



**CITY OF BOYNTON BEACH**

**STATE HOUSING INITIATIVES PARTNERSHIP**

**(SHIP) PROGRAM**

**HURRICANE HOUSING ASSISTANCE PLAN**

**City of Boynton Beach  
State Housing Initiative Partnership (SHIP) Program  
Hurricane Housing Assistance Plan**

I. PROGRAM DESCRIPTION

**A. Palm Beach County**

1. Base Allocation Request - \$1,000,000.00
2. Extremely Low Income Request
3. Community Planning Request – City of Boynton Beach
4. Name of participating local government(s) or other agencies in the Community Planning Strategy- Palm Beach County, City of Boynton Beach; City of Delray Beach, City of West Palm Beach

II. HHAP HOUSING STRATEGIES

**A. Owner-Occupied Housing Rehabilitation**

1. Summary of the Strategy: This strategy provides 0% interest rate, deferred payment loans to assist very low, low, and moderate- income households to rehabilitate owner occupied single family units. This strategy furthers the City's Housing Element of its Comprehensive Plan by preserving the City's existing housing stock. Areas to be addressed will be interior and exterior building/electrical/plumbing problems in an effort to make them compatible with to current codes. Emphasis will also be placed on health, potential life threatening safety issues, as well as retrofitting items for those individuals with special needs.
1. Fiscal years covered: State Fiscal Years 2005/2006; 2006/2007; and 2007/2008.
2. Income Categories to be served: Very low, low, and moderate income households as defined by the U. S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed annually by the Florida Housing Finance Corporation.
3. Maximum award as noted on the Hurricane Housing Goals Chart: The maximum award for this strategy is \$40,000.00. However, the maximum amount is not automatically awarded, but rather the subsidy awarded will be the minimum amount required to make necessary repairs to bring the dwelling into compliance with the City's current code requirements.

Household Size # of Persons	Very Low-Income 0 - 50% of Median	Low-Income 51% - 80% of Median	Moderate-Income 81% - 120% of Median
<b>Maximum Award</b>	<b>\$40,000</b>	<b>\$40,000</b>	<b>\$20,000</b>
<b>1</b>	<b>\$22,000</b>	<b>\$35,150</b>	<b>\$52,800</b>
<b>2</b>	<b>\$25,100</b>	<b>\$40,200</b>	<b>\$60,240</b>
<b>3</b>	<b>\$28,250</b>	<b>\$45,200</b>	<b>\$67,800</b>
<b>4</b>	<b>\$31,400</b>	<b>\$50,250</b>	<b>\$75,360</b>
<b>5</b>	<b>\$33,900</b>	<b>\$54,250</b>	<b>\$81,360</b>
<b>6</b>	<b>\$36,400</b>	<b>\$58,300</b>	<b>\$87,360</b>
<b>7</b>	<b>\$38,950</b>	<b>\$62,300</b>	<b>\$93,480</b>
<b>8</b>	<b>\$41,450</b>	<b>\$66,300</b>	<b>\$99,480</b>

4. Terms, Recapture, and Default: Assistance greater than \$5,000 provided to eligible households in the form of a 0% interest, deferred payment loan secured by a promissory note forgivable over ten (10) years. Prorating of the loan award will occur at a rate specific to the duration of the note. Repayment of the full loan award will be immediately due to the City in the event any of the “qualifying events” occur prior to the expiration date of the note. The “qualifying event(s)” are considered to be:

- Sale of the unit, or transfer of title (except for major healthcare expenses by one of the primary owners or by inheritance)
- The assisted homeowner fails to continuously occupy the home
- The unit is rented
- The unit is refinanced without prior authorization of the City of Boynton Beach

Repaid funds will be utilized in accordance with the approved Local Housing Assistance Plan in effect at the time the funds are recaptured.

If no “qualifying event(s)” occur prior to the expiration of the note, the loan is totally forgiven. In the event the homeowner wishes to refinance his or her first mortgage or take out an equity loan to make repairs or improvements, the City has developed an administrative policy pertaining to subordination requests.

