City of Boynton Beach

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)


Department of Development – Community Development Division

Octavia S. Sherrod, Community Improvement Manager
Lashea Brooks, Community Improvement Specialist
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I. Program Details:

A. Name of the participating local government: City of Boynton Beach

Is there an interlocal Agreement: Yes  _____  No  X  _____

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

C. Fiscal years covered by the Plan:
   2018-2019
   2019-2020
   2020-2021

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 comply with these applicable statutes, rules and any additional requirements as
   established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships
   between government, lending institutions, builders and developers, not-for-profit and
   community-based housing providers and service organizations, providers of
   professional services related to affordable housing, advocates for low-income persons,
   real estate professionals, persons or entities that can provide housing or support
   services and lead agencies of the local continuum of care.

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

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

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper
   of general circulation and periodicals serving ethnic and diverse neighborhoods, at least
   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.

I. Waiting List/Priorities: A waiting list will be established when there are eligible
applicants for strategies that no longer have funding available. Applicants on the waiting list will be notified of their status. The list will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding described/listed here apply to all strategies unless otherwise stated in the strategy:

Order of Ranking Priority:

a. Special Needs Households
   a. Very low
   b. Low
   c. Moderate
b. Essential Services Personnel
   a. Very low
   b. Low
   c. Moderate

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, Foreclosure 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 calculated for any 12-month period beginning no earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

X U.S. Treasury Department

Local HFA Numbers

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

“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 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
m a.ntage 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 periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of $10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 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 Expenditure is attached as Exhibit A. The City of Boynton 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(19), 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 Boynton.

R. Project Delivery Costs: N/A

S. Essential Service Personnel Definition: Define in accordance with Rule Chapter 67-
37.002(8) F.A.C. and Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a) FS.

The City of Boynton Beach defines Essential Service Personnel as persons in need of affordable housing whose income does not exceed 120% of Area Median Income (AMI) of Palm Beach County and are employed in the following areas: Educators in K-12, other school district, community college and university employees, police and fire services personnel, health care personnel, federal, state and local municipalities personnel, and skilled building trade industry personnel.

T. Describe efforts to incorporate Green Building and Energy Saving products and processes: The City of Boynton Beach evaluates all properties in order to pursue assistance with improvements and/or funding to replace depleted assets. The City will continue its efforts to use Energy Star and/or energy efficient products for the following components:
- Windows and doors
- Roofing materials
- Central Air/Heating Units, with a minimum 16 SEER
- Programmable Thermostats
- Insulation, with an upgrade to R-30
- Hot Water Heaters
- Water conservation utilizing "Water Sense" Technology
  - Toilets
  - Showerheads
  - Faucet aerators
- Hurricane Shutters

The City implemented a Green Building Program, which established procedures and incentives for the implementation of green building standard Chapter Two, Article One Overview, of the City’s Land Development Regulations by Ordinance 11-014. This effort demonstrates the City of Boynton commitment to a green building program.

U. Describe efforts to meet the 20% Special Needs set-aside: The city will collaborate with non-profits, social service agencies and organizations that provide services to individuals and households designated as special needs, as define in 420.0004, F.S. Persons with developmental disabilities will have first priority to achieve the set-aside funding allocation. American Disabilities Act (ADA) accessibility measures to include bathroom accommodation i.e. fixtures, toilets, showers and grab bars; wheelchair ramps; door widening; kitchen accommodations and accessibility from the outside of the home.

