

WEST PALM BEACH



STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2024-2025, 2025-2026, 2026-2027

Adopted on June 10, 2024, pursuant to Resolution No. 114-24
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I. Program Details:

A. LG(s)

Name of Local Government	City of West Palm Beach
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- 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: 2024-2025, 2025-2026, 2026-2027

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

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care. The City has a history of working relationships with lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups. These organizations and programs primarily promote and assist in the development of strategies, which serve to primarily assist very low and low-income households. They work in partnership with the City in its efforts to eliminate substandard housing, to build affordable housing, to provide technical services, and to relocate displaced families. Local organizations providing support to the City in implementing its housing programs include the Palm Beach Housing Authority, the West Palm Beach Housing Authority, the Urban League of Palm Beach County, Neighborhood Renaissance, Habitat for Humanity, other non-profit agencies, local realtors, contractors, and local lending institutions.

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: Through a posting on the City's website and the local newspaper, the public is notified that it can review and make comments on the Local Housing Assistance Plan. If comments are received, staff will address such comments. Further, at the City Commission meeting that the LHAP is being reviewed by the Commission, the public is provided with an additional opportunity to make comments.

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 by mail or e-mail. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

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

1. Very Low, Special Needs Households
2. Very Low
3. Low, Special Needs Households
4. Low
5. After Special Needs Set-asides, very low, and low-income goals are met
 - a) Very Low
 - b) Low
 - c) Moderate

Based on the definitions at 420.0004 Florida Statutes

- 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. The City of West Palm Beach Equal Opportunity City Code, Chapter 42, as amended, prohibits discrimination on the basis of race, color, national origin, religion, sex, gender identity or expression, sexual orientation, disability, marital status, familial status, age, or genetic information.
- 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, Heirs' Property Legal Services, Estate Planning, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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



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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: *“A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”*

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: *“The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.” The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.*

- Q. Program Administration:** Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Local Government	All duties related to the implementation and administration of the program	10%



Third Party Entity/Sub-recipient	N/A	N/A
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- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes, and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*
- S. Project Delivery Costs:** N/A
- 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, city employees, and skilled building trades personnel.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City of West Palm Beach will employ several strategies to ensure SHIP funds are utilized and leveraged in a way that supports sustainability. These strategies include but are not limited to requiring Energy Star compliant appliances and cooling systems in all new and rehabilitated housing projects, leveraging weatherization funds to upgrade systems in houses receiving rehabilitation assistance, partnering with the Palm Beach County Solid Waste Authority's recycled paint program and requiring housing counseling that includes energy saving tips in the curriculum for all SHIP program recipients. In addition, the City's Office of Sustainability supplies energy kits to all households who receive purchase assistance and residential rehabilitation assistance.
- V. Describe efforts to meet the 20% Special Needs set-aside:** The 20% Special Needs set-aside will be met by giving priority in all strategies. The City will consult and collaborate with social service agencies through meetings, outreach and referrals from organizations serving the designated special needs populations to achieve the goal of the special needs set-aside. The City may also solicit proposals for rental development projects that will include the set aside criteria as a provision for the award.
- W. Describe efforts to reduce homelessness:** The City of West Palm Beach through its Department of Housing and Community Development funds and operates a Community Services Division, which includes one neighborhood outreach center known as the Eva W. Mack Community Hub. The Eva W. Mack Community Hub provides outreach, assessment, and services to individuals and families who are homeless or at risk of becoming homeless. One of the programs is the SHIP funded Housing Stabilization Program, through the Rapid Rehousing Strategy, which provides temporary rental and security and utility deposit assistance for those who are homeless or at risk of becoming homeless. The City also is a member of the Homeless and Housing Alliance of Palm Beach County (Continuum of Care) and works closely with the Homeless Coalition, the Lewis Center, Palm Beach County Human Services and various non-profit and faith-based organizations that provide services to the homeless. The West Palm Beach Police Department and Parks and Recreation Department also actively engage and do outreach to the homeless population, making them aware of available social services. The City works together with these agencies to provide outreach and assessment



services including doing street outreach at targeted locations where the homeless tend to congregate.

Section II. LHAP Strategies:

A. Owner Occupied Rehabilitation Strategy	Code 3
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- a. Summary: This Strategy will provide funding to assist with repair or rehabilitation to address items that compromise the life, health, and/or safety of the household, correct code violations, hurricane hardening, and improvements to make the home accessible. Eligible properties are properties occupied by an income-eligible homeowner that is the owner's principal residence. Eligible property types include single family, condos, PUDs, townhomes, and villas, and SHIP eligible manufactured homes located within the City of West Palm Beach.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

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

d. Maximum award: \$80,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and promissory note.