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

- Applicant may not currently own or have assets exceeding \$15,000, (monetary gifts and real estate are included in the asset calculations; retirement accounts are not); this does not include the value of the dwelling being rehabilitated;
  - The dwelling must be owner occupied;
  - Mortgage payments and taxes must be current / paid up to date; and
  - Applicant must have proof of current homeowners insurance.
6. Sponsor Selection Criteria, if applicable: N/A.
  7. Additional Information: The home must be located within the City's municipal boundaries. The appraised value of the home may not exceed the maximum sales price allowed by the SHIP program for existing units. The homeowner must agree to maintain the home free of any code violations after rehabilitation work is completed.

## **B. Rental Acquisition & Rehabilitation**

1. Summary of the Strategy: This strategy is designed to provide financial assistance to developers and owners of rental housing serving very low, and low- income households. SHIP funds may be used for acquisition, site development, infrastructure improvements, rehabilitation, impact fees, construction costs, and for professional fees such as engineering, architectural, environmental and surveying. SHIP funds may not be used to pay rental subsidies. All SHIP assisted units must be occupied by income eligible families.
2. Fiscal years covered: State Fiscal Years 2005/2006; 2006/2007; and 2007/2008.
3. Income Categories to be served: Very low, and low- income households as defined by the U. S. Department of Housing and Urban Development (HUD) and adopted annually by the Florida Housing Finance Corporation.
4. Maximum award as noted on the Hurricane Housing Goals Chart: The maximum award for this strategy is \$200,000.
5. Terms, Recapture, and Default: Assistance will be provided in the form of a fifteen (15) year, 0% interest forgivable deferred loan in an effort to preserve affordability. Assisted developments must commit to rent limits as established by HUD for the term of the mortgage. The housing must remain affordable, and income eligible persons must occupy all SHIP assisted units during the affordability period. If the

project ceases to remain affordable for the term of the loan, the entire unpaid balance is due and payable.

6. Recipient Selection Criteria: Applicants will be certified as very low and/or low income in order to be eligible, and will be served on a first come, first served basis.
7. Sponsor Selection Criteria, if applicable: Developer must meet the following selection criteria:
  - Designated 501©(3) non-profit organization under IRS guidelines;
  - Legally operating within the jurisdiction of the City of Boynton Beach and/or Palm Beach County;
  - Has demonstrated track record and production experience in the construction and delivery of affordable housing, and/or has proof of a partnership and/or contracted with person or persons with required experience;
  - Possess a partnership agreement with the City of Boynton Beach to participate and further its goals in the delivery of affordable housing to the City's very low and low-income households;
  - Preference will be given to sponsors that employ personnel from WAGES and Workforce Development Initiatives programs;
  - Developer may be selected from a competitive bid process; and
  - Preference will be given to developers with projects designated to the elderly, and/or citizens with special needs.
8. Additional Information: N/A

### **C. Land Acquisition**

1. Summary of the Strategy: This strategy will provide funds to acquire properties for future development by non-profit and public agencies. Properties will be acquired through deed and tax sales, foreclosure of government liens, and through private purchases. Properties will be donated to non-profit agencies that will access the City of Boynton Beach's SHIP Program for the development of the property.
2. Fiscal Years Covered: State fiscal years 2005/2006; 2006/2007; and 2007/2008.
3. Income Categories to be served: Very low, low, and moderate income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and

distributed annually by Florida Housing Finance Corporation for use in the SHIP Program.

4. Maximum award as noted on the Hurricane Housing Goals Chart: The maximum purchase price for a buildable lot of record will be determined by the appraised value at the time of purchase.
5. Terms, Recapture and Default: The loan for the value of the land will be a 0% interest rate. The loan will be recaptured when the property is sold.
6. Recipient Selection Criteria: Applicants must be income eligible with incomes between zero and 120% of median income as provided by the U S Department of Housing and Urban Development and adopted by the State of Florida and distributed annually by Florida Housing Finance Corporation. Applicants must meet the following criteria:
  - Must be first time homebuyer(s), which is defined as
    - ✓ Someone who has not owned a home during the previous three years
    - ✓ A divorced single parent who has been displaced within the 12 months prior to the time of application, and whose household includes children under the age of 18.
    - ✓ Displaced homeowners due to divorce, purchasing within incorporated Boynton Beach city limits.
    - ✓ A displaced victim of domestic abuse
    - ✓ A person displaced as a result of a government action (other than eviction from public housing; and those who have special needs according to Chapter 67.37.002(13)
  - Applicant must have an accepted contract for a home, and have applied for a first mortgage with an approved lender
  - The applicant must have attended and completed an approved home buyer education course approved by the Community Improvement Division
7. Sponsor Selection Criteria: Eligible sponsors must meet the same criteria as outlined under Strategy C, Rental Acquisition and Rehabilitation.
8. Additional Information: N/A.