V. Describe efforts to reduce homelessness: The City of Boynton Beach continues to collaborate with The Homelessness and Housing Alliance (HHA) of Palm Beach County (formerly the Continuum of Care) in its efforts to deliver comprehensive and coordinated continuum of services to homeless individuals and families in Palm Beach County. Components of HHA include homeless prevention, outreach and assessment, emergency shelter, transitional housing, supportive services, permanent housing and permanent supportive housing.
Section II. LHAP Strategies:

A. Purchase Assistance with Rehab

<table>
<thead>
<tr>
<th>Code 1</th>
</tr>
</thead>
</table>
| a. Summary of Strategy: This strategy will assist first-time homebuyers with the purchase of an existing home. The loan will provide "GAP" financing for first mortgages to ensure affordable monthly payments. Eligible costs under this strategy may include down payment and closing costs on the first mortgage and repairs needed to make the unit habitable. Eligible properties include existing homes which need rehabilitation. Rehabilitation is defined as the repairs or improvements needed for safe and sanitary habitation, and/or correction of substantial code violations.


c. Income Categories to be served: Very Low, Low, Moderate

d. Maximum award:

<table>
<thead>
<tr>
<th>Category</th>
<th>Maximum Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Low</td>
<td>$75,000.00</td>
</tr>
<tr>
<td>Low</td>
<td>$60,000.00</td>
</tr>
<tr>
<td>Moderate</td>
<td>$20,000.00</td>
</tr>
</tbody>
</table>

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Loan secured by a recorded mortgage and note.

2. Interest Rate: 0%

3. Years in loan term: 15

4. Forgiveness: Pro rata rate over term of the loan

5. Repayment: No repayment as long as the loan is good standing and no default occurs.

6. Default: The loan is in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property, vacating of property, loss of homestead exemption status; failure to occupy the home as primary residence, refinancing with cash out or debt consolidation, or subject to a Reverse Mortgage. If any of these occur, the outstanding balance of the deferred loan is due and payable to the City of Boynton Beach.

In cases where the qualifying homeowner(s) die during the loan term, an income eligible heir who will occupy the home as a primary residence may assume the loan. If the legal heir is not income eligible, chooses not to occupy the home, or the house is sold, transferred, or refinanced, the outstanding balance of the loan will be due and payable to the City of
Boynton Beach. Income eligible heir must execute Mortgage and Promissory Note. The Mortgage will be recorded in the public records of Palm Beach County.

In the event where failure of payment to the superior mortgage lien holder which leads foreclosure and/or loss of property, the City may foreclose and take legal actions to recover the secured mortgage funds.

f. Recipient Selection Criteria: Applicant(s) will be selected on a first-qualified, first-served basis with priorities given to income groups described in Section I (1) of this plan.

g. Sponsor/Developer Selection Criteria: Not Applicable

h. Additional Information:

1. Applicant must secure a fixed rate, first mortgage by an approved lender.

2. Applicants must complete an in-person 6 hours Homebuyer Education class from a HUD-approved housing counseling agency prior to loan closing. Online classes are unacceptable.

3. Eligible properties include the purchase of existing single-family homes, townhouses, villas and condominiums. Mobile homes are ineligible.

4. Eligible property must be located within the City limit of Boynton Beach.

5. Applicant(s) must be first time homebuyers, defined as an individual and/or his or her spouse who has not owned a house within the past three (3) years prior to applying for assistance, including displaced homeowners due to divorce, (unless the displaced homeowner was the parent awarded custody and/or provides the primary residence of minor child/children).

6. Applicant(s) will be responsible for a minimum of three percent (3%) of their own funds towards down payment/closing costs. The three percent (3%) includes financial institution’s processing fee, first year’s premium of homeowner’s insurance and all fees paid outside of closing (POC). Gifts, Seller Contributions, Lender and/or Non-Profits Contributions cannot be counted towards 3%.

7. Applicant(s) that have monetary assets exceeding $25,000 (gifts included in the asset calculation) must contribute one-third (1/3) of the funds toward the purchase. The exception to this would be if the applicant has funds in a retirement fund accessible only by termination or retirement. The three percent (3%) minimum required is inclusive.

8. Applicant(s) must not own any other property

9. Property must meet City of Boynton minimum housing quality standards and be inspected and approved by Community Improvement Division Construction Coordinator.
10. Subordination of the SHIP program loan will not be approved for purposes other than to refinance the first mortgage on the subject property to improve rate and/or term. The City of Boynton Beach will only allow One (1) subordination approval during the term of the SHIP program loan. The City may consent to a subordination of its loan to allow the homebuyer to receive cash out for emergencies, home repairs that become necessary to sustain homeownership and maintain the health and safety of the residents.

