



**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2022-2023, 2023-2024, 2024-2025**

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F. Ordinance: (If changed from the original creating ordinance)	
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**I. Program Details:**

**A. LG(s)**

Name of Local Government	Village of Wellington, Florida
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	

**B. Purpose of the program:**

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

**C. Fiscal years covered by the Plan:** 2022-2023, 2023-2024, 2024-2025

**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.

**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, 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:** The Village of Wellington does not maintain a Waiting List.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

Applicants will be ranked for assistance based on a first-qualified, first-served basis with priorities for Special Needs, Essential Services Personnel, and then income groups.

**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 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](http://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. Wellington 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	Village of Wellington, Florida	10%
Third Party Entity/Sub-recipient	N/A	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:** The Village of Wellington will seek reimbursement of no more than 5% per case basis for owner-occupied rehabilitation and emergency repair strategies for the purpose of pre-bid inspections, preparing bid reports, title search, and title recording fees.

**T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

**U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Village of Wellington will, when economically feasible, employ the following Green Building requirements on rehabilitation projects and emergency repairs:

1. Energy Star qualified appliances - refrigerators, stoves, water heaters
2. WaterSense faucets, toilets, shower heads
3. Ceiling fans in the living room and bedrooms

4. Mold/Lead/Asbestos removal
5. Motion sensor light fixtures and switches

**V. Describe efforts to meet the 20% Special Needs set-aside:** The Village of Wellington will advertise its SHIP funding availability to agencies and partners that serve the qualified special needs population. In addition, Wellington communicates with various organizations that serve this population. All housing program/activities offered by Wellington give priority to Special Needs population households, regardless of funding source.

**W. Describe efforts to reduce homelessness:** The Village of Wellington participates with the Homeless and Housing Alliance (HHA) of Palm Beach County, which addresses its goals and objectives as “The objective of the Ten-year Plan to End Homelessness in Palm Beach County is to create a local homeless response system that will eliminate homelessness in ten years. In order to meet this objective, a comprehensive set of goals and action steps have been developed which address current gaps in services. Key among them is to “develop regionally located Homeless Resource Centers (HRC) throughout the County”.

**Section II. LHAP Strategies:**

<b>A. Owner Occupied Rehabilitation</b>	<b>Code 3</b>
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a. Summary: Promote the rehabilitation of existing owner-occupied housing as a means to maintain affordable housing. It is designed to subsidize the repairs to owner-occupied principal residences.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$38,000.00
- e. Terms:
  1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage
  2. Interest Rate: 0%
  3. Years in loan term: 5
  4. Forgiveness: The loan is forgiven 1/5<sup>th</sup> per year over the 5-year term.
  5. Repayment: No repayment as long as the loan is in 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 home as primary residence, refinancing with cash out, or subject to a Reverse Mortgage. If any of these occur, the outstanding balance of the deferred loan is due and payable to the Village of Wellington.

In the event 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 to the Village of Wellington.

- f. Recipient/Tenant 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 Selection Criteria: N/A
- h. Additional Information: N/A

<b>B. Emergency Repair</b>	<b>Code 6</b>
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a. Summary: This strategy is intended for homeowners whose life, health, or safety is threatened by conditions in their home, as determined by Wellington. This may include, but is not limited to: a leaking roof, plumbing problems, lack of functioning sanitary facilities, lack of heat or cooling system, or electrical hazards.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$10,500.00
- 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: 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 Selection Criteria: N/A
- h. Additional Information: Applicants that receive emergency repair assistance can apply for owner occupied rehabilitation. In the case, the emergency repair will be provided for as a grant.

<b>C. Rental Assistance (Tenant), Security and/or Utility Deposit</b>	<b>Code 13 &amp; 23</b>
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a. Summary: Strategies are used to financially assist existing rental unit tenants within municipality boundary limit. Strategy aim to prevent evictions and provide first month's rent, security, and/or utility deposits.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025



- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$10,000.00
- 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: 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. Additional priority will be given to those individuals who are homeless or at risk of homelessness because of the inability to pay the rental deposit (including first and last months' rent). The lease must be for at least one year. Assistance will be provided one time only.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: SHIP Rent limits will apply.

The households must have the income to afford the monthly rental payments. Income guidelines provided by the State and/or HUD will be used to determine income eligibility.

### 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: Planning, Zoning and Building Director will assign a project coordinator to handle permitting through the review process. The project coordinator will be the point of contact for all questions concerning the review process. The Building Official will be responsible for expediting the building permitting process for strategies involving construction. Such applicants will be given priority of all other permit applications.

- B. Name of the Strategy: **Ongoing Review Process**  
An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

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



Planning, Zoning and Building Department staff through the Village Council maintains an ongoing review of all factors that may affect the cost of housing.

- C. Other Incentive Strategies Adopted: N/A

**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.

Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement (Required if applicable).
- H. Other Documents Incorporated by Reference.

