PALM BEACH COUNTY

State Housing Initiatives Partnership (S.H.I.P.) Program

LOCAL HOUSING ASSISTANCE PLAN (LHAP)

Fiscal Years 2025/2026, 2026/2027, 2027/2028

Department of Housing and Economic Development
100 Australian Avenue, 5th Floor
West Palm Beach, FL 33406

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I. Program Details:

A. LG(s)

Name of Local Government	Palm Beach County
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;
- 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, lenders, 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: 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 applications were submitted as well as any established funding priorities as described in this plan.

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:

Once there is a list of eligible applicants, they will be ranked giving first priority to households qualifying as Veterans (i.e active, non-active or surviving spouses of military personnel), Special Needs as defined in 420.0004 (13) and elderly (age 62+). These applicants will further be ranked with priority given to very-low, then low, then moderate 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 and 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 or entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides 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. Palm Beach County 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: **Palm Beach County**	Administration of Programs	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 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 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:** In addition to the administrative costs above, the County will charge no more than 5% of the maximum award for project delivery costs to include but are not limited to, Architectural, engineering, inspections, work write-ups, specifications, contractor procurement, payments and oversight, relocation costs, costs to process services provided by non-housing staff. The cost will be provided as a grant, noted below, not to exceed the strategies' maximum award amounts, and shall not be included in the lien and/or deed against property:

- Up to $7,000 for Replacement Housing Program
- Up to $5,000 for Purchase Assistance, First Mortgage Loan Program, Owner Occupied Housing Rehabilitation and Single-Family New Construction
- Up to $3,500 for Developer Rental Assistance
- Up to $2,500 for Emergency Repairs and Disaster Mitigation
- Up to $1,000 for Foreclosure Prevention, Utility Connection and Manufactured Homes

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, active military, county employees and skilled building trades personnel.

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

1. Low or No-VOC paint for all interior walls (Low- VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non- flat paint);
2. Low flow water fixtures in bathroom – Water sense labeled products or the following specifications:
   a) Toilets 1.6 gallons
   b) Faucets 1.5 gallons
   c) Showerheads 2.2 gallons/minutes or less;
3. Energy Star qualified refrigerator;
4. Energy star qualified dishwasher, if provided;
5. Energy Star qualified washing machine; if provided in units;
6. Energy star qualified exhaust fans in all bathrooms; and
7. Air conditioning: Minimum SEER of 16. Packaged units are allowed in studios and one-bedroom units with a minimum of 14 SEER.

These requirements may be adjusted for rental development if the requirements of other construction funding sources require a more prescriptive list.

V. **Describe efforts to meet the 20% Special Needs set-aside:** The 20% special needs set-aside will be accomplished by giving priority in all strategies. The county opens their application portal for special need households first, prior to other interested parties. Additionally, the county has established, for both rental and homeownership Request for Proposals (RFP), priority ranking, and awards extra points for projects that units are designated for individuals with special needs.

W. **Describe efforts to reduce homelessness:** Palm Beach County is a direct entitlement community for HUD's Emergency Solutions Grant (ESG) Program and Community Development Block Grant (CDBG) Program, which provides funding to the Homeless Resource Center. Additionally, homelessness prevention is addressed through SHIP strategies, and services collaborated with the Department of Community Services and other organizations focused on homelessness.

Section II. LHAP Strategies:

A. Purchase Assistance	Code 1/2

a. **Summary:** Funding will be available for income eligible first-time homebuyers for purchase assistance with or without rehabilitation or for new construction. Funds will be awarded to assist with gap financing, lot acquisition; down payment; rehabilitation/repairs of the unit to be purchased; and closing 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:** $105,000 (including project delivery costs)

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Funds will be awarded as a deferred payment loan secured by a recorded Mortgage, Promissory Note and Declaration of Restrictions.

2. **Interest Rate:** 0%

3. **Years in loan term:** 30 years

4. **Forgiveness:** The loan will be forgiven at the end of term.

5. **Repayment:** None required as long as loan is in good standing.

6. **Default:** The loan will be in default if any of the following occurs: 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 original loan amount will be due and payable.

   In the event of death of the qualifying homeowner(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 original loan amount will be due and payable.

   In the event of a sale, the County may exercise its right of first refusal to purchase the property at its appraised market value for continued occupancy by income eligible persons. If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture funds through all available legal remedies if it is determined that adequate funds may be available to justify pursuing a recapture.

f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based priorities established in paragraph I of the Program Details Section I. of this plan. An online pre-application or program application will be required to be completed by all applicants for participation in a random lottery selection or a specified selection process.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:**

- Applicant must first secure a first mortgage from an approved lender.
- Applicant will be required to contribute a minimum of 3.5% of the purchase price and repair cost.
- If the property is determined to have Chinese drywall, the property is ineligible for purchase assistance.
- If the initial property inspection indicates evidence of toxic black mold, the applicant will be required to obtain a mold specific inspection.
- If funding is available, and rehabilitation/repairs is required, work may be performed by a State certified licensed contractor, or a contractor licensed to do business in Palm Beach County.
- Applicant(s) cannot currently own a home
- Applicant may not currently own or have liquid assets exceeding $200,000, and/or combination of liquid and non-liquid assets exceeding the current purchase price limit (excluding their primary residence).

B.	First Mortgage Loan Assistance Program	Code 1/2

a. **Summary:** Funding will provide first mortgage loan assistance to income eligible households. Maximum loan amounts are based upon established affordability guidelines and creditworthiness using established underwriting guidelines. Approved homebuyers will be required to contribute a minimum of 3.5% of the purchase price and repair cost. The purchase price cannot exceed $450,000.

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

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

d. **Maximum award:** $434,000

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Funds will be awarded as a fixed rate loan secured by a recorded Mortgage, Promissory Note and Declaration of Restrictions.

2. **Interest Rate:** 4%

3. **Years in loan term:** 30 years

4. **Forgiveness:** N/A

5. **Repayment:** The loan will be amortized with monthly principal and interest payments.

6. **Default:** The loan will be determined to be in default if any of the following occurs: sale, transfer or conveyance of property; foreclosure, loss of homestead exemption status; or failure to occupy the home as a primary residence. If any of these occur the original loan amount will be due and payable.

   In the event of death of the qualifying homeowner(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as its primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the original loan amount will be due and payable.

   In the event of a sale, the County may exercise its right of first refusal to purchase the property at its appraised market value for continued occupancy by income eligible persons. The seller is prohibited from receiving a financial benefit i.e. no cash out.

f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based priorities established in paragraph I of the Program Details Section I. of this plan. An online pre-application or program application will be required to be completed by all applicants for participation in a random lottery selection or specified selection process.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:**

- FICO Credit Score: Middle FICO score must be at least 630, if less than three scores the lowest score must be 630, if lower than 630, the borrower is deemed ineligible
- If the property is determined to have Chinese drywall, the property is ineligible for purchase assistance.

- If the homebuyer and/or county's inspection indicates evidence of toxic black mold, the homebuyer will be required to obtain a mold inspection.
- If funding is available, and rehabilitation/repairs is required, work may be performed by a State certified licensed contractor, or a contractor licensed to do business in Palm Beach County.
- Applicant may not currently own or have assets exceeding $200,000 and/or combination of liquid and non-liquid assets exceeding the current purchase price limit.

C.	Owner Occupied Housing Rehabilitation	Code 3

a. **Summary:** Funding will assist income- eligible owner- occupied applicants (structure of one to two dwelling units, including mobile homes produced after 1994)) with rehabilitation to correct code violations, items that will become a code violation, hurricane hardening (impact windows, doors, etc.), roofing, electrical, plumbing, eliminate housing conditions which threaten the life, health or safety of occupants.

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

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

d. **Maximum Award:** $105,000 (including project delivery costs)

e. **Terms**

1. **Repayment loan/deferred loan/grant:** Funds will be awarded as a deferred payment loan secured by a recorded Mortgage, Promissory Note and Declaration of Restrictions. In the case of mobile homes on rented lots, the loan will be secured by a UCC filing on the mobile home unit and a personal guarantee from the unit owner(s).

