also, permit fees are waived for rehab work performed by contractors under the CDBG Housing Rehab program, in conjunction with the SHIP Purchase Assistance program, or on properties owned by the Boca Raton Housing Authority.

**IV. EXHIBITS:**

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

- B. Timeline for Encumbrance and Expenditure:** *Chapter 67-37.005, 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, F.A.C.*  
Signed Certification is attached as **Exhibit D.**

- E. Adopting Resolution:** *Section 420.9072, 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.**

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A Admin Budget

Fiscal Year 2010/2011		
Salaries and Benefits	\$	41,100.00
Office Supplies and Equipment	\$	500.00
Professional Services (audit)	\$	6,800.00
Travel & Training	\$	600.00
Advertising	\$	1,000.00
Total	\$	50,000.00

Fiscal Year 2011/2012		
Salaries and Benefits	\$	41,100.00
Office Supplies and Equipment	\$	500.00
Professional Services (audit)	\$	6,800.00
Travel & Training	\$	600.00
Advertising	\$	1,000.00
Total	\$	50,000.00

Fiscal Year 2012/2013		
Salaries and Benefits	\$	41,100.00
Office Supplies and Equipment	\$	500.00
Professional Services (audit)	\$	6,800.00
Travel & Training	\$	600.00
Advertising	\$	1,000.00
Total	\$	50,000.00

Based on a distribution of \$500,000.00







TIMETABLE FOR STATE FISCAL YEAR 2010-2011

Exhibit B

Name of Local Government: City of Boca Raton

Program Activity	2010/2011		2011/2012		2012/2013		2013/2014		2014/2015		2015/2016		2016/2017	
	Y	M	Y	M	Y	M	Y	M	Y	M	Y	M	Y	M
Advertise Availability of Funds		X												
Application Period (On-Going)	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Start Program Year		X												
Annual Report					X									
Mid-Year Review/Adjustments							X							
End-Year Review/Adjustments													X	
Encumbrance Deadline														
Expenditure Deadline														
Final Program Review														X

Directions: Type in the applicable years across the top line.

List Program Activities down left hand side. Type in an "X"

on applicable activity line under month and year the activity will be initiated or completed.

At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)



TIMETABLE FOR STATE FISCAL YEAR 2012/2013

Name of Local Government: City of Boca Raton

PROGRAM ACTIVITY	2011/2012		2012/2013		2013/2014		2014/2015		2015/2016	
	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016
Advertise Availability of Funds	X									
Application Period(On-Going)	X	X	X	X	X	X	X	X	X	X
Start Program Year	X									
Annual Report										X
Mid-Year Review/Adjustments										
End-Year Review/Adjustments										X
Encumbrance Deadline										
Expenditure Deadline										X
Final Program Review										X

**Directions:** Type in the applicable years across the top line.  
List Program Activities down left hand side. Type in an "X"  
on applicable activity line under month and year the activity will be initiated or completed.  
At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)