Florida Housing

City of Delray Beach



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

Florida Housing

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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. Ordinance: (If changed from the original creating ordinance) G. Interlocal Agreement H. Subordination Policy	

I. Program Details:

A. LG(s)

Name of Local Government	City of Delray Beach
Does this LHAP contain an interlocal agreement?	No

If yes, name of other local government(s)	N/A

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households not to exceed 140% AMI;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2025-2026, 2026-2027, 2027-2028

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

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 continuums of care. The City of Delray Beach's Neighborhood and Community Services (NCS) Department has engaged a partnership with the Delray Beach Community Redevelopment Agency, Delray Beach Housing Authority (Delray Housing Group), Delray Beach Community Land Trust, the Habitat for Humanity of South Palm Beach County, Delray Beach Community Development Corporation, and local contractors. This partnership helps to implement a comprehensive home-building and community revitalization program. Resources from each participant are leveraged to minimize the duplication of services, streamline the approval process and to reduce the cost of housing to very-low, low-, and moderate-income homebuyers.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs. The use of SHIP funds along with Community Development Block Grant (CDBG), Workforce Housing (WFH), Urban Development Action Grant (UDAG) funds, General Revenue contributions awarded by the City, CRA, leveraged with private sector financing and technical support and other public funds provide the basis for increasing the supply of affordable housing for Delray Beach residents. Emphasis remains on combining neighborhood improvements with the provision of homeownership opportunities for the very low and low-income households.

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

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods and on the City's website, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. **Waiting List/Priorities:** A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed 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 an individual strategy in Section II. When funds are available for a strategy, the applicants from the waiting list will be contacted to submit/update the application for SHIP assistance. Applicants will be placed in the queue for assistance once they have provided all required documentation and been deemed SHIP eligible.

Ranking Priority would be in the following order: 1. Special Needs households, 2. Essential Services Personnel 3. All others beginning with very low, low then moderate-income categories.

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. In implementing its SHIP program, the City of Delray Beach 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.

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

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

N. **Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria

for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

O. **Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides 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 is attached as Exhibit A. The city finds that the moneys deposited in the local housing assistance trust fund are necessary 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 performed by:

Entity	Duties	Admin. Fee Percentage
Local Government	Administration	10%
Third Party Entity/Sub-recipient	N/A	

R. **First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

S. **Project Delivery Costs:** Must state the specific strategies and the specific activities that will be charged as a PDC.

Strategy	Activity	Percentage/Maximum Costs
Owner-Occupied Rehabilitation	Request and preparation of survey, if needed for permitting	No more than $800 and/or based on prevailing costs.
Owner-Occupied Rehabilitation	Engineer report, if needed to facilitate housing repair	No more than 3% of the project costs and/or based on prevailing costs.

T. Essential Service Personnel Definition (ESP): "Essential Services Personnel" means persons whose household incomes do not exceed 140% of AMI, as determined annually by the Florida Housing Finance Corporation and adjusted for family size, and shall include teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, skilled building trades personnel, and Federal, State, County, and local government personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes:
Energy Efficiency and Green Housing-related repairs shall be encouraged. The local utility provider may perform a free Energy Audit. Every effort will be made to leverage SHIP funding with Utility Rebates for insulation, appliances replacement, encourage innovative design, green building principles, storm-resistant construction, or other elements that reduce long-term costs relating to maintenance, utilities, or insurance and more. Repairs shall also be guided by the minimum building code which is the 2018 Residential Florida Building Code. These repairs shall include but are not to be limited to the following:

- Window repair, replacement and weather stripping
- Paints and primers that meet the Green Seal G-11 Environmental Standard
- Commodes or water closet with 1.3 gallons per flush capacity.
- Building envelope sealing specifications
- Installation of Energy Star Ceiling Fans
- Proper ventilation when undertaking substantial rehabilitation
- Installation of Energy Star efficient lighting, including fixtures
- Installation of efficient equipment for heating, cooling and water heating.
- Efficient air distribution, where ducts are installed with minimum air leaks and are effectively insulated.