11. The City of Boynton Beach reserves the right to deny any subordination request it deems not in its' or the homeowner's best interest i.e. exorbitant closing cost fees (closing cost may not exceed 6% of loan amount), interest rate may not exceed 1.5% of the current first mortgage. The authority to approve subordinate requests or exceptions to the Subordination Policy will rest the City Manager or his/her designee.

<table>
<thead>
<tr>
<th>B. Purchase Assistance without Rehab</th>
<th>Code 2</th>
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<tbody>
<tr>
<td>a. Summary of Strategy: This strategy will assist first-time homebuyers with the purchase of a new home by providing “GAP” financing for first mortgages to ensure affordable monthly payments.</td>
<td></td>
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<tr>
<td>c. Income Categories to be served: Very Low, Low, Moderate</td>
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<tr>
<td>d. Maximum award:</td>
<td></td>
</tr>
<tr>
<td>Extremely Low/Very Low</td>
<td>$60,000.00</td>
</tr>
<tr>
<td>Low</td>
<td>$60,000.00</td>
</tr>
<tr>
<td>Moderate</td>
<td>$10,000.00</td>
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<tr>
<td>e. Terms:</td>
<td></td>
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<tr>
<td>1. Repayment loan/deferred loan/grant: Deferred interest repayment loan secured by a note and mortgage</td>
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<tr>
<td>2. Interest Rate: 0%</td>
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<td>3. Years in loan term: 15</td>
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<tr>
<td>4. Forgiveness: Pro rate rate over loan term</td>
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<tr>
<td>5. Repayment: No repayment as long as the loan is good standing and no default occurs.</td>
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<tr>
<td>6. Default: The loan is in default if any of the following occurs during the fifteen year loan period: sale, transfer, or conveyance of property; conversion to a rental property; vacating of property; loss of homestead exemption status; failure to occupy the home as primary residence,</td>
<td></td>
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</tbody>
</table>
refinancing with cash out or debt consolidation, or subject to a Reverse Mortgage. If any of these occur, the outstanding balance of the deferred interest loan is due and payable to the City of Boynton Beach.

In cases where the qualifying homeowner(s) die during the loan term, an income eligible heir who will occupy the home as a primary residence may assume the loan. If the legal heir is not income eligible, chooses not to occupy the home, or the house is sold, transferred, or refinanced, the outstanding balance of the loan will be due and payable to the City of Boynton Beach. Income eligible heir must execute Mortgage and Promissory Note. The Mortgage will be recorded in the public records of Palm Beach County.

In the event where failure of payment to the superior mortgage lien holder which leads foreclosure and/or loss of property, the City may foreclose and take legal actions to recover the secured mortgage funds.

f. Recipient Selection Criteria: Applicant(s) will be selected on a first-qualified, first-served basis with priorities given to income groups described in Section I (I) of this plan.

g. Sponsor/Developer Selection Criteria: Not Applicable

h. Additional Information:

1. Applicant must secure a fixed rate, first mortgage by an approved lender.

2. Applicants must complete a 6 hours Homebuyer Education class from a HUD-approved housing counseling agency prior to loan closing. On-line classes are unacceptable.

3. Eligible properties include the purchase of existing single-family homes, townhouses, villas and condominiums. Mobile homes are ineligible.

4. Eligible property must be located within the City limit of Boynton Beach.

5. Applicant(s) must be first time homebuyers, defined as an individual and/or his or her spouse who has not owned a house within the past three (3) years prior to applying for assistance, including displaced homeowners due to divorce, (unless the displaced homeowner was, the parent awarded custody and/or provides the primary residence of minor child/children).