2. **Interest Rate:** 0%

3. **Years in loan term:** 15 years

4. **Forgiveness:** The loan will be forgiven at the end of the term.

5. **Repayment:** None required as long as loan is in good standing.

6. **Default:** The loan will be in default or in violation of the deed restriction if any of the following occurs: 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.
In the event of death of the qualifying homeowner(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 original loan amount will be due and payable.

   In the event of a sale, the County may exercise its rights of first refusal to purchase the property at its appraised market value for continued occupancy by income eligible persons. The seller is prohibited from receiving a financial benefit i.e. no cash out.

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

f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based priorities established in paragraph I of the Program Details Section I. of this plan. An online pre-application or program application will be required to be completed by all applicants for participation in a random lottery selection or a specified selection process.

g. **Sponsor Selection Criteria and Duties:** N/A

h. **Additional Information:**

- Households may only be provided enough funding required to bring the home up to current code and to make the home habitable.
- If the property is determined to have Chinese drywall, the property is ineligible for purchase assistance.
- If the property indicates evidence of toxic black mold, the applicant will be required to obtain a mold inspection.
- Rehabilitation will be performed by a State certified licensed contractor, or a contractor licensed to do business in Palm Beach County procured by the department.
- Applicant must have resided in the dwelling at least three (3) years prior to the date of application under a recorded instrument and have a homestead exemption
- Applicant may not currently own assets exceeding $200,000 and/or combination of liquid and non-liquid assets exceeding the current purchase price limit (excluding their primary residence). Repayable home equity loans are not to be included as an asset.
- Mortgage payments, taxes and homeowners' insurance must be current/paid up to date. *In the event that the homeowner does not have homeowner's insurance, this program may utilize funding from the awarded amount to pay one (1) year insurance premium.*
- Units with adjoining roofs will require all owners to be income certified in order to receive assistance. If the non-applicant is not willing to participate in the program, then the applicant may only receive assistance to rehabilitate/repair the interior and non-adjoining exterior of the unit
- Applicants are ineligible to receive assistance if there is currently a Palm Beach County Rehabilitation/Repair Mortgage lien on the property.
- If unpermitted work exists on the property, or liens/judgements against the owner and/or property, the applicant may be ineligible. Participation will be determined on a case-by-case basis as determined by the county inspector.
- Only mobile homes produced after 1994 are eligible for assistance.
- In the event that the estimated rehabilitation cost of the mobile home unit exceeds 50% of the estimated fair market value of the unit, housing rehabilitation assistance shall not be provided, but the County may elect to refer the applicant for the replacement housing program.
- Assessed value of the property may not exceed $434,000.

D.	Utility Connection	Code 3, 6

a. **Summary:** Funding will assist income- eligible owner- occupied applicants with sewer and water connection system fees required by local water utilities; and costs to install service lines from the meter to the primary residence.

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

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

d. **Maximum Award:** $21,000 (including project delivery costs)

e. **Terms**

1. **Repayment loan/deferred loan/grant:** Funds will be awarded as a deferred payment loan secured by a recorded Mortgage, Promissory Note and Declaration of Restrictions

2. **Interest Rate:** 0%

3. **Years in loan term:** 5 years

4. **Forgiveness:** The loan will be forgiven at the end of the term.

5. **Repayment:** None required as long as loan is in good standing.

6. **Default:** The loan will be in default or in violation of the deed restriction if any of the following occurs: 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.
In the event of death of the qualifying homeowner(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 original loan amount will be due and payable.

   In the event of a sale, the County may exercise its rights of first refusal to purchase the property at its appraised market value for continued occupancy by income eligible persons. The seller is prohibited from receiving a financial benefit i.e. no cash out.

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

f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based priorities established in paragraph I of the Program Details Section I. of this plan. An online pre-application or program application will be required to be completed by all applicants for participation in a random lottery selection or a specified selection process.

g. **Sponsor Selection Criteria and Duties:** N/A

h. **Additional Information:**

- Applicant may not currently own assets exceeding $200,000 and/or combination of liquid and non-liquid assets exceeding the current purchase price limit (excluding their primary residence). Repayable home equity loans are not to be included as an asset.
- Assessed value of the property may not exceed $434,000.

E. Emergency Repairs	Code: 6

a. **Summary:** Funding will provide assistance to income eligible owner-occupied residences to address emergency conditions such as roofing, electrical, plumbing, hurricane hardening (impact windows, doors, etc.) and structural repairs.

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

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

d. **Maximum award:** $77,500 (including project delivery costs)

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Funding will be awarded as a deferred loan secured by a recorded Mortgage, Promissory Note and Declaration of Restrictions
2. **Interest Rate:** 0%

3. **Years in loan term:** 15 years

4. **Forgiveness:** The loan will be forgiven at the end of the term.

5. **Repayment:** None required as long as loan is in good standing.

6. **Default:** The loan will be in default if any of the following occurs: 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

   In the event of death of the qualifying homeowner 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 original loan amount will be due and payable.
   In the event of a sale, the county may exercise its right of first refusal to purchase the property at its appraised market value for continued occupancy by income eligible person. The seller is prohibited from receiving a financial benefit i.e. no cash out.

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

f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based priorities established in paragraph I of the Program Details Section I. of this plan. An online pre-application or program application will be required to be completed by all applicants by all applicants for participation in a random lottery selection or a specified selection process.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:**

- If the property is determined to have Chinese drywall, the property is ineligible for purchase assistance.
- If the property indicates evidence of toxic black mold, the applicant will be required to obtain a mold inspection.
- If unpermitted work exists on the property, or liens/judgements against the owner and/or property, the applicant may be ineligible. Participation will be determined on a case-by-case basis as determined by the county inspector.
- Rehabilitation/Repairs will be performed by a State certified licensed contractor, or a contractor licensed to do business in Palm Beach County procured by the department.
- Applicant must have resided in the dwelling at least three (3) years prior to the date of application under a recorded instrument and have a homestead exemption
- Applicant may not currently own assets exceeding $200,000 and/or combination of liquid and non-liquid assets exceeding the current purchase price limit (excluding their primary residence). Repayable home equity loans are not to be included as an asset.

- Mortgage payments, taxes and homeowners' insurance must be current/paid up to date. *In the event that the homeowner does not have homeowner's insurance, this program may utilize funding from the awarded amount to pay one (1) year insurance premium.*
- Units with adjoining roofs will require all owners to be income certified in order to receive assistance. If the non-applicant is not willing to participate in the program, then the applicant may only receive assistance to repair the interior and non-adjoining exterior of the unit.
- Assessed value of the property may not exceed $434,000.

F. Replacement Housing	Code 4

a. **Summary:** Funding will provide financing to homeowners residing in dilapidated structures which are beyond rehabilitation (estimated rehabilitation cost is over 50% of assessed value), including owner-occupied mobile home units located on rented or owned lots.

Eligible uses of funding include, but are not limited to:
- Demolition of the existing property
- Construction cost of a replacement home on the same lot (or) purchase of an existing home
- Purchase and installation of a mobile home unit on a lot rented or owned by the mobile home unit owner

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

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

d. **Maximum award:** $434,000

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Funds will be awarded as a deferred loan and/or a payable low interest loan secured by a recorded Mortgage, Promissory Note and Declaration of Restrictions. The repayable low interest loan amount for the paid off mortgage will be based on an amount that is affordable to the respective homeowner. In the case of mobile homes on rented lots, the loan will be secured by a UCC filing on the mobile home unit and a personal guarantee from the unit owner(s).

2. **Interest Rate:** 0% - 4%

3. **Years in loan term:** 30 years

4. **Forgiveness:** The loan(s) will be satisfied at the end of the term.

5. **Repayment:** N/A

6. **Default:** The loan will be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to maintain homeowner's insurance; failure to occupy the home as primary residence.

   In the event of a sale, the County may exercise its right of first refusal to purchase the property at its appraised market value for continued occupancy by income eligible persons. The seller is prohibited from receiving a financial benefit i.e. no cash out.