All General Contractors utilizing funding are required to be Leadership in Energy and Environmental Design (LEED) Certified. LEED certification is the nationally accepted benchmark for the design, construction and operation of high-performance green buildings. LEED gives building owners and operators the tools they need to have an immediate and measurable impact on their buildings' performance. LEED promotes a whole-building approach to sustainability by recognizing performance in five key areas of human and environmental health: sustainable site development, water savings, energy efficiency, materials selection and indoor environmental quality.

V. Describe efforts to meet the 20% Special Needs set-aside: Presently the City of Delray Beach has priority preference measures within the housing rehabilitation program to provide assistance to households with one or more members with special needs. A minimum of 20 percent of the annual State Housing Initiatives Partnership (SHIP) fund allocation is to serve persons with special needs as defined in s. 420.0004 (13), Florida Statutes. The first priority of these special needs funds must be to use them for persons with developmental disabilities. Within the rehabilitation program, special attention is given to address special needs households by addressing ADA accessibility measures i.e., bathroom fixtures; high toilets, lower sinks, roll-in showers, and

grab bars as well as outside wheelchair ramps and widening of doors. Most handicapped accessibility are addressed within the bathroom repairs, kitchen and for inside and outside accessibility of the home.

W. Describe efforts to reduce homelessness: The City through the Police Department's community outreach team has a Service Population Advocate and team whose responsibilities include referring persons to transitional housing through the Lewis Center, Recovery Residences if appropriate, or local rooms and apartments for rent. Palm Beach County also houses the Senator Philip D. Lewis Center to assist individuals who are homeless in Palm Beach County through outreach, assessment, and housing. Homeless Services staff assesses individuals at the Lewis Center for Housing Focused Services and provide Case Management to homeless individuals in Transition. Services are prioritized to the most vulnerable homeless persons. These are not SHIP funded activities/efforts to reduce homelessness.

Section II. LHAP Strategies:

A. ***Purchase Assistance with and without rehabilitation***	Code 1, 2

a. Summary: This strategy assists eligible first-time homebuyers with down payment and rehabilitation costs (if applicable), closing costs and principal reductions for the construction of new and/or purchase of existing single-family homes, townhouses, villas and condominiums including homes purchased from a community land trust (CLT).

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $ 75,000

e. Terms: (see "Additional Information" for special terms for CLT home purchases)

1. Repayment loan/deferred loan/grant: Deferred, payment loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term:

$35,000 or less	10-year term
$35,001 to $75,000	15-year term

4. Forgiveness: All loan awards will be forgiven on a prorated basis of the principal each year of the term.
5. Repayment: None required as long as the loan is in good standing.
6. Default: Repayment of the loan award will be immediately due to the City in the event any "qualifying event(s)" occur prior to expiration of the note. In the event the SHIP recipient dies, the deferred payment loan may be assumed by an eligible heir who occupies the dwelling, or must provide lease agreement to very-low to moderate tenants. Transfers by inheritance to the Unit Owner's surviving spouse, qualified domestic partner, or lineal descendants, are allowed.

   Qualifying event(s) are considered to be:

   - sale of unit or transfer of title;
     i. Transfers of title under the following circumstances shall be allowed, and are not subject to the restrictions included in this Covenant:

ii. Transfers by inheritance to the Unit Owner's surviving spouse, qualified domestic partner, or lineal descendants, or;

iii. Transfers of title to a spouse as part of a divorce decree, or to a qualified domestic partner as part of a court approved property settlement agreement; or

iv. Acquisition of title or interest therein by an existing Unit Owner's spouse if it is in conjunction with marriage of the Unit Owner and his/her spouse, or by an existing Unit Owner's qualified domestic partner; or

- the assisted homeowner fails to continuously occupy the home;
- the unit is rented;
- the unit is refinanced without prior authorization of the City.
- Death of the homeowner. Assumable by an eligible heir living in the home.

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 created an administrative policy pertaining to subordination requests. The subordination policy is attached as Exhibit "H".