2. Interest Rate: 0%

3. Years in loan term: The loan term is determined by the assistance amount.

Assistance Amount	Minimum Occupancy Period
Under \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years

4. Forgiveness: Loan is forgiven in full at the end of the loan term.

5. Repayment: Not required as long as the loan is in good standing.

6. Default: Full repayment of the outstanding balance is required if title is transferred, conveyed, or alienated for any reason, or the property ceases to be the primary residence of the applicant during the required occupancy period. In the event of default, which is defined as not meeting the occupancy, eligibility and/or ownership requirements, the City may foreclose to recover funds made available for assistance which is secured by a mortgage and note on the property.

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



payable to the City's SHIP Housing Trust Fund.

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

- f. Recipient/Tenant Selection Criteria: Eligible homeowners will be assisted on a first qualified, first served basis in accordance with the priorities established in Section I of this plan, based on funding availability.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: The primary purpose of the program is to provide repairs necessary to provide safe and decent housing, eliminate any instances of substandard housing, and preserve the City's affordable housing stock by:
 - Eliminating housing conditions which threaten the Life, Health or Safety of the occupants;
 - Correcting City Building Code violations;
 - Eliminating incipient housing code violations;
 - Eliminating blight conditions;
 - Connecting a residence to public utilities;
 - Adapting the residence to meet accessibility needs; and/or
 - Eliminating conditions resulting in a home being severely energy inefficient

Other Program Criteria:

- Owner(s) are required to have Property Insurance and must obtain flood insurance if located in a FEMA designated 100-year flood plain. If a hardship exists, certain insurance requirements may be waived for very low income elderly or disabled households on a case-by-case basis. This program may utilize funding from the awarded amount to pay one (1) year insurance premium.
- Payment of one year Homeowners Insurance Policy Premium is an eligible expense for homeowners that do not have an effective homeowner's insurance policy at time of award, if assistance is also provided for eligible property repairs. This assistance will count toward the maximum award.
- Costs for recording fees or other soft cost fees will not be included as a part of the lien but will be part of the maximum award.
- Assessed value of the property may not exceed the current established purchase price limits.
- Repairs or rehabilitation must be performed by a State certified and licensed contractor.
- The Property must be the homesteaded primary residence of the Owner(s).
- The Property must be owned by fee simple title or long-term leasehold (99 year minimum), or life estate. Neither the Owner(s) nor the property can have any restrictions, encumbrances, or judgments that would restrict the marketable nature of the Owner(s) interest.
- The property must be eligible for attaining a building permit for the required repairs.



B. Demolition/Reconstruction Strategy	Code 4
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| a. | Summary: The Demolition/reconstruction Strategy is designed to assist owner-occupied residential properties. If upon inspection, or after rehabilitation work has begun on the property, it is determined by housing inspector, that the cost to repair the home exceeds 75% of existing structure's assessed value and meets the building code definition of unsafe structure, the City will allow the home to be demolished and a new home, in substantially the same manner, to be rebuilt on the existing lot. Eligible properties include stand-alone single family, condos, PUDs, townhomes, and villas, and SHIP eligible manufactured homes located within the City of West Palm Beach. |
|----|---|
- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$200,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and promissory note.
 2. Interest Rate: 0%
 3. Years in loan term: 15 years
 4. Forgiveness: Loan is forgiven in full at the end of the loan term.
 5. Repayment: Not required as long as the loan is in good standing.
 6. Default: Full repayment of the outstanding amount is required if title is transferred or conveyed for any reason, or the property ceases to be the primary residence of the applicant during the required occupancy period. In the event of default, which is defined as not meeting the occupancy, eligibility and/or ownership requirements, the City may foreclose to recover funds made available for assistance which is secured by a mortgage and note on the property.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable to the City's SHIP Housing Trust Fund.

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



- f. Recipient/Tenant Selection Criteria: Eligible homeowners will be assisted on a first qualified, first served basis in accordance with the priorities established in Section I of this plan, based on funding availability
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: If the City has an inventory of existing homes that it owns that have been built or rehabilitated and are for sale, the homeowner will be given the option to purchase one of the existing homes for the appraised value and sell the current homestead property to the City as surplus property for the appraised value. The value of the current home will be a credit towards the purchase of the new home. The value of the existing home cannot exceed the value of the home to be purchased under the program.