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

f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based priorities established in paragraph I of the Program Details Section I. of this plan. An online pre-application or program application will be required to be completed by all applicants for participation . All pre-applications submitted will be entered into a random lottery selection process.

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

h. **Additional Information:**

- The size of the replacement home, utilizing similarities to current residence, will be determined by staff.
- Mortgage payments, taxes and homeowners' insurance must be current/paid up to date. *In the event that the homeowner does not have homeowner's insurance, this program may utilize funding from the awarded amount to pay one (1) year insurance premium.*

G. Disaster Assistance	Code 5, 16

a. **Summary**: Funding will be awarded to income eligible applicants in need of home repairs directly caused by a disaster that is declared by Executive Order of the United States President or the Governor of the State of Florida. Assistance will be prioritized as follows:

1. Immediate threats to health and life safety in cases where the home is still habitable.
2. Repairs necessary to correct code violations.
3. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable.
4. Payment of insurance deductibles for rehabilitation of homes covered under homeowner insurance and homeowner association policies.
5. Security deposits and rental assistance for displaced recipients
6. Retrofitting residences with mitigation features (installation of roofing straps, shutters, storm doors, hurricane impact windows and garage doors) that help prevent future storm damage.
7. Rent and utility payments for households affected by a disaster

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

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

d. **Maximum award:** Home Repair Assistance: $67,500. Rent and Utility Payment Assistance: $10,000

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Home Repair Assistance: Funds will be awarded as a deferred payment loan secured by a recorded Mortgage, Promissory Note and a Declaration of Restrictions. Rent and Utility Payment Assistance: Grant.

2. **Interest Rate:** Home Repair Assistance: 0%. Rent and Utility Payment Assistance: Grant.

3. **Years in loan term:** Home Repair Assistance: 15 years. Rent and Utility Payment Assistance: N/A.

4. **Forgiveness:** Home Repair Assistance: The loan will be forgiven at the end of term. Rent and Utility Payment Assistance: N/A

5. **Repayment:** Home Repair Assistance: None required as long as loan is in good standing. Rent and Utility Payment Assistance: N/A

6. **Default:** Home Repair Assistance: The loan will be in default if any of the following occurs: sale, transfer, or conveyance of the property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence.

   In the event of a sale, the County may exercise its right of first refusal to purchase the property at its appraised market value for continued occupancy by income eligible persons. The seller is prohibited from receiving a financial benefit i.e. no cash out.

   If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture funds through all available legal remedies if it is determined that adequate funds may be available to justify pursuing a recapture.
   Rent and Utility Payment Assistance: N/A

f. **Recipient Selection Criteria:**

Home Repair Assistance:

- Applicants will be ranked for assistance based on priorities established in paragraph I of the Program Details in Section I of this plan. An online pre-application or program application will be required to be completed by all applicants for participation in a random lottery selection or a specified selection process.
- Applicants must file for and use proceeds from insurance and/or FEMA as first option.

Rent and Utility Payment Assistance:
Applicants will be ranked for assistance based on a first qualified, first served basis with the priorities established in paragraph I of the Program Details in Section I of this plan.

g. **Sponsor Selection Criteria:** Home Repair Assistance: N/A; Rent and Utility Payment Assistance: N/A

h. **Additional Information:**

Home Repair Assistance:

- Funds for disaster mitigation will only be allocated from unencumbered funds, program income or additional funds awarded through Florida Housing Finance Corporation for the disaster.
- Applicants must provide proof of current homeowners insurance. In the event that the homeowner does not have homeowner's insurance, this program may utilize funding from the awarded amount to pay one (1) year insurance premium.
- Assessed value of the property may not exceed $434,000.
- Applicant may not currently own assets exceeding $200,000 and/or combination of liquid and non-liquid assets exceeding the current purchase price limit (excluding their primary residence). Repayable home equity loans are not to be included as an asset.
- Rehabilitation/Repairs will be performed by a State certified licensed contractor, or a contractor licensed to do business in Palm Beach County procured by the department.

Rent and Utility Payment Assistance: N/A

H. Foreclosure Prevention	Code 7

a. **Summary:** Funding will be provided to assist with the current delinquent mortgage payments (PITI), property taxes (must be escrowed), homeowners insurance and up to three (3) months additional payments. Additionally, funding may assist with late fees, attorney's fees, homeowners' association payments, special assessments, other foreclosure associated costs, and mortgage delinquency and default resolution counseling.

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

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

d. **Maximum award:** $21,000 (including project delivery costs)

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Funds will be awarded as a deferred payment loan secured by a recorded Mortgage and Promissory Note

2. **Interest Rate:** 0%

3. **Years in loan term:** 5 years

4. **Forgiveness:** The loan amount will be forgiven at the end of the term.

5. **Repayment:** None required as long as the loan is in good standing.

6. **Default:** The loan will be in default if any of the following occurs: 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.

   In the event of death of the qualifying homeowner(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 original loan amount will be due payable.

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

f. **Recipient Selection Criteria:**

1. Provide proof of re-instatement from the first mortgage lender or lender's representative verifying the applicants' ability to avoid default and their willingness to stop foreclosure and/or release the Lis Pendens, upon assistance being provided.
2. Provide evidence of a hardship that caused the arrearage (considerable loss of income/employment, death of a household member, divorce, unexpected medical expenses, or unanticipated home repairs or costs associated with increases escrows).

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:**

- Participants can only receive assistance once during the term of the lien.
- Assessed value of the property may not exceed $434,000.

- Applicants must receive counseling from a HUD approved agency or NeighborWorks approved agency trained in foreclosure counseling prior to receiving funding.

I. Rental Housing Assistance	Code 23, 13

a. **Summary:** Funding will be provided to individuals or families that are in need of assistance with obtaining a lease agreement on a rental unit and qualify under 420.9072(7)(b). This may include first and last month rent, rental security deposits, utility deposits, connection fees and housing stability counseling. Funds may be awarded to homeless very low-income households for: (1) first and last month's rent, security and utility deposit assistance; and (2) rent subsidies paying the monthly rent for up to 12 months. To be eligible for rent subsidies, the household receiving assistance must include at least one adult who is a person with special needs as defined in S. 420.0004 (13) or homeless as defined in S. 420.621. This strategy will also provide eviction prevention assistance not to exceed 6 months in the form of a rent and utility payments.

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:** Funds will be awarded as 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:** Recipients will be ranked for assistance based priorities established in paragraph I of the Program Details Section I. of this plan.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:**

- The Lease Agreement must be at least twelve (12) months

J. Developer Rental Assistance Program	Code 14/21

a. **Summary:** Funding will provide assistance to not-for-profit and for-profit housing developers to acquire, construct and/or rehabilitate affordable rental units. Additionally, this strategy will provide developers applying for Low Income Housing Tax Credits, State Apartment Incentive Loan (SAIL), State HOME Investment Partnerships Program or other multi-family funding, with a local government contribution or other leverage/match financing for affordable rental projects.

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

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

d. **Maximum Award:** $350,000 (max per unit)

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Funds will be awarded for permanent financing in the form of a repayable loan secured by a Mortgage/ Promissory Note, and Declaration of Restrictions.

2. **Interest rate:** 3% (Rate will be determined through the request for proposal (RFP) process. The interest rate is based on the debt service coverage ratio (DSCR) of the primary debt. If the DSCR is 1.2 or higher, the rate will be between 2% and 3%. If the DSCR is lower than 1.2, the rate will not exceed 1%. Non-profit agencies will receive a 0% rate based on the DSCR.
Projects awarded to for-profit developers will have a loan term of up to 50 years, with an interest rate of up to 3.0%, based on DSCR. Projects awarded to non-profit developers will have a loan term up to 50 years with an interest rate of up to 1.0% based on DSCR.

   Loans may be fully amortized or may be interest-only for an approved term, with a final balloon payment at the end of the term. Payment of loan debt service on County loans may be approved subject to available cash flow. Cash flow is defined as project cash flow from rental income and other income generated by the Project, less (i) all sums due or currently required to be paid under the documents executed in connection with the senior loans, including, without limitation, debt service payment on senior loans, project reserves, and (ii) operating expenses, including any deferred developer fees, as specifically defined in the loan agreement.