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

- Applicants will be selected on a first qualified, first-served basis;
- Must have a bank account;
- Applicants must contribute a minimum of 2% of the purchase price toward the transaction (out-of-pocket expenses are included in this calculation);
- Applicant must be approved for a first mortgage with an approved lender,
- The applicant must have completed an approved homebuyer education course (i.e., at least six hours in length and conducted in a classroom/virtual setting) by a HUD approved agency or approved by the Neighborhood Services Division;
- May not currently own or have liquid assets exceeding $200,000 (monetary gifts and real estate are included in the asset calculation; retirement accounts are not);
- SHIP funds are reserved in the individual's name for a six-month period, provided that available SHIP funds remain.

g. Sponsor Selection Criteria: N/A

h. Additional Information: New units constructed and existing homes must be located within the incorporated City limits of Delray Beach municipal boundaries. Applicants owing money to other assisted housing programs (such as Section 8 and public housing) are ineligible for SHIP assistance until they make restitution. The City of Delray Beach has established a maximum limit of 40% of gross monthly income on the housing expenses of SHIP assisted buyers.

Terms for CLT home purchases: This SHIP assistance is assumable to an income-eligible purchaser. The terms of the Note and Mortgage shall allow subsequent purchasers to assume the loan with approval by the CLT. Otherwise, no repayment required during the term of the loan, provided the loan remains in good standing.

B. ***Owner-Occupied Housing Rehabilitation***	Code 3

a. Summary: This strategy provides loans to rehabilitate existing owner-occupied single-family units including duplexes. Rehabilitation of units will address interior and exterior building/electrical/plumbing problems, health and safety issues, retrofit of items for those with special needs, upgrade major systems, and soft costs.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $ 85,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a lien agreement.
2. Interest Rate: 0%
3. Years in loan term:

$42,500 or less	5 year term
$42,501 to $85,000	10 year term

4. Forgiveness: All loan awards will be forgiven on a prorated basis each year of the term.
5. Repayment: None required as long as the loan is in good standing.
6. Default: Repayment of the loan award will be immediately due to the City in the event any "qualifying event(s)" occur prior to expiration of the note. In the event the SHIP recipient dies, the deferred payment loan may be assumed by an eligible heir who occupies the dwelling, or must provide lease agreement to very-low to moderate tenants. Transfers by inheritance to the Unit Owner's surviving spouse, qualified domestic partner, or lineal descendants, are allowed.

   Qualifying event(s) are considered to be:

   - sale of unit or transfer of title;
     ii. Transfers of title under the following circumstances shall be allowed, and are not subject to the restrictions included in any covenant/agreement
     iii. Transfers by inheritance to the Unit Owner's surviving spouse, qualified domestic partner, or lineal descendants, or;
     iv. Transfers of title to a spouse as part of a divorce decree, or to a qualified domestic partner as part of a court approved property settlement agreement; or
     v. Acquisition of title or interest therein by an existing Unit Owner's spouse if it is in conjunction with marriage of the Unit Owner and his/her spouse, or by an existing Unit Owner's qualified domestic partner; or
   - the assisted homeowner fails to continuously occupy the home;
   - the unit is rented;
   - the unit is refinanced without prior authorization of the City.
   - Death of the homeowner. Assumable by an eligible heir living in the home.

   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 created an administrative policy pertaining to subordination requests. The subordination policy is attached as Exhibit "H".

f. Recipient/Tenant Selection Criteria: Recipient must meet the following selection criteria:
- Applicants will be selected on a first qualified, first served basis;
- Applicant may not currently own or have assets exceeding $200,000 (monetary gifts and real estate are included in the asset calculation; retirement accounts are not);
- Must be owner/occupant;
- Mortgage payments and taxes must be current/paid up to date;

g. Sponsor Selection Criteria: N/A

h. Additional Information:
- The home must be located in the City's municipal boundaries;
- The appraised value of the home may not exceed the maximum sales price allowed in the SHIP program for existing units;
- The property will be monitored by Housing Inspector for adherence of this responsibility.
- In the case of default, income eligible heirs residing in the property can assume the City mortgage.
- 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 created an administrative policy pertaining to subordination requests.