6. Applicant(s) may not currently have monetary assets exceeding $25,000 (gifts included in the asset calculation). If the applicant has funds that exceed the $25,000 maximum and is income certified,
he/she must commit one third (1/3) of the of cash on hand over the maximum allowable to be used in addition to the amount of assistance provided. The exception to this would be if the applicant has funds in a retirement fund accessible only by termination or retirement.

7. Applicant(s) will be responsible for a minimum of three percent (3%) of their own funds towards down payment/closing costs. All Payable Outside of Closing (POC), financial institution’s processing fee and the first year’s premium of homeowner’s insurance are inclusive of 3%. Gifts, Seller Contributions, Lender and/or Non-Profits Contributions cannot be counted towards 3%.

8. Applicant(s) must not own any other residence unless it is being replaced with the construction of a new home with assistance from the SHIP Program.

9. Property must meet City of Boynton minimum housing quality standards and be inspected and approved by the Community Improvement Division Construction Coordinator.

10. Subordination of the SHIP program loan will not be approved for a purpose other than to refinance the first mortgage that was secured by the subject property. The City of Boynton Beach will only allow One (1) subordination approval during the term of the SHIP program loan. The City may consent to a subordination of its loan to allow the homebuyer to receive cash out for emergency home repairs that become necessary to sustain homeownership and maintain the health and safety of the residents.

11. The City of Boynton Beach reserves the right to deny any subordination request it deems is not in its' or the homeowners best interest i.e. exorbitant closing cost fees (closing cost may not exceed 6% of loan amount), interest rate may not exceed 1.5% of the current first mortgage. The authority to approve subordinate requests or exceptions to the Subordination Policy will rest the City Manager or his/her designee.

C. Owner Occupied Rehabilitation

| Code 3 |

a. Summary of Strategy: This strategy will assist Owner Occupied homeowners with needed repairs. Rehabilitation is defined as the repairs or improvements needed for safe and sanitary habitation, and/or correction of substantial code violations. Other eligible repairs may include cost of labor and materials for:
a. Installation and/or repairs of sanitary water and waste disposal systems, together with related plumbing and fixtures, which meet local health department requirements

b. Energy conservation measures such as installation of energy efficiency door and windows

c. Repair or replacement of heating and/or cooling systems with high energy efficient 16 SEER or higher

d. Electrical upgrading. Repair or provision for structural support and foundation

e. Replacement of seriously deteriorated siding, porches, or stoops

f. Alteration of the unit's interior or exterior to provide greater accessibility for any family member that may be physically impaired or have mobility problems

g. Repair or replacement of roofing system.

h. Energy efficiency and green housing related repairs shall be encouraged

i. Repairs shall also be guided by the minimum building code which is the 2014 Florida Building Code Residential

j. Repairs of an emergency nature, as determined by the City of Boynton Beach's Construction Coordinator, will be given priority


c. Income Categories to be served: Very Low, Low, Moderate*

d. Maximum award:
   Extremely Low/Very Low $50,000.00
   Low $50,000.00
   Moderate $20,000.00

1. Repayment loan/deferred loan/grant: Deferred interest repayment loan secured by a note and mortgage

2. Interest Rate: 0%

3. Years in loan term: 15

4. Forgiveness: The deferred interest loan will be forgiven after 15 years

5. Repayment: No payment as long as the loan is good standing and no default occurs.

6. Default: The loan is in default if any of the following occurs during the (15) year loan period: sale, transfer, or conveyance of property; conversion to a rental property, vacating of property, loss of homestead exemption status; failure to occupy the home as primary residence, refinancing with cash out or debt consolidation, or if the property becomes subject to a Reverse Mortgage. If any of these occur, the outstanding balance of the deferred interest loan is due and payable to the City of Boynton Beach.

In cases where the qualifying homeowner(s) die during the loan term,
an income eligible heir who will occupy the home as a primary residence may assume the loan. If the legal heir is not income eligible, chooses not to occupy the home, or the house is sold, transferred, or refinanced, the outstanding balance of the loan will be due and payable to the City of Boynton Beach. Income eligible heir must execute Mortgage and Promissory Note. The Mortgage will be recorded in the public records of Palm Beach County.