3. **Years in loan term:** Minimum of 15 years and will not exceed a term equal to a primary or be less than the term of a senior lender.

4. **Forgiveness:** No forgiveness on the loan.

5. **Repayment:** Repayment is required. Dependent on project debt service capacity, repayments on loans will structure as either:

   - Amortization of principal and interest
   - Interest only with balloon of principal at maturity

6. **Default:** For all awards, a default will be determined as if the requirements as listed in the Promissory Note, Mortgage and Agreement are not met, which would include: sale, transfer, foreclosure or conveyance of property; conversion to an unapproved use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur, the outstanding loan amount will be due and payable.

f. **Tenant Selection Criteria:** Management of the development will select potential renters for the SHIP assisted units on a first qualified, first served basis. All applicants for residence in a SHIP assisted unit must meet income qualifications of the program as determined and reported by the developers' management company.

g. **Sponsor Selection Criteria and Duties:** The County will advertise the availability of funds. Sponsors of affordable rental development will typically be selected through a request for proposal (RFP). The RFP

will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control, proof of ability to proceed once all funding is closed, and a housing unit design plan that meets County's' design standards.

The county reserves the right to select developments that meet the above requirements, on a non-competitive basis.

All funding awards will be subject to closing on other development funding sources.

h. **Additional Information:**

- Other state, federal, private and local funds are required as SHIP funds will be used as gap financing.
- Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring SHIP rental units.
- Assisted development must commit to rent stipulations as established by Florida Housing Finance Corporation for the term of the mortgage and all other stipulations of the loan agreement. The housing must remain affordable, and all SHIP assisted units must be occupied by income eligible persons during affordability period.

K. Single Family New Construction	Code 10

a. **Summary:** Funding will be awarded to contractors, Non-profits and For-profit housing developers to construct affordable single-family units for eligible homebuyers. Funds can be used for site acquisition, soft costs, site development, infrastructure improvements, demolition, construction and other eligible construction related 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:** $105,000 per unit (Homebuyer and developer)

e. **Terms:**

1. **Repayment loan/deferred loan/grant:**

   Developers- Funds will be awarded as a construction loan secured by a recorded Mortgage, Promissory Note and Declaration of Restrictions.

   Homebuyers- Funds will be awarded as a deferred payment loan secured by a recorded Mortgage, Promissory Note and Declaration of Restrictions.

2. **Interest Rate**: 0% for Developers and Homebuyers

3. **Years in loan term:** Two (2) years for Developers and 30 years for Homebuyer

4. **Forgiveness:** Developers – N/A. Homebuyers – the deferred loan will be forgiven at the end of term.

5. **Repayment:** The County will require the developer to execute a restrictive covenant with a mortgage and promissory note. Upon sale of the housing unit, the entire subsidy will be transferred to the homebuyer. The homebuyer is not required to make repayment as long as the deferred loan is in good standing.

6. **Default:** The loan will be in default if the developer does not successfully acquire and construct affordable housing and sell to an eligible homebuyer within the contractual timeframe. The County will recapture the subsidy or property if the housing has not been completed within two years of the date of the recorded Mortgage Agreement.

   The loan of the homebuyer will be in default if any of the following occurs: 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 original loan amount will be due and payable.

   In the event of death of the qualifying homeowner(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 original loan amount will be due and payable.

   In the event of a sale, the County may exercise its right of first refusal to purchase the property at its appraised market value for continued occupancy by income eligible persons. If the home is foreclosed on by a superior mortgage holder, the County will make an effort to recapture funds through all available legal remedies if it is determined that adequate funds may be available to justify pursuing a recapture.

f. **Recipient Selection Criteria:** Homebuyers must be income eligible and will be ranked for assistance based priorities established in paragraph I of the Program details in Section of this plan.

g. **Sponsor Selection Criteria and Duties:** Developers will apply to the County through a competitive or non-competitive solicitation process or be selected by the Board of County Commissioners. Proof of experience in constructing affordable housing, financial capacity to carry out the project, and provide a housing unit design plan that meets the County's design standards.

The County reserves the right to select developments that meet all of the above requirements and:

1. Are in areas of immediate need due to lack of available affordable units.

h. **Additional Information:**

- The County can act as developer on County owned properties, in which the selected contractors will be required to adhere to terms of this strategy. As such, there will not be predevelopment and/or construction loan agreement.
- If the property to be developed is encumbered by an existing mortgage, the County may choose not to fund the project.
- Developers will be required to meet the SHIP program compliance reporting requirements.

L. Manufactured Housing (Mobile Homes)	Code 28, 29

a. **Summary:** Funding will be provided to persons who are deprived of affordable housing due to closure of a mobile home park in accordance with 723.003, F.S. for:

1. Relocation assistance with disconnection of owner's unit, transportation to new location, utility connection/tie down, associated permits/fees, and rental deposits to relocate to another mobile home park (Code 28)
2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six (6) months (Code 29)

b. **Fiscal Years Covered:** 2026-2027 and 2027-2028

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

d. **Maximum Award:** Up to $6,100 (Relocation assistance); Up to $3,100 (Lot rent assistance)

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Funds will be awarded as a grant.

2. **Interest Rate**: 0%

3. **Years in loan term**: N/A

4. **Forgiveness**: N/A

5. **Repayment**: N/A

6. **Default**: N/A

f. **Recipient Selection Criteria:** Applicants will be assisted on a first qualified, first served basis.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:**

- The manufactured home must currently be in a mobile home park that has recently closed or is facing closure
- In the event that mobile home unit owners are displaced by the sale of a mobile home park, SHIP relocation assistance shall not fund any portion of relocation costs paid by relocation assistance provided by the Florida Mobile Home Relocation Corporation pursuant to the requirements of F.S. Chapter 423.
- SHIP Relocation assistance shall not exceed $6,000 for a double wide mobile home unit, or $3,000 for a single wide mobile home unit. Awarded SHIP funds may match, but shall not exceed, the amount of funds which applicants receive from Florida Mobile Home Relocation Corporation.
- A mobile home unit owner may receive both relocation assistance, and lot rent assistance, but the combined amount cannot exceed the maximum of $3,000 for single wide or $6,000 for double wide. Additionally, there will be a maximum of three (3) months limit on lot rental assistance
- Only Manufactured housing constructed after June 1994 is eligible
- Applicants may not currently own or have liquid assets exceeding $200,000 and/or a combination of liquid and non-liquid assets exceeding $434,000

III. LHAP Incentive Strategies

A. Name of the Incentive Strategy: PROCESSING OF APPROVALS OF DEVELOPMENT ORDERS OR PERMITS FOR AFFORDABLE HOUSING IS EXPEDITED TO A GREATER DEGREE THAN OTHER PROJECTS

To ensure the review of affordable housing projects is expedited to a greater degree than other projects, Palm Beach County has instituted a "Pre-Application Review Process", in which

Workforce and Affordable Housing Developers are encouraged to participate. The pre-application review process will occur prior to the submittal of a Zoning or Building permit application, for purposes of establishing a density bonus determination. The pre-application shall be established by the Planning Director, and made available to the public and be subject to Sufficiency Review. The Planning Director shall provide a written density determination letter within ten days of determining the pre-application is sufficient. The determination shall be based on the sector analysis, size, location and development characteristics of the project with consideration given towards affordability, accessibility, proximity to mass transit or employment centers, compatibility, quality of design, pedestrian and vehicular circulation, open space, and resource protection. The Planning Director shall prepare a report for the applicant, Development Review Officer (DRO) Committee, Zoning Commission (ZC), or Board of County Commissioners (BCC), whichever is appropriate, making a determination of compliance with this chapter, consistent with the Plan and recommend approval, approval with conditions, or denial of the request. Also, Palm Beach County updated its Unified Land Development Code (ULDC) (*located in Article 5, CHAPTER G, Section 1*) ordinance (#2006-055) in 2006. The ULDC allows for the following processes with regards to expedited review for a proposed Affordable Housing Development:

a. Design Review

Review of multifamily or townhouse structures by the Building Division and Fire Rescue shall be allowed concurrent with final DRO review, prior to permit application.

b. Platting

1) If only a boundary plat is required for an existing single lot, building permits may be issued after submittal of the final plat for recordation.
2) If a subdivision plat is required, permits will be concurrently reviewed, but only issued at recording of the plat.
3) Pursuant to Article 3.E.1.G.1.a, Permits, Building permits may be issued for sales offices, sales models, gatehouses, entry features, and utilities may be issued prior to the recording of a final plat.