## **D. Disaster Prevention**

1. Summary of the Strategy: The purpose of this strategy is to provide Florida Product Approved hurricane panels to very low, low and moderate income households who currently do not have any, and replacement of awnings that are not suitable to current City of Boynton Beach codes.
2. Fiscal Years Covered: State Fiscal Years 2005/2006; 2006/2007, and 2007/2008.
3. Income Categories to be served: Very low, low, and moderate income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
4. Maximum award as noted on Hurricane Housing Goals Chart: The maximum award for this strategy is \$5,000 per unit.
5. Terms, Recapture and Default: Assistance will be provided in the form of a grant as the price is expected not to exceed the \$5000 threshold. Therefore, individual households will not be required to repay funds used for hurricane disaster prevention assistance.
6. Recipient Selection Criteria: In addition to being income eligible as described above, applicants will be served on a first-come, first served basis as long as funding is available. The residence must be located within the municipal boundaries of Boynton Beach.
7. Sponsor Selection Criteria: N/A
8. Additional Information: Elderly applicants, and applicants who may be physically challenged will be allowed to obtain accordion awnings in order to alleviate the possibility of having to incur costs to have protection put in place during the event of pending hurricanes. Otherwise, aluminum storm panels will be installed.

## **E. Disaster Relief**

1. Summary of the Strategy: In the event of a natural disaster as declared by local, state, or federal government, 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. Assistance will be in the form of the purchase of emergency supplies for the purpose of weatherproofing damaged homes, interim repairs to avoid further

damage, tree and debris removal required to make the housing unit habitable, and post disaster assistance with non-insured repairs.

2. Fiscal Years Covered: State Fiscal Years 2005/2006; 2006/2007; and 2007/2008.
3. Income Categories to be served: Very low, low, and moderate income households as defined by the U. S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
4. Maximum award as noted on the Hurricane Housing Goals Chart: The maximum award for this strategy is \$8,000 per unit.
5. Terms, Recapture and Default: Individual households will not be required to repay funds used for disaster assistance as they will be in the form of a grant. In the event the City of Boynton Beach receives reimbursement from federal or state sources, such repair funds will be utilized in accordance with the approved Local Housing Assistance Plan in effect at the time the funds are disbursed.
6. Recipient Selection Criteria: In addition to being income eligible as described above, applicants will be served on a first-come, first-served basis, pending fund availability. Residence must be located within the municipal boundaries of Boynton Beach.
7. Sponsor Selection Criteria: N/A
8. Additional Information: This strategy will be implemented only in the event of a natural disaster, using any SHIP funds that have not been encumbered.

### III. EXTREMELY LOW INCOME STRATEGY

- A. Strategies from the Section II to be included to serve X-Low Income  
All strategies in section II will be available to extremely low- income persons.
- B. Recipient Selection Criteria  
Selection criteria to be used will be that as stated in Section II.
- C. Additional information: N/A



IV. COMMUNITY PLANNING STRATEGY

A. Summary of the Strategy (including roles of the organizations involved)

The City of Boynton Beach meet formally on several occasions with Palm Beach County Department of Housing and Community Development, and the City of Delray Beach to discuss the various strategies available for this plan. Present also was staff from the Florida Housing Finance Agency who provided technical assistance. Topics of discussion included the amount of funding available and the needs of our various communities, which ultimately helped to determine the funding required.

B. Strategies from Section II to be included in Community Collaborations

All strategies from Section II were included in the Community Collaborations.