In the event where failure of payment to the superior mortgage lien holder which leads foreclosure and/or loss of property, the City may foreclose and take legal actions to recover the secured mortgage funds.

e. Recipient Selection Criteria: Applicant(s) will be selected on a first-qualified, first-served basis with priorities give to income groups described in Section I (I) of this plan.

f. Sponsor/Developer Selection Criteria: Not Applicable

g. Additional Information:

1. This program will address repairs for single family, owner-occupied detached houses only.

2. Applicant(s) may not own any other residence; and must own, occupy, and homestead the home being rehabilitated for the duration of the deferred payment loan. All property taxes and mortgage payments must be current.

3. Eligible property must be located within the City limit of Boynton Beach.

4. Applicant(s) are required to have property insurance. If the property is uninsurable due to health, safety, or code violations and the rehabilitation is addressing the issues, or there is a severe case of hardship to household [housing and insurance expenses exceeds 50% of the fixed house income], the City of Boynton Community Improvement Manager or his/her designee will evaluate funding the first year annual insurance premium. The applicant(s) is responsible for all subsequent insurance premiums.

5. Subordination of the SHIP program loan will not be approved for a purpose other than refinance debt that was secured by the subject property prior to or of the same date of the SHIP program loan. The City of Boynton Beach will only allow One subordination approval during the term of the SHIP program loan.

6. The City of Boynton reserves the right to deny any subordination request it deems not in its’ or the homeowners best interest. The
authority to approve subordinate requests or exceptions to the
Subordination Policy will rest the City Manager or his/her designee.

<table>
<thead>
<tr>
<th>D. Disaster Repair</th>
<th>Code 5</th>
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<tbody>
<tr>
<td>a. Summary of Strategy: In the event of a disaster declared by Executive Order of the President or Governor, SHIP funds that have not been previously encumbered will be used to leverage available federal and state funds to provide assistance to owner occupied households for the purpose of repairs, providing assistance with insurance deductibles, and obtaining short term temporary housing.</td>
<td></td>
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</tbody>
</table>

| c. Income Categories to be served: Very Low, Low, Moderate |
| d. Maximum award: $10,000 |
| e. Terms: |
| 1. Repayment loan/deferred loan/grant: |
| **Disaster Repair**: The SHIP funds are provided in the form of a grant |
| 2. Interest Rate: N/A |
| 3. Years in loan term: N/A |
| 4. Forgiveness: N/A |
| 5. Repayment: N/A |
| 6. Default: N/A |

| f. Recipient Selection Criteria: Applicant(s) will be selected on a first-qualified, first-served basis with priorities given to income groups described in Section I (l) of this plan. |

| g. Sponsor/Developer Selection Criteria: Not Applicable |
| h. Additional Information: |
| 1. Eligible property must be located within the City limit of Boynton Beach. |
III. LHAP Incentive Strategies

In addition to the required Incentive Strategy A and Strategy B, 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:
The Department of Development has been responsible for processing and facilitating affordable housing projects. The Community Improvement and Plan Review staff will oversee the projects certified as “affordable” through the review process in an effort to make sure that they are processed with three to five (3-5) days. This division will be the developer’s point of contact for all questions concerning the review process. The Plan Review Administrator will be responsible for expediting the building permitting process for affordable housing projects. He has designated individuals who have successfully guided and given these projects top priority. Staff will continue to obtain training in affordable housing development.

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 Department of Development’s various divisions, particularly the Community Improvement Division, will review all policies, procedures, ordinances, regulations, and plan provisions to determine what effects, if any, they may have on the cost of producing affordable units prior to their passage. The City Manager will disseminate all information concerning ordinances in sufficient time needed to evaluate and comment on any impact it may have on affordable housing.