C. *Disaster Assistance*	Code 5,16

a. Summary: In the event of a disaster or emergency (as declared by Executive Order of the President or Governor of the State of Florida), SHIP funds will be used to leverage available federal and state funds to provide assistance to income eligible households for items such as, but not limited to:

(1) purchase of emergency supplies for eligible households to weatherproof damaged homes;
(2) interim repairs to avoid further damage, tree and debris removal required to make individual housing units habitable,
(3) payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
(4) security deposit for eligible recipients that have been displaced from their rental homes due to disaster;
(5) rental and utility assistance for eligible applicants;
(6) mortgage and utility payment assistance for eligible applicants;
(7) Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order.
(8) other eligible activities as proposed to and approved by Florida Housing.
(9) post disaster assistance for non-insured repairs and payment of arrears relative to primary housing.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $ 15,000

e. Terms:
1. Repayment loan/deferred loan/grant: 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/Tenant Selection Criteria: In addition to being income eligible as described above, applicants will be served on a first-qualified first-served basis, pending fund availability. Residence must be located within the municipal boundaries of Delray Beach.

g. Sponsor Selection Criteria: N/A

h. Additional Information: This strategy will be implemented only in the event of a disaster declaration using any SHIP funds that have not been encumbered.

D. *Foreclosure Assistance*	Code 7

a. Summary: This strategy allocates payment assistance to any homeowner whose home is in the process of foreclosure.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $ 10,000

e. Terms:
1. Repayment loan/deferred loan/grant: Deferred, payment loan secured by a lien agreement.
2. Interest Rate: 0%
3. Years in loan term: Five (5) years
4. Forgiveness: Forgiven at the end of the term
5. Repayment: None required as long as the loan is in good standing.
6. Default: Repayment of the full loan award will be immediately due to the City in the event any "qualifying event(s)" occur prior to expiration of the note. Qualifying event(s) are considered to be:
   - sale of unit or transfer of title (except for major healthcare expenses or by inheritance);
   - the assisted homeowner fails to continuously occupy the home;
   - the unit is leased/rented without prior authorization of the City;
   - unit is refinanced without prior authorization of the City;

f. Recipient/Tenant Selection Criteria: In addition to serving an income eligible applicant, applicants must meet the following selection criteria:
1. Applicants will be selected on a first qualified, first-served basis
2. Completion of foreclosure counseling through HUD approved counseling agency.
3. Foreclosure applicants must show that the nonpayment of their mortgage is not through their own

doing. Eligible reasons are:
- Loss of employment;
- Medical expenses;
- Divorce or separation;
- Death in the family;
- Home repair bills.

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

- Applicants will be selected on a first qualified, first-served basis;
- Must have a bank account;
- May not currently own or have liquid assets exceeding $200,000 (monetary gifts and real estate are included in the asset calculation; retirement accounts are not);

g. Sponsor/Sub-recipient Selection Criteria: N/A

h. Additional Information: Leveraging may be used with this strategy; priority will be given to persons previously assisted with SHIP funds.

E. *Rental Assistance*	Code 13, 23

a. Summary: This strategy provides funds that will be awarded to renter households that are in need of assistance for: (1) first, last and security deposit at initial occupancy or (2) eviction prevention not to exceed 6 months' rent. Lease term must be for a minimum of one (1) year.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $ 10,000

e. Terms :
1. Repayment loan/deferred loan/grant: 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/Tenant Selection Criteria: Applicants will be selected on a first qualified, first-served basis. Applicants facing eviction must show that the nonpayment of the rent falls under the eligible reasons following:
1. Recent loss of employment;
2. Sudden medical expenses;
3. Divorce or separation(within one-year);
4. Recent death of household member;

Eligibility for assistance shall be done in an expedited manner and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Leveraging rental assistance funds from other sources may be used with this strategy; priority will be given to persons previously assisted with SHIP funds for eligible default reasons. May only be used once per applicant across program strategies.

F. Manufactured Housing (Mobile Homes)	Code 3, 28, 29

a. Summary: The manufactured housing strategy may provide funds for:
1. Relocation assistance for owners/tenants who have been evicted due to closure of a mobile home park in accordance with 723.003, F.S. (code 28)
2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29)
3. Rehabilitation/emergency repairs (code 3)

b. Fiscal Years Covered: 2026-2027, 2027-2028,

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

d. Maximum award: $10,000 (relocation assistance)
$5,000 (lot rental assistance)
$15,000 (rehab/emergency repairs)

e. Terms:
1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
2. Interest Rate: 0%
3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

   In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP

eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.

g. Sponsor Selection Criteria: N/A

h. Additional Information:Manufactured housing constructed after June 1994 is eligible.

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 for affordable housing as defined by F.S. 380.0651 are expedited to a greater degree than other projects.