The County currently expedites building permit review for all residential permit applications that are at least 65% of the total number of housing units are affordable. The Building Division online permit application has been modified to flag these applications and promote them in order or review priority. The County also allows for private review of building permit applications in accordance with F.S. 553.791. Additionally, pre-application meetings are being offered to all developers and the procedures for such will be codified in a Policy and Procedures Memorandum (PPM). The County is currently considering appointing a "shepherd" position to assist applicants move through the approval process.

B. <u>Name of the Incentive Strategy:</u> PROCESS BY WHICH LOCAL GOVERNMENT CONSIDERS, BEFORE ADOPTION, POLICIES, PROCEDURES, ORDINANCES, REGULATIONS, OR PLAN PROVISIONS THAT INCREASE THE COST OF HOUSING

Comprehensive Plan Housing Element Policy 1.1-h calls for the County to review and streamline existing ordinances, codes, and regulations related to the permitting process in order to reduce excessive requirements that increase the cost of housing, and to add other provisions that increase private sector production of affordable housing. The Planning, Zoning, and Building Department (PZB) is designated to lead these efforts, with assistance from the Department of Housing and Economic Development (DHED) and other departments. When considering changes to the Comprehensive Plan or Unified Land Development Code (ULDC) that might increase the

cost of housing, PZB regularly solicits review and comment from the DHED. Further, Countywide PPM CW-O-057 requires that an economic impact analysis be prepared for proposed County ordinances that may have an economic impact on commerce, employment, or incomes. Furthermore, the State requires that all proposed changes to the Unified Land Development Code, Comprehensive Plan, Zoning Code, and Zoning Map are reviewed and approved through a public hearing process. In Palm Beach County, the bodies that perform the review and approval functions are the Zoning Commission and the Board of County Commissioners (BCC).

The County continues to assess opportunities offered by the Live Local Act. The Housing Leadership Council's *Housing For All* Countywide Housing Plan was endorsed and supported by the Board of County Commissioners in January 2024, and the County is currently working to implement various applicable strategies set forth in the Plan.

C. **Name of the Incentive Strategy: THE PREPARATION OF A PRINTED INVENTORY OF LOCALLY OWNED PUBLIC LANDS SUITABLE FOR AFFORDABLE HOUSING**

The Palm Beach County Comprehensive Plan Housing Element, Policy 1.1-i, requires an inventory of all surplus County owned land and foreclosed properties that may be suitable for affordable housing. Surplus properties are those which are vacant but are not (i) currently utilized or (ii) held for some future use. The County's Property and Real Estate Management Division (PREM) is responsible for identification of such properties. DHED is responsible for review of the inventory in order to advise on suitability of properties for affordable housing purposes. PREM has made available through its website a list of surplus properties which is periodically updated.

The Live Local Act requires the County to publish a list of surplus properties every three years and requires the municipalities to publish their own list. PREM reviewed all County-owned properties (approximately 2,600 parcels) for the purposes of complying with the Live Local Act requirement. Of those parcels, the vast majority (71%) cannot be developed as they are under the control of the County's Environmental Resources Management, Parks and Recreation, and Airports departments. Of the 179 vacant parcels identified, all but one have assigned future uses or carry constraints that make development potential questionable. PREM intends to issue a Request for Proposals for the one 6-acre parcel identified as suitable for affordable/workforce housing sometime in the first quarter of 2025.

The County makes no determination or recommendation as to developability or availability of any property, and the County reserves the right to revise the list at its discretion. Countywide Policy and Procedure Memorandum *CW-L-023 Requirements for the Acquisition, Disposition, Lease, and Exchange of Real Property* establishes procedural requirements for disposition of County-owned real estate, including donation to not-for-profit entities. Recipients for disposition of County owned property must be selected through a competitive process, except for not-for-profit recipients whom may be selected on a non-competitive basis, however, all dispositions must be approved by the Board of County Commissioners. PREM has posted on its website information on the process for disposition of surplus properties.

D. **Name of the Incentive Strategy: ALL ALLOWABLE FEE WAIVERS PROVIDED FOR THE DEVELOPMENT OF CONSTRUCTION OF AFFORDABLE HOUSING**

The County waives the customary fee for letters of determination addressing workforce or affordable housing potential density bonuses and program requirements. Further, the Comprehensive Plan Policy 1.5-f describes the elimination of processing fees for residential

zoning petitions providing affordable housing units in areas of very low, and low income households.

The County operates an Impact Fee Affordable Housing Assistance Program (IFAHAP) that is funded up to $3M annually in interest earnings from Roads, Parks, and Public Building impact fee collections. The funds are offered to developers and owner-builders to pay impact fees due on new residential construction serving households up to 140% of Area Median Income. Additionally, the County does not charge any impact fees on residential development in the western Glades Region of the county. The County also allows for the payment of impact fees with development financing provided through the SHIP, HOME, and other programs.

The County currently offers on the Zoning/Planning and Building Division website a free and publicly accessible tool for the comprehensive estimation of fees associated with a development application through the ePZB system. This is a transparent development fee structure with clear directions for determining fees, including utilities fees. Existing fee schedules are listed and made public.

E. **Name of the Incentive Strategy: ALLOWANCE OF FLEXIBILITY IN DENSITIES FOR AFFORDABLE HOUSING**

The County's Workforce Housing Program (WHP) and Affordable Housing Program (AHP) provide similar opportunities to developers to increase density from 30 up to 100 percent in accordance with the ULDC Article 5.G.1.H.1. (WHP, adopted 2006) and Article 5.G.2.E.1. (AHP, adopted 2010). The County's Transfer of Development Rights Program (TDR) allows a property owner to achieve a density bonus by purchasing the increase in density in new residential developments within the Urban/Suburban Tier in unincorporated Palm Beach County.

Projects requesting a density bonus greater than 30 percent are required to conduct a sector analysis as described in Article 5.G.1.H of the ULDC. [Ord. 2006-055]

- WHP projects, including relocated WHP units, shall be equitably distributed so that there is no undue concentration of very low and low-income households.
- Table 5.G.1.H, WHP Density Bonus Guide indicates the maximum density bonus permitted and the concentration of very low and low-income housing within a sector will be one factor taken into consideration when determining the maximum density bonus permitted.

Table 5.G.1.H - WHP Density Bonus Guide

% of Very Low & Low Income Households in Sector	> 50%	40-50%	20-40%	0-20%
Maximum Density Bonus (1)	up to 40%	up to 60%	up to 80%	up to 100%
[Ord. 2009-01] [Ord. 2010-005]				
Notes:				
1. The Planning Director may recommend a density bonus in excess of the Maximum Density Bonus where the project serves to mitigate existing very low and low-income concentrations by including a mix of higher income market rate units or Medium 1, Medium 2 and Middle Income WHP units. [Ord. 2006-055]				

- Other factors to be considered include:

- the location of the proposed development and its relationship to the study area;
- the housing type(s) proposed;
- if the development site is located within:
  - 1/4 radius of a public park (neighborhood or regional park, not a golf course); civic uses (schools/libraries); a mass transit facility/route; child care facilities; medical facilities; a super market; a community commercial facility; employment opportunities; and
  - 1/2 mile radius of social services; a regional commercial facility; an industrial facility; additional civic uses and employment opportunities.

- Prior to submittal of a WHP pre-application, the applicant shall meet with the Planning Director or designee to establish the sector within which the distribution analysis shall be conducted.
- The boundaries of the sector shall be approved by the Planning Director or designee.
- The maximum density bonus permitted or a bonus in excess of the maximum shall be recommended by the Planning Director or designee. [Ord. 2010-005]

See Incentive L "Flexible Zoning" for additional.