Deviations from the original design are allowed for reasons of safety or code compliance, as determined by City staff or contractor. The number of dwelling units on the site may not be increased; but the number of rooms per unit may be increased or decreased.

The City may provide temporary relocation from its inventory of existing housing, at no cost to the applicant, if available, while the home is being built. The owner who is moved to an existing housing unit will not be eligible for any additional relocation benefits and will be required to pay all utilities and moving expenses associated with the temporary relocation.

If deemed that temporary relocation is necessary, while the home is being repaired or rebuilt; the City will pay for relocation costs in accordance with the City's Relocation Policy. Costs associated with the relocation will be included in the loan amount and are subject to the maximum award under this strategy.

C. Purchase Assistance Strategy	Code 1, 2
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| a. | Summary: The Home Purchase Assistance Strategy is created to assist eligible homebuyers with the costs of purchasing existing or newly constructed eligible affordable housing. Eligible costs include the following: down payment, closing costs, mortgage buy down, rehabilitation, and other normal and customary costs associated with purchasing a home. |
|----|---|
- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
 - c. Income Categories to be served: Very low, low and moderate
 - d. Maximum award: \$100,000. Total cost of repairs cannot exceed \$25,000.
 - e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and promissory note.
 - 2. Interest Rate: 0%



3. Years in loan term: The loan term is determined by the assistance amount.

Assistance Amount	Minimum Occupancy Period
Under \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years

4. Forgiveness: Loan is forgiven on a pro rata basis divided equally based on number of years in the term.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. In the event of default, which is defined as not meeting the occupancy, eligibility and/or ownership requirements, the City may foreclose to recover funds made available for assistance which is secured by a mortgage and note on the property.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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

- f. Recipient/Tenant Selection Criteria: Eligible homeowners will be assisted on a first qualified, first served basis in accordance with the priorities established in Section I of this plan, based on funding availability.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: A certificate of homeownership counseling completion from HUD approved Housing Counseling Agency must be presented by the applicant prior to loan closing.

D. Construction and Redevelopment – Homeownership Strategy

Code 9,10

- a. Summary: This strategy is designed to promote the acquisition, acquisition /rehabilitation, and/or construction of affordable housing for home ownership opportunities, to promote infill housing and mixed income projects/neighborhoods. Developers will be required to submit proposals to provide housing that conforms to the City's proposal request specifications, neighborhood redevelopment plans and comprehensive plan. Eligible properties include single family homes, town homes, or condominiums.

- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027



- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:
Homebuyer: \$120,000 which includes subsidizing the sales price and any down payment assistance provided.
Developer: \$240,000 per unit.

- e. Terms:

Homebuyer

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage, promissory note, and restrictive covenant.
2. Interest Rate: 0 %
3. Years in loan term:

Assistance Amount	Minimum Occupancy Period
Under \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years

4. Forgiveness: Loan is forgiven in full at the end of the loan term.
5. Repayment: Not required as long as the loan is in good standing.

Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In the event of default, which is defined as not meeting the occupancy, eligibility and/or ownership requirements, the City may foreclose to recover funds made available for assistance which is secured by a mortgage and note on the property.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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

Developer



1. Repayment loan/deferred loan/grant: Funds will be awarded to the Developer as a construction loan secured by a recorded subordinate mortgage, promissory note, and restrictive covenant, until conveyed to the buyer.
 2. Interest Rate: 0%
 3. Years in loan term: Ends upon conveyance of property to a homebuyer, but not later than 24 months after the award.
 4. Forgiveness: Loan is not forgiven.
 5. Repayment: Repayment will occur at the buyer's loan closing. Upon sale of the housing unit, the subsidy will be provided to the buyer as gap financing at closing to make the loan affordable as needed up to the maximum award. The balance minus a developer fee will be paid back to the City upon sale to an eligible buyer.
 6. Default: Failure on the part of the developer to receive a certificate of occupancy and transfer ownership to an income eligible buyer within 24 months of receiving the award will constitute a default.
- f. Recipient/Tenant Selection Criteria: For rehabilitated and new construction homeownership units, assistance will be provided on a first qualified, first served basis in accordance with the priorities established in Section I of this plan. The Buyer must qualify for a first mortgage and must contribute no less than 