Description of the procedures used to implement this strategy:
Established policy and procedures:
The City is in the process of implementing a fully automated online application system that provides the opportunity to readily identify delays in review time from various departments within the permit process. Applications submitted for projects funded through SHIP funds are identified as such and prioritized for review.

In addition, the City of Delray Beach Development Services Department is evaluating a threshold of affordability and unit composition to qualify privately funded development applications for expedited review.

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.

Description of the procedures used to implement this strategy:
Development Services reviews all proposed new City policies or changes to the LDR's to determine effects, if any, on the cost of housing. If it is determined that there is an impact, an analysis is prepared by appropriate department staff and submitted to City Commission for review prior to its approval.

C. Name of the Strategy: Impact Fees Requirements

An on-going process to allow for the payment of impact fees associated with new construction of affordable housing units.

a. Established policy and procedures:
The City has been unsuccessful in petitioning the County to waive impact fees associated with new construction of affordable housing units. The County does provide an impact fee credit for units built on a lot, which had a previous residential unit on the site. The Neighborhood Services staff provides research on properties to identify these credits wherever possible. When no credit is applicable, the City may use SHIP funds to pay the impact fees.

D. Waiver of Building Permit Fees
An ongoing process for reducing the cost of building or rehabilitating affordable housing.
a. Established policy and procedures:
The City waives Permit Fees for public entities and non-profit organizations in accordance with LDR Section 2.4.3 (K)(1).

E. Name of the Strategy: Allowance of Increased Density Levels
An ongoing process to review zoning regulations for the purpose of allowing increased density to encourage development of affordable housing unit.

a. Established policy and procedures:
The Housing Element of the City's Comprehensive Plan provide for increases to density when it can be demonstrated that such increases will lead to an affordable unit, provided that other policies of the Comprehensive Plan are met. The Land Development Regulations allow for increased densities in planned unit development on a case-by-case basis. In addition, flexible densities are allowable pursuant to the City's Workforce Housing Ordinance. This does not apply to in-fill housing and the lack of large vacant parcels which makes this incentive limited in its effect.

F. Name of the Strategy: Prioritization of Infrastructure Improvements
An ongoing process to provide for infrastructure improvements in deteriorating neighborhoods.

a. Established policy and procedures: Provide Description
The Comprehensive Plan policy provides for prioritization in scheduling necessary infrastructure improvements. As each year's infrastructure improvement schedule is prepared, priority is given to neighborhoods with concentrations of infrastructure deficiencies.

G. Name of the Strategy: Reduction of Parking and Set-Back Requirements
An ongoing process to encourage development of affordable units by allowing for reduced parking and set back requirements

a. Established policy and procedures: Provide Description
Certain workforce housing overlays have reduced setbacks. Any development may request a parking deduction based on data and analysis specific to the use.

H. Name of the Strategy: Preparation of a printed inventory of locally owned public lands suitable for affordable housing. An ongoing process to identify land suitable for development of affordable housing.

a. Established policy and procedures: Provide Description
The City has compiled a complete list of City owned lands of 3 acres or more along with available single-family lots. The Community Redevelopment Agency (CRA) maintains a list of vacant CRA-owned parcels, suitable for in-fill residential construction.

IV. EXHIBITS:

Required

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. Resolution #66-25

Optional

F. Ordinance: (If changed from the original creating ordinance).

G. Interlocal Agreement (Required if applicable).

H. Other Documents Incorporated by Reference. *Subordination Policy

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A (2025)

The City of Delray Beach

Fiscal Year: 2025-2026		
Estimated SHIP Funds for Fiscal Year:	$	521,171.00
Salaries and Benefits	$	50,000.00
Office Supplies and Equipment		
Travel Per diem Workshops, etc.	$	1,900.00
Advertising	$	200.00
Other*	$	-
Total	$	52,100.00
Admin %		10.00%
		OK

Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	521,171.00
Salaries and Benefits	$	50,000.00
Office Supplies and Equipment	$	
Travel Per diem Workshops, etc.	$	1,900.00
Advertising	$	200.00
Other*	$	
Total	$	52,100.00
Admin %		10.00%
		OK