F. **<u>Name of the Incentive Strategy</u>: RESERVATION OF INFRASTRUCTURE CAPACITY FOR AFFORDABLE AND WORKFORCE HOUSING**

The County's Workforce Housing Program (WHP) and Affordable Housing Program (AHP) provide identical "traffic performance standards mitigation" opportunities to developers in accordance with the Unified Land Development Code (ULDC) Article 5.G.1. B.2.f.1. (WHP) and Article 5.G.2.D.2. (AHP). This allows developments with WHP/AHP units to exceed Level of Service D by 30%, increasing the available concurrency for traffic and reserving that traffic for those WHP/AHP developments that need it. PZB supports incentives for affordable/workforce housing. Level of Service (LOS) is a measure of the operation of a roadway based upon traffic volumes in relation to road capacity. LOS is represented by the letters A through F with A representing the condition with the least driver delay and F representing conditions with the most driver delay. In general, LOS D describes high-density areas where speed and freedom to maneuver in the roadway is stable but severely restricted.

Traffic Performance Standards (TPS) mitigation for WHP provides for the following:

- WHP Special Methodologies
  - TPS mitigation shall be permitted for WHP projects in accordance with County Comprehensive Plan Transportation Element Policy 1.2-d (4). [Ord. 2006-055] [Ord. 2011-016]
- WHP Traffic Concurrency Hall Pass
  - TPS mitigation shall also include the option of applying for a WHP Traffic Concurrency Hall Pass separate from a development order application. The WHP Traffic Concurrency Hall Pass serves as a provisional traffic concurrency approval for a period of not more than 90 days, during which it must be merged into an application submitted for a Concurrency Reservation approval. The WHP Traffic Concurrency Hall Pass is described further in Art. 2.F. [Ord. 2006-055]

The County's Comprehensive Plan Transportation Element Policy 1.2-d acknowledges that under certain limited circumstances dealing with transportation facilities, countervailing planning and public policy goals may come into conflict with the requirement that adequate public facilities be available concurrent with the impacts of such development. The policy further acknowledges

that under certain circumstances, lower level of service standards for specific roadway segments and intersections are appropriate. As a result, the Comprehensive Plan Transportation Element Policy provides for lower transportation facilities level of service standard for certain purposes on roadway segments and intersections as described in Policy 1.2-d.4:

- For the public purpose of allowing developments that include Workforce and Affordable Housing units (as defined in Housing Element Policies 1.5-g and 1.5-i) to be constructed, the level of service standard permitted for all housing units beyond the standard density (as defined in Future Land Use Element Table III.C.1) on affected segments and intersections shall be up to 30% above the LOS D volume on those segments and intersections.

G. Name of the Incentive Strategy: AFFORDABLE ACCESSORY RESIDENTIAL UNITS

Definitions and supplementary standards for specific uses, such as Accessory Dwellings, are included in the County's Unified Land Development Code (ULDC). According to Article 4.B.1.A.1. (adopted 2005) of the ULDC:

- An accessory dwelling unit is located on the same lot as a principal single-family dwelling. An accessory dwelling is a complete, independent living facility equipped with a kitchen and provisions for sanitation and sleeping.
    - Number of Units
        - A maximum of one accessory dwelling may be permitted as an accessory use to a principal single-family dwelling unit which is owner occupied. The accessory dwelling may be attached to the principal dwelling or freestanding.
    - Maximum Floor Area
        - On less than one acre: 800 square feet.
        - On one acre or more: 1000 square feet.
        - The floor area calculation shall include only the living area of the accessory dwelling under a solid roof. [Ord. 2005-041]
    - Additional Floor Area
        - Floor area under a solid roof that is utilized as a porch, patio, porte cohere, carport, or garage shall not exceed 500 square feet.
    - Maximum Number of Bedrooms/Baths
        - One bedroom and one bathroom.
    - Compatibility
        - The accessory dwelling shall be architecturally compatible in character and materials with the principal dwelling.
    - Property Development Regulations (PDRs)
        - The accessory dwelling shall comply with the PDRs applicable to the principal dwelling.
    - No Separate Ownership
        - The accessory dwelling shall remain accessory to and under the same ownership as the principal dwelling and shall not be subdivided or sold as a condominium.
    - No Separate Electrical Service
        - Both the principal single-family dwelling and the accessory dwelling shall be connected to the same meter. Separate electric service shall be prohibited. [Ord. 2005-041]

The Planning, Zoning, and Building Department previously amended code to eliminate a requirement that an ADU kitchen be removed when the owner vacates the primary housing

unit. In consideration of the AHAC's 2024 recommendations, in February 2025 the Board of County Commissioners directed staff to revise the ULDC to eliminate the prohibition on separate electrical service for ADUs. It is anticipated that the process of ULDC revision will begin during 2025. Further, the directed organization of a Board workshop to discuss ADUs in-depth and additional changes to the ULDC to facilitate their development.

H. Name of the Incentive Strategy: REDUCTION OF PARKING AND SETBACK REQUIREMENTS FOR AFFORDABLE HOUSING

ULDC Article 6, Table 6.B.1.B, requires 1.75 parking spaces per unit and 1 guest space per every 4 units. The County currently offers a 15% reduction through an administrative Type 1 Waiver, and the Westgate CRA currently has reduced parking requirements. The Zoning Division is currently working to establish a Type 2 Waiver (requires Zoning Commission approval) for projects utilizing the County's Affordable Housing Density Bonus Program that will allow for 1 space per 1 bedroom unit, 1.5 spaces per 2 bedroom unit, and 1.75 spaces per 3 bedroom unit, and 1 guest space per every 5 units.
The County's Workforce Housing Program (WHP) and Affordable Housing Program (AHP) provide identical "setback reduction" opportunities to developers in accordance with the Unified Land Development Code (ULDC) Article 5.G.1.B.2.f.3.h. (WHP) and Article 5.G.2.D.4.h. (AHP).

Flexible regulations are described in Article 5.G.2.D.4 of the ULDC and are applicable to:

- Projects with Future Land Use (FLU) designations of:
  - Medium Residential, 5 units per acre (MR-5)
  - High Residential, 8 units per acre (HR-8)
  - High Residential, 12 units per acre (HR-12)
  - High Residential, 18 units per acre (HR-18)
- Projects approved as a Planned Development District (PDD)
- Projects approved as a Traditional Development District (TDD)

Projects with these designations may deviate from the residential requirements of Table 3.D.1.A, Property Development Regulations, or Table 3.D.2.B, Zero Lot Line Property Development Regulations, as follows:

- Single Family Dwelling units may be permitted up to a maximum ten percent deviation for the following Property Development Regulations:
  - lot size;
  - width and frontage;
  - building coverage; and
  - side and rear setbacks.
- Single Family Dwelling units limited to one floor with no loft or other similar feature, may be permitted up to a maximum 20 percent deviation for the following Property Development Regulations:
  - building coverage; and
  - front and side street setbacks.
  - Zero Lot Line lots may be permitted up to a maximum lot width reduction of five feet, and ten percent deviation from the minimum lot size, building coverage, and front setback for units with front loading garages.

I. Name of the Incentive Strategy: **ALLOWANCE OF FLEXIBLE LOT CONFIGURATIONS, INCLUDING ZERO-LOT-LINE CONFIGURATIONS FOR AFFORDABLE HOUSING**

The County's Comprehensive Plan Concentrations of Affordable Housing Policy 1.5 enables the public, private, and not-for-profit sectors to:

- provide affordable housing
- support the distribution of housing for very low, low, moderate and middle income households
- use the Workforce Housing Program (WHP) and the Affordable Housing Program (AHP) to avoid undue concentrations of very low and low income housing through the County

The Unified Land Development Code (ULDC) allows for "Density Bonus Development Options" for both WHP and AHP developments. The ULDC Article 5.G.1.B.2.f.3.h. (WHP) and Article 5.G.2.D.4.h. (AHP) provide for flexible lot configurations, including zero-lot-line configurations.