**Village of Wellington**

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 414,125.00
Salaries and Benefits	\$ 38,412.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 500.00
Advertising	\$ 1,500.00
Other*	\$
<b>Total</b>	<b>\$ 41,412.00</b>
Admin %	10.00%
<b>OK</b>	

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 414,125.00
Salaries and Benefits	\$ 38,412.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 500.00
Advertising	\$ 1,500.00
Other*	\$
<b>Total</b>	<b>\$ 41,412.00</b>
Admin %	10.00%
<b>OK</b>	

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 414,125.00
Salaries and Benefits	\$ 38,412.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 500.00
Advertising	\$ 1,500.00
Other*	\$
<b>Total</b>	<b>\$ 41,412.00</b>
Admin %	10.00%
<b>OK</b>	

\*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**

Village of Wellington affirms that funds allocated for these fiscal years will meet the following deadlines:

<b>Fiscal Year</b>	<b>Encumbered</b>	<b>Expended</b>	<b>Interim Report</b>	<b>Closeout Report</b>
<b>2022-2023</b>	6/30/2024	6/30/2025	9/15/2024	9/15/2025
<b>2023-2024</b>	6/30/2025	6/30/2026	9/15/2025	9/15/2026
<b>2024-2025</b>	6/30/2026	6/30/2027	9/15/2026	9/15/2027

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

<b>Fiscal Year</b>	<b>Funds Not Expended</b>	<b>Closeout AR Not Submitted</b>
<b>2022-2023</b>	3/30/2025	6/15/2025
<b>2023-2024</b>	3/30/2026	6/15/2026
<b>2024-2025</b>	3/30/2027	6/15/2027

**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](mailto:robert.dearduff@floridahousing.org) and [cameka.gardner@floridahousing.org](mailto:cameka.gardner@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 [cameka.gardner@floridahousing.org](mailto:cameka.gardner@floridahousing.org) when you are ready to "submit" the AR.*

**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.













**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

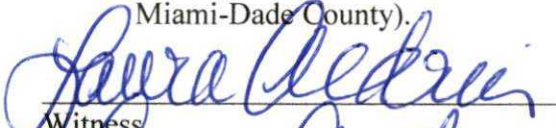
Local Government or Interlocal Entity:


Village of Wellington


Certifies that:

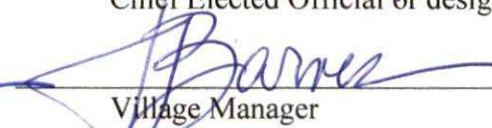
- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial 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 (CAFR). An electronic copy of the CAFR 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 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

  
\_\_\_\_\_  
Village Manager

\_\_\_\_\_  
Date

**OR**

\_\_\_\_\_

Attest:

(Seal)



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RESOLUTION NO. R2022-02

A RESOLUTION OF WELLINGTON, FLORIDA'S COUNCIL ADOPTING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE VILLAGE MANAGER 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. 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; and

**WHEREAS**, the Planning and Zoning Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

**WHEREAS**, the Wellington Council finds that it is in the best interest of the public for the Village of Wellington to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

1 NOW, THEREFORE, BE IT RESOLVED BY WELLINGTON, FLORIDA'S  
2 COUNCIL that:

3  
4 **SECTION 1.** The foregoing recitals are hereby affirmed and ratified as being true  
5 and correct.

6  
7 **SECTION 2.** The Wellington Council of the Village of Wellington hereby adopts  
8 the Local Housing Assistance Plan (Exhibit A), as attached and incorporated hereto for  
9 submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-  
10 9079, Florida Statutes, for fiscal years 2022-2023, 2023-2024, 2024-2025.

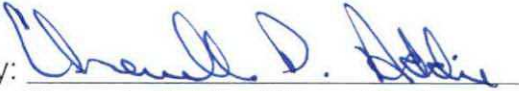
11  
12 **SECTION 3.** The Village Manager, is hereby designated and authorized to  
13 execute any documents and certifications required by the Florida Housing Finance  
14 Corporation as related to the Local Housing Assistance Plan, and to do all things  
15 necessary and proper to carry out the term and conditions of said program.

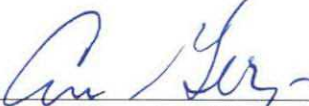
16  
17 **SECTION 4.** This Resolution shall become effective immediately upon adoption.

18  
19  
20 PASSED AND ADOPTED this 2nd day of March 2022.

21  
22 ATTEST:

VILLAGE OF WELLINGTON

23  
24  
25 By:   
26 Chevelle Addie, Village Clerk

By:   
Anne Gerwig, Village Mayor

27  
28  
29 APPROVED AS TO FORM  
30 AND LEGAL SUFFICIENCY

31  
32  
33 By:   
34 Laurie Cohen, Village Attorney