The Community Improvement Division maintains maps of the current inventory of all vacant land including those properties owned by the City of Boynton Beach and Palm Beach County within the target area. The City funds land acquisition in an effort to acquire land for potential pre-qualified homebuyers. This effort has resulted in considerable cost saving in the production of affordable units.
IV. EXHIBITS:

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

B. Timeline for Estimated Encumbrance and Expenditure.

C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.

D. Signed LHAP Certification.

E. Signed, dated, witnessed or attested adopting resolution.

F. Program Information Sheet
## Administrative Budget for Each Fiscal Year

City of Boynton Beach

### Fiscal Year 2018/2019

<table>
<thead>
<tr>
<th>Estimated Allocation for Calculating</th>
<th>$98,691.00</th>
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<tbody>
<tr>
<td>Salaries and Benefits</td>
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<td>Office Supplies and Equipment</td>
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<tr>
<td>Travel Per diem Workshops, etc</td>
<td>$300.00</td>
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<tr>
<td>Advertising</td>
<td>$300.00</td>
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<tr>
<td>Other</td>
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<td><strong>TOTAL</strong></td>
<td><strong>$9,869.00</strong></td>
</tr>
</tbody>
</table>

### Fiscal Year 2019/2020

<table>
<thead>
<tr>
<th>Estimated Allocation for Calculating</th>
<th>$98,691.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and Benefits</td>
<td>$9,100.00</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$169.00</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc</td>
<td>$300.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$300.00</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$9,869.00</strong></td>
</tr>
</tbody>
</table>

### Fiscal Year 2020/2021

<table>
<thead>
<tr>
<th>Estimated Allocation for Calculating</th>
<th>$98,691.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and Benefits</td>
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</tr>
<tr>
<td>Advertising</td>
<td>$300.00</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$9,869.00</strong></td>
</tr>
</tbody>
</table>
City of Boynton Beach affirms that funds allocated for these fiscal years will meet the following deadlines:

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Encumbered</th>
<th>Expended</th>
<th>1st Year AR</th>
<th>2nd Year AR</th>
<th>Closeout AR</th>
</tr>
</thead>
</table>

If funds allocated for these fiscal years are not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Funds Not Encumbered</th>
<th>Funds Not Expended</th>
<th>1st Year AR Not Submitted</th>
<th>2nd Year AR Not Submitted</th>
<th>Closeout AR Not Submitted</th>
</tr>
</thead>
</table>

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terry.auringer@floridahousing.org and include:

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year _________.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email terry.auringer@floridahousing.org when you are ready to "submit" the AR.

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.
<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Units Awarded</th>
<th>Units Awarded (%)</th>
<th>SHIP Dollars</th>
<th>SHIP Dollars Awarded</th>
<th>SHIP Dollars Awarded (%)</th>
<th>Total</th>
<th>Total Awarded</th>
<th>Total Awarded (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental</td>
<td>1</td>
<td>100.00%</td>
<td>806,820.00</td>
<td>806,820.00</td>
<td>100.00%</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Senior</td>
<td>1</td>
<td>100.00%</td>
<td>806,820.00</td>
<td>806,820.00</td>
<td>100.00%</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>2</td>
<td>100.00%</td>
<td>1,613,640.00</td>
<td>1,613,640.00</td>
<td>100.00%</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**
- SHIP Dollars are calculated based on the award percentage.
- Total Awarded represents the total SHIP Dollars awarded for each unit type.
- Percentage of Total is calculated by dividing the SHIP Dollars Awarded by the Total Awarded and multiplying by 100.

**Additional Information:**
- This document is part of the Housing Delivery and Certification Process.
- It is important to review all details carefully to ensure accurate reporting.

**References:**
- Relevant legal and regulatory guidelines are referenced throughout.

**Signature:**
- [Signatures of relevant parties]
CERTIFICATION TO

FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: City of Boynton Beach

Certifies that:

(1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, 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, color, national origin, sex, handicap, familial status, or religion.

(3) A process to determine eligibility and for selection of recipients for funds has been developed.

(4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.