See Incentive L "Flexible Zoning" for additional.

J. Name of the Incentive Strategy: **SUPPORT OF DEVELOPMENT NEAR TRANSPORTATION HUBS AND MAJOR EMPLOYMENT CENTERS AND MIXED-USE DEVELOPMENTS**

When determining the WHP/AHP density bonus, proximity of the site to mass transit and employment opportunities are considered, thereby providing an incentive for affordable development in closer proximity to the same. Most transit services suitable for TODs and related development opportunities are located in municipal areas, and are not subject to County property development regulations. However, for the unincorporated County, Comprehensive Plan Policy 4.4.9-a requires that not less than 20% of the total residential units of a TOD shall be designated for workforce housing or affordable housing through the associated programs.

The County has identified priority redevelopment areas along segments of Military Trail and Congress Avenue within the Urban Redevelopment Area. Within these areas, the County has designated transect-based land use designations and zoning districts, which place an emphasis on regulating building form and placement in relation to the public realm. These forms support redevelopment that can capitalize on existing bus service on these corridors and provide for development at higher densities than traditional future land use and zoning designation. Additionally, County staff is involved with ongoing transit studies, along with municipal representatives and partner agencies. During January 2021, the County hosted a Mobility Planning Summit that addressed various issues around transportation and land development. The Summit spurned plans for a forthcoming Board of County Commissioners mobility workshop that will provide a venue for a discussion to include residential development at transportation hubs.
The County will continue to work with other local government jurisdictions and transportation providers to develop a comprehensive solution to providing affordable housing near transportation hubs, possibly through a consultant or through the League of Cities or Regional Planning Council.

K. Name of the Incentive Strategy: **MODIFICATION OF STREET REQUIREMENTS FOR AFFORDABLE HOUSING**

The County's Comprehensive Plan Transportation Element Policy 1.2-d.4 permits Workforce and Affordable Housing developments to generate vehicular traffic on streets beyond the level

otherwise allowable. Opportunities for Traffic Performance Standards mitigation are codified in ULDC Article 5.G.1 B.2.f.1. (WHP) and Article 5.G.2.D.2 (AHP).

Roadway design standards are derived from Florida Department of Transportation's Florida Greenbook. The County Engineer bases street and related requirements for affordable housing on sound engineering practices.

L. **Name of the Incentive Strategy: FLEXIBLE ZONING**

This incentive addresses various incentive areas identified in Statute, including the allowance of flexibility in densities for affordable housing, the reduction of parking and setback requirements for affordable housing, and the allowance of flexible lot configurations, including zero-lot line configurations for affordable housing.

The County will consider adoption of alternative Property Development Regulations (PDRs) community-wide, including an approval process designed to develop a flexible self-regulating development order. With this approach, each development would propose its own PDRs which would then be subject to staff review and approval by elected officials. This approach would contribute to housing affordability by allowing greater utilization of smaller sites and infill sites, as well as by offering the flexibility necessary to bring alternative housing product types to market. Further, this approach would facilitate the development approval process by avoiding the time and expense associated with obtaining the numerous variances necessary to utilize density bonuses. These alternative regulations would not be limited to only affordable/workforce development.

For the past two years, Palm Beach County PZB has been studying this concept and is working to establish a Type 2 Waiver (requires BCC approval) for flexible development regulations. Flexible zoning would offer the opportunity to address the following common challenges:

- Higher density developments (over 14 units per acre) often have difficulty accommodating required parking on the property.
- Small developments (less than 16 units) and high-density projects (over 20 units per acre) struggle to meet the onsite recreation requirements, and the existing buy-out option drives up the cost of the housing product.
- Fee simple townhomes have bigger setbacks and separation requirements than townhomes developed as multifamily condominiums for purchase.
- Requirements for an additional 1 foot of setback for every 1 foot of increase in height has a limiting effect on building heights.

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. Signed, dated, witnessed or attested adopting resolution.

Optional

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

PALM BEACH COUNTY

State Housing Initiatives Partnership
(S.H.I.P.) Program

LOCAL HOUSING ASSISTANCE PLAN (LHAP)

EXHIBITS

Fiscal Years
2025/2026, 2026/2027, 2027/2028

Department of Housing and Economic Development
100 Australian Avenue
West Palm Beach, FL 33406

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A (2025)

Palm Beach County		
Fiscal Year: 2025-2026		
Estimated SHIP Funds for Fiscal Year:	$	7,979,478.00
Salaries and Benefits	$	790,000.00
Office Supplies and Equipment	$	2,000.00
Travel Per diem Workshops, etc.	$	3,000.00
Advertising	$	1,500.00
Other*	$	1,447.00
Total	$	797,947.00
Admin %		10.00%
		OK
Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	7,743,366.00
Salaries and Benefits	$	770,000.00
Office Supplies and Equipment	$	1,000.00
Travel Per diem Workshops, etc.	$	2,000.00
Advertising	$	1,000.00
Other*	$	336.00
Total	$	774,336.00
Admin %		10.00%
		OK
Fiscal Year 2027-2028		
Estimated SHIP Funds for Fiscal Year:	$	7,743,366.00
Salaries and Benefits	$	770,000.00
Office Supplies and Equipment	$	1,000.00
Travel Per diem Workshops, etc.	$	2,000.00
Advertising	$	1,000.00
Other*	$	336.00
Total	$	774,336.00
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: Interdepartmental billings: County Attorney Office, Fleet, ISS, Caylx Software, etc...		

Exhibit B

Timeline for SHIP Expenditures

Palm Beach County affirms that funds allocated for these fiscal years will 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 include:

1. A statement that Palm Beach 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: Palm Beach County

Estimated Funds (Anticipated allocation only): $ 7,979,478

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 and without Rehab	Yes	6	$105,000	8	$105,000	4	$105,000	$1,890,000.00	$0.00	$1,890,000.00	18
1, 2	First Mortgage Loan Assistance Program	Yes	0	$434,000	0	$434,000	0	$434,000	$0.00	$0.00	$0.00	0
3	Owner Occupied Housing Rehabilitation	Yes	3	$105,000	5	$105,000	2	$105,000	$1,050,000.00	$0.00	$1,050,000.00	10
3, 6	Utility Connection	Yes	2	$21,000	2	$21,000	2	$21,000	$126,000.00	$0.00	$126,000.00	6
6	Emergency Repairs	Yes	7	$77,500	8	$77,500	4	$77,500	$1,472,500.00	$0.00	$1,472,500.00	19
4	Replacement Housing	Yes	0	$434,000	0	$434,000	0	$434,000	$0.00	$0.00	$0.00	0
5	Disaster Assistance	Yes	0	$67,500	0	$67,500	0	$67,500	$0.00	$0.00	$0.00	0
7	Foreclosure Prevention	No	8	$21,000	10	$21,000	7	$21,000	$0.00	$525,000.00	$525,000.00	25
10	Single Family New Construction	Yes	3	$105,000	4	$105,000	3	$105,000	$1,050,000.00	$0.00	$1,050,000.00	10
	Total Homeownership		29		37		22		$5,588,500.00	$525,000.00	$6,113,500.00	88
	Purchase Price Limits:		New	$ 568,557	Existing	$ 568,557						
			OK		OK							

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
16	Disaster Assistance	No	0	$10,000	0	$10,000	0	$10,000	$0.00	$0.00	$0.00	0
23	Rental Housing Assistance	No	0	$10,000	0	$10,000	0	$10,000	$0.00	$0.00	$0.00	0
14, 21	Developer Rental Assistance Program	Yes	2	$350,000	1	$350,000	0	$350,000	$1,050,000.00	$0.00	$1,050,000.00	3
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		2		1		0		$1,050,000.00	$0.00	$1,050,000.00	3
	Administration Fees		$ 790,000		10%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 7,953,500	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		83.2%	OK
Homeownership % (65% requirement)		76.6%	OK
Rental Restriction (25%)		13.2%	OK
Very-Low Income (30% requirement)		$ 2,397,500 30.0%	OK
Low Income (30% requirement)		$ 2,587,000 32.4%	OK
Moderate Income		$ 1,129,000 14.1%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government: Palm Beach County