Fiscal Year 2027-2028		
Estimated SHIP Funds for Fiscal Year:	$	521,171.00
Salaries and Benefits	$	50,000.00
Office Supplies and Equipment	$	
Travel Per diem Workshops, etc.	$	1,900.00
Advertising	$	200.00
Other*	$	
Total	$	52,100.00
Admin %		10.00%
		OK

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

Exhibit B
Timeline for SHIP Expenditures

City of Delray Beach affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation should be notified according to the following dates:

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029
2027-2028	3/30/2030	6/15/2030

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to robert.dearduff@floridahousing.org and kathy.cutler@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/timeline 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.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2025-2026

Name of Local Government: Delray Beach

Estimated Funds (Anticipated allocation only): $ 521,171

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1,2	Purchase Assistance with/without Rehabilitation	Yes			2	$75,000			$150,000.00	$0.00	$150,000.00	2
3	Owner Occupied Rehabilitation	Yes	2	$85,000	1	$85,000			$255,000.00	$0.00	$255,000.00	3
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		2	$170,000	3	$235,000	0		$405,000.00	$0.00	$405,000.00	5
	Purchase Price Limits:		New	$ 679,324	Existing	$ 679,324						

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
12, 22	Rental Assistance	No	2	$10,000	3	$10,000	1	14000	$0.00	$64,000.00	$64,000.00	6
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		2	$20,000.00	3	$30,000.00	1	$13,000	$0.00	$64,000.00	$64,000.00	6
	Administration Fees		$ 52,117		10%			OK				
	Home Ownership Counseling		$ -									
	Total All Funds		$ 521,117	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		77.7%	OK
Homeownership % (65% requirement)		77.7%	OK
Rental Restriction (25%)		12.3%	OK
Very-Low Income (30% requirement)		$ 190,000	36.5% OK
Low Income (30% requirement)		$ 235,000	45.1% OK
Moderate Income		$ 14,000	2.7%

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government: Delray Beach

Estimated Funds (Anticipated allocation only): $ 521,171

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1,2	Purchase Assistance with/without Rehabilitation	Yes			2	$75,000			$150,000.00	$0.00	$150,000.00	2
3	Owner Occupied Rehabilitation	Yes	2	$85,000	1	$85,000			$255,000.00	$0.00	$255,000.00	3
3, 28,29	Manufactured Housing	Yes				$15,000			$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		2	$170,000	3	$235,000	0		$405,000.00	$0.00	$405,000.00	5
	Purchase Price Limits:		New	$ 679,324	Existing	$ 679,324						

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
12, 22	Rental Assistance	No	2	$10,000	3	$10,000	1	$14,000	$0.00	$64,000.00	$64,000.00	6
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		2	$20,000.00	3	$30,000.00	1	$14,000	$0.00	$64,000.00	$64,000.00	6
	Administration Fees		$ 52,117		10%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 521,117	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		77.7%	OK
Homeownership % (65% requirement)		77.7%	OK
Rental Restriction (25%)		12.3%	OK
Very-Low Income (30% requirement)		$ 190,000	36.5% OK
Low Income (30% requirement)		$ 235,000	45.1% OK
Moderate Income		$ 14,000	2.7%

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

Name of Local Government: Delray Beach

Estimated Funds (Anticipated allocation only): $ 521,171

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1,2	Purchase Assistance with/without Rehabilitation	Yes			2	$75,000			$150,000.00	$0.00	$150,000.00	2
3	Owner Occupied Rehabilitation	Yes	2	$85,000	1	$85,000			$255,000.00	$0.00	$255,000.00	3
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		2	$170,000	3	$235,000	0		$405,000.00	$0.00	$405,000.00	5
	Purchase Price Limits:		New	$ 679,324	Existing	$ 679,324						

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
22, 23	Rental Assistance	No	2	$10,000	3	$10,000	1	$14,000	$0.00	$64,000.00	$64,000.00	6
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		2	$20,000.00	3	$30,000	1	$14,000	$0.00	$64,000.00	$64,000.00	6
	Administration Fees		$ 52,117		10%			OK				
	Home Ownership Counseling		$ -									
	Total All Funds		$ 521,117	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		77.7%	OK
Homeownership % (65% requirement)		77.7%	OK
Rental Restriction (25%)		12.3%	OK
Very-Low Income (30% requirement)		$ 190,000	36.5% OK
Low Income (30% requirement)		$ 235,000	45.1% OK
Moderate Income		$ 14,000	2.7%

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: City of Delray 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 ensure 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 (ACFR). An electronic copy of the ACFR or a hyperlink 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 F.S. and Rule Chapter 67-37 F.A.C.