V. ADMINISTRATIVE BUDGET

A. Administrative summary of expenses:

Up to 15% of the allocation may be used for administrative expenses relating to direct program administration as shown below:

<b>Fiscal Year</b>	<b>2005/2006</b>
Salaries and Benefits	\$140,400
Office Supplies and Equipment	\$ 2,100
Travel, Workshops, etc.	\$ 4,500
Advertising	\$ 3,000
Other (define)	\$ N/A
<b>TOTAL</b>	<b>\$150,000</b>

VI. OUTSTANDING COMPLIANCE ISSUES WITH THE SHIP PROGRAM & HOW THOSE ISSUES ARE CURRENTLY BEING ADDRESSED

There are no outstanding compliance issues.

VII. EXHIBITS

- A. Hurricane Housing Goals Chart (HHGC) for each fiscal year covered
- B. Certification Page
- C. Program Information Sheet
- D. Community Planning Documentation: Letters, resolutions, or interlocal agreements detailing the community planning agreement

FLORIDA HOUSING FINANCE CORPORATION									Sources of Funds:		HHRP				
HURRICANE HOUSING DELIVERY GOALS CHART											Community Planning Partnership				
STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2005/2006												Subtotal	\$ 1,000,000.00		
Name of Local Government: City of Boynton Beach											ELI Funds		\$ -		
											TOTAL AVAILABLE FUNDS:		\$ 1,000,000.00		
									New Construction	Rehab/Repair	Without Construction		D	E	F
HOME OWNERSHIP STRATEGIES	ELI Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award	HHRP & Partnership Dollars	HHRP & Partnership Dollars	HHRP & Partnership Dollars	Total ELI Dollars	Total HHRP & Partnership Dollars	Total Percentage	Total Units
Rehabilitation			2	\$40,000	3	\$40,000	4	\$20,000	\$0.00	\$280,000.00	\$0.00	\$0.00	\$ 280,000.00	28%	9
Land Acquisition			2	\$35,000	2	\$35,000	2	\$30,000	\$200,000.00	\$0.00	\$0.00	\$0.00	\$ 200,000.00	20%	6
Disaster Prevention			5	\$5,000	5	\$5,000	4	\$5,000	\$0.00	\$170,000.00	\$0.00	\$0.00	\$ 170,000.00	17%	14
Disaster Relief (only if applicable)				\$8,000		\$8,000		\$8,000	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0%	0
<b>Subtotal 1 (Home Ownership)</b>	<b>0</b>		<b>9</b>		<b>10</b>		<b>10</b>		<b>\$200,000.00</b>	<b>\$450,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$ 650,000.00</b>	<b>65%</b>	<b>29</b>
RENTAL STRATEGIES	ELI Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award	New Construction Dollars	Rehab/Repair Dollars	Without Construction Dollars	Total ELI Dollars	Total HHRP & Partnership Dollars	Total Percentage	Total Units
Land Acquisition			5	\$20,000	5	\$20,000			\$130,000.00	\$70,000.00			\$ 200,000.00	20%	10
														0%	0
														0%	0
														0%	0
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>20000</b>	<b>5</b>	<b>20000</b>	<b>0</b>	<b>0</b>	<b>\$130,000.00</b>	<b>\$70,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$200,000.00</b>	<b>20%</b>	<b>10</b>
Administration Fees													\$150,000.00	15%	
Admin. From Program Income															
Home Ownership Counseling													\$0.00	0%	
<b>GRAND TOTAL</b>	<b>0</b>		<b>14</b>	<b>\$20,000.00</b>	<b>15</b>		<b>10</b>		<b>\$330,000.00</b>	<b>\$520,000.00</b>	<b>\$0.00</b>		<b>\$0.00</b>	<b>0.00%</b>	<b>39</b>
Add Subtotals 1 & 2, plus all Admin. & HO Counseling															
Maximum Allowable															
Purchase Price:															
New \$ - Existing \$ -															
Allocation Breakdown															
Amount %															
Projected Program Income: \$ - Max Amount Program Income For Admin: \$0.00															
Very-Low Income \$310,000.00 31%															
Low Income \$469,000.00 47%															
Moderate Income \$221,000.00 22%															
TOTAL \$1,000,000.00 100%															
Distribution: \$ 1,000,000.00															
Total Available Funds: \$1,000,000.00															
26-Jan-06															