Estimated Funds (Anticipated allocation only): $ 7,743,366

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 and without Rehab	Yes	5	$105,000	7	$105,000	4	$105,000	$1,680,000.00	$0.00	$1,680,000.00	16
1, 2	First Mortgage Loan Assistance Program	Yes	0	$434,000	0	$434,000	0	$434,000	$0.00	$0.00	$0.00	0
3	Owner Occupied Housing Rehabilitation	Yes	3	$105,000	5	$105,000	2	$105,000	$1,050,000.00	$0.00	$1,050,000.00	10
3, 6	Utility Connection	Yes	2	$21,000	2	$21,000	2	$21,000	$126,000.00	$0.00	$126,000.00	6
6	Emergency Repairs	Yes	7	$77,500	8	$77,500	4	$77,500	$1,472,500.00	$0.00	$1,472,500.00	19
4	Replacement Housing	Yes	0	$434,000	0	$434,000	0	$434,000	$0.00	$0.00	$0.00	0
5	Disaster Assistance	Yes	0	$67,500	0	$67,500	0	$67,500	$0.00	$0.00	$0.00	0
7	Foreclosure Prevention	No	8	$21,000	10	$21,000	7	$21,000	$0.00	$525,000.00	$525,000.00	25
10	Single Family New Construction	Yes	3	$105,000	4	$105,000	3	$105,000	$1,050,000.00	$0.00	$1,050,000.00	10
28,29	Manufactured Housing (Mobile Homes)	No	0	$3,100	0	$3,100	0	$3,100	$0.00	$0.00	$0.00	0
28,29	Manufactured Housing (Mobile Homes)	No	0	$6,100	0	$6,100	0	$6,100	$0.00	$0.00	$0.00	0
	Total Homeownership		28		36		22		$5,378,500.00	$525,000.00	$5,903,500.00	86
	Purchase Price Limits:		New	$ 568,557	Existing	$ 568,557						
			OK		OK							

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
16	Disaster Assistance	No	0	$10,000	0	$10,000	0	$10,000	$0.00	$0.00	$0.00	0
23	Rental Housing Assistance	No	0	$10,000	0	$10,000	0	$10,000	$0.00	$0.00	$0.00	0
14, 21	Developer Rental Assistance Program	Yes	2	$350,000	1	$350,000	0	$350,000	$1,050,000.00	$0.00	$1,050,000.00	3
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		2		1		0		$1,050,000.00	$0.00	$1,050,000.00	3
	Administration Fees		$ 774,336		10%			OK				
	Home Ownership Counseling		$ -									
	Total All Funds		$ 7,727,836	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		83.0%	OK
Homeownership % (65% requirement)		76.2%	OK
Rental Restriction (25%)		13.6%	OK
Very-Low Income (30% requirement)	$ 2,292,500	29.6%	OK
Low Income (30% requirement)	$ 2,482,000	32.1%	OK
Moderate Income	$ 1,129,000	14.6%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

Name of Local Government: Palm Beach County

Estimated Funds (Anticipated allocation only): $ 7,743,366

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 and without Rehab	Yes	5	$105,000	7	$105,000	4	$105,000	$1,680,000.00	$0.00	$1,680,000.00	16
1, 2	First Mortgage Loan Assistance Program	Yes	0	$434,000	0	$434,000	0	$434,000	$0.00	$0.00	$0.00	0
3	Owner Occupied Housing Rehabilitation	Yes	3	$105,000	5	$105,000	2	$105,000	$1,050,000.00	$0.00	$1,050,000.00	10
3, 6	Utility Connection	Yes	2	$21,000	2	$21,000	2	$21,000	$126,000.00	$0.00	$126,000.00	6
6	Emergency Repairs	Yes	7	$77,500	8	$77,500	4	$77,500	$1,472,500.00	$0.00	$1,472,500.00	19
4	Replacement Housing	Yes	0	$434,000	0	$434,000	0	$434,000	$0.00	$0.00	$0.00	0
5	Disaster Assistance	Yes	0	$67,500	0	$67,500	0	$67,500	$0.00	$0.00	$0.00	0
7	Foreclosure Prevention	No	8	$21,000	10	$21,000	7	$21,000	$0.00	$525,000.00	$525,000.00	25
10	Single Family New Construction	Yes	3	$105,000	4	$105,000	3	$105,000	$1,050,000.00	$0.00	$1,050,000.00	10
28,29	Manufactured Housing (Mobile Homes)	No	0	$3,100	0	$3,100	0	$3,100	$0.00	$0.00	$0.00	0
28,29	Manufactured Housing (Mobile Homes)	No	0	$6,100	0	$6,100	0	$6,100	$0.00	$0.00	$0.00	0
	Total Homeownership		28		36		22		$5,378,500.00	$525,000.00	$5,903,500.00	86
	Purchase Price Limits:		New	$ 568,557	Existing	$ 568,557						
			OK		OK							

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
16	Disaster Assistance	No	0	$10,000	0	$10,000	0	$10,000	$0.00	$0.00	$0.00	0
23	Rental Housing Assistance	No	0	$10,000	0	$10,000	0	$10,000	$0.00	$0.00	$0.00	0
14, 21	Developer Rental Assistance Program	Yes	2	$350,000	1	$350,000	0	$350,000	$1,050,000.00	$0.00	$1,050,000.00	3
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		2		1		0		$1,050,000.00	$0.00	$1,050,000.00	3
	Administration Fees		$ 774,336		10%		OK					
	Home Ownership Counseling		$ -									
	Total All Funds		$ 7,727,836	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)		83.0%	OK
Homeownership % (65% requirement)		76.2%	OK
Rental Restriction (25%)		13.6%	OK
Very-Low Income (30% requirement)	$ 2,292,500	29.6%	OK
Low Income (30% requirement)	$ 2,482,000	32.1%	OK
Moderate Income	$ 1,129,000	14.6%	

Exhibit D
67-37.005(1), F.A.C.
2025

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: **Palm Beach County**

Certifies that: R 2025 0511 APR 08 2025

(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)(c). 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).

R 2025 0511

APR 08 2025

Witness

Chief Elected Official or designee

Witness

Maria G. Marino Mayor

Type Name and Title

APR 08 2025

Date

OR

Attest: (Seal)

Exhibit E
67-37.005(1), F.A.C.
2025

RESOLUTION #: R2025 -0511

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS (BCC) OF PALM BEACH COUNTY, FLORIDA, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN (LHAP) AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES, AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE COUNTY ADMINISTRATOR , OR DESIGNEE, TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LHAP 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 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; and

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

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public for Palm Beach County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

NOW THEREFORE, BE IT RESOLVED BY THE PALM BEACH COUNTY BOARD OF COUNTY COMMISSIONERS, WEST PALM BEACH, FLORIDA that:

Exhibit E
67-37.005(1), F.A.C.
2025

Section 1: The Board of County Commissioners of Palm Beach County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto 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 County Administrator, or Mayor or 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 term and conditions of said program.

Section 3: This resolution shall take effect immediately upon its adoption.

The foregoing Resolution was offered by Commissioner Flores, who moved its adoption. The motion was seconded by Commissioner Weiss, and being put to a vote, the vote was as follows:

Commissioner Maria G. Marino, Mayor	-	Aye
Commissioner Sara Baxter, Vice Mayor	-	Absent
Commissioner Greg K. Weiss	-	Aye
Commissioner Joel G. Flores	-	Aye
Commissioner Marci Woodward	-	Absent
Commissioner Maria Sachs	-	Aye
Commissioner Bobby Powell Jr.	-	Aye

The Mayor thereupon declared the Resolution duly passed and adopted this 8th day of April, 2025.

PALM BEACH COUNTY, FLORIDA, BY ITS BOARD OF COUNTY COMMISSIONERS

APPROVED AS TO FORM AND LEGAL SELF SUFFICIENCY

By: _____
Howard J. Falcon, III
Assistant County Attorney

ATTEST: JOSEPH ABRUZZO CLERK & COMPTROLLER

By: _____
Deputy Clerk