(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

Thomas F. Carney, Jr. Mayor
Type Name and Title

Date

OR

Attest: 4/25/2005

CITY OF DELRAY BEACH SEAL FLORIDA
Seal

RESOLUTION NO. 66-25

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF DELRAY BEACH, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES AND CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

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

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act. The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by *section 420.9075, F.S.* It is found 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. 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(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; and

WHEREAS, the Economic and Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Commission finds that it is in the best interest of the public for the City of Delray Beach to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF DELRAY BEACH, FLORIDA, AS FOLLOWS:

Section 1. The City Commission of the City of Delray Beach hereby approves the Local Housing Assistance Plan, as attached and incorporated herein, for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2025-2026, 2026-2027, 2027-2028.

Section 2. The Mayor or his designee is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan and to do all things necessary and proper to carry out the terms and conditions of said program.

Section 3. This Resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED in regular session on the 22nd day of April, 2025.

ATTEST:

Alexis Givings, City Clerk

Thomas F. Carney, Jr., Mayor

Approved as to form and legal sufficiency:

Lynn Gelin, City Attorney

CITY OF DELRAY BEACH SEAL FLORIDA

Florida Housing

Exhibit H

CITY OF DELRAY BEACH
NEIGHBORHOOD SERVICES DIVISION

Housing Programs Subordination Policy

A homeowner assisted by the City of Delray Beach Neighborhood Services Division Housing Programs may not refinance his or her first mortgage or take out a second mortgage unless the city agrees to subordinate its second mortgage. The policy used by the City of Delray Beach regarding a subordination request is as follows:

- If the owner wants to refinance the first mortgage at a lower rate and/or for a shorter loan term, the City will subordinate if:
  - additional money isn't being borrowed (unless its for home repair or reasonable improvements)
  - the resulting housing cost (PITI) does not exceed the housing cost (PITI) calculation of the original loan
  - the new loan is for a fixed interest rate

- If the owner is taking out a second mortgage for necessary home repairs or reasonable improvements, the City will subordinate if:
  - the combined payments of the first and second mortgages do not exceed 35% of gross income
  - the loan is for a fixed interest rate

- The City will not subordinate its mortgage for owners attempting to obtain a line of credit or consolidate debt because this would enable them to increase their debt for purposes other than home improvement. The City maintains that:
  - Second mortgages are provided under the purchase assistance programs to assist with homeownership
  - Forgivable loans are provided under the housing rehabilitation programs for the exclusive purpose of rehabilitating, enhancing and/or preserving real estate

- The City does not support the owner using equity for any items other than the house itself. If the purpose of the new loan is for home repair or reasonable improvements, the need must be substantiated by an inspection of the property by a City of Delray Beach housing rehabilitation inspector and/or estimates for the proposed repairs furnished by the homeowner.

Florida Housing

Exhibit H

CITY OF DELRAY BEACH
NEIGHBORHOOD SERVICES DIVISION

Subordination Procedures

1. The party requesting the subordination must provide the City of Delray Beach Neighborhood Services Division the following information and documentation:

   - legal description of the property
   - copy of an appraisal of the property
   - copy of the title report conducted by the lender requesting the subordination
   - amount of equity in the home
   - copy of HUD-1 or other document that will provide loan disbursement information
   - resulting housing cost (PITI)
   - type of loan (fixed, variable, balloon, etc.) and interest rate
   - Subordination Agreement

2. The Neighborhood Services Division shall review the above information and, if the request adheres to City policy, present the subordination request to the Director of Neighborhood and Community Services for approval. Once approved, it will be forwarded to the City Attorney's Office for review. Once the City Attorney's office reviews and approves the request, the Neighborhood Services Division shall forward the request to the City Manager's office for signature.

3. Once the subordination request is approved and signed by the City Manager the Neighborhood Services Division shall follow through with the instructions provided by the lender as it relates to the mailing and/or faxing of the executed Subordination Agreement. The lender should provide the City with a recorded copy of the Subordination Agreement.