(5) Florida Housing will be notified promptly if the local government/interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).

(6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.

(7) The LHAP 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 LHAP.

(8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.

(9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.

(10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

(11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.

(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
(13) SHIP funds will not be pledged for debt service on bonds.

(14) 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.

(15) 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 serve eligible persons.

(16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.

(17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or Designee

Witness

STEVEN B. GRANT, MAYOR

Type Name and Title

July 3, 2018

Date

OR

Attest:

(Seal)
RESOLUTION R:18-076

A RESOLUTION OF THE CITY OF BOYNTON BEACH, FLORIDA, ADOPTING THE LOCAL HOUSING ASSISTANCE PLAN (LHAP), FOR STATE FISCAL YEARS 2018/19, 2019/20, 2020/21, FOR THE CONTINUATION OF THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM; PROVIDING AN EFFECTIVE DATE.

WHEREAS, in accordance with Florida Statutes Chapter 420, dedicated revenues resulting from the William E. Sadowski Affordable Housing Act are distributed to various municipalities that are “entitled” communities to assist with affordable housing efforts; and

WHEREAS, The Plan (attached hereto and made a part hereof) was initially established in 1997 with input from citizens directly involved in the housing industry, and is consistent with the housing element of the City’s Comprehensive Plan; and

WHEREAS, upon the recommendation of staff, the City Commission deems it to be in the best interests of the citizens and residents of the City of Boynton Beach to adopt the City’s Local Housing Assistance Plan (LHAP) for State Fiscal Years 2018/19, 2019/20 and 2020/21.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF BOYNTON BEACH, FLORIDA, THAT:

Section 1. The foregoing “Whereas” clauses are true and correct and are hereby ratified and confirmed by the City Commission.

Section 2. The City Commission of the City of Boynton Beach, Florida, hereby adopts the City’s Local Housing Assistance Plan (LHAP) for State Fiscal Years 2018/19, 2019/20, and 2020/21, for the continuation of the State Housing Initiatives Partnership
Section 3. This Resolution shall become effective immediately upon passage.

PASSED AND ADOPTED this 5th day of June, 2018.

CITY OF BOYNTON BEACH, FLORIDA

YES       NO

Mayor – Steven B. Grant

Vice Mayor – Christina L. Romelus

Commissioner – Mack McCray

Commissioner – Justin Katz

Commissioner – Joe Cascio

VOTE: 5-0

ATTEST:

Judith A. Pyle, CMC
City Clerk

(Corporate Seal)
<table>
<thead>
<tr>
<th>LOCAL GOVERNMENT:</th>
<th>City of Boynton Beach</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHIEF ELECTED OFFICIAL:</td>
<td>Steven B. Grant, Mayor</td>
</tr>
<tr>
<td>ADDRESS:</td>
<td>100 East Boynton Beach Blvd., Boynton Beach, Florida 33435</td>
</tr>
<tr>
<td>SHIP ADMINISTRATOR:</td>
<td>Octavia S. Sherrod, Community Improvement Manager</td>
</tr>
<tr>
<td>ADDRESS:</td>
<td>100 East Boynton Beach Blvd., Boynton Beach, Florida 33435</td>
</tr>
<tr>
<td>TELEPHONE:</td>
<td>561-742-6066</td>
</tr>
<tr>
<td>EMAIL ADDRESS:</td>
<td><a href="mailto:sherrod@bbfl.us">sherrod@bbfl.us</a></td>
</tr>
<tr>
<td>ALTERNATE SHIP CONTACT:</td>
<td>S. Lashea Brooks, Community Improvement Specialist</td>
</tr>
<tr>
<td>TELEPHONE:</td>
<td>561-742-6066</td>
</tr>
<tr>
<td>EMAIL ADDRESS:</td>
<td><a href="mailto:brooksl@bbfl.us">brooksl@bbfl.us</a></td>
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LOCAL GOVERNMENT EMPLOYER FEDERAL IDENTIFICATION NUMBER: 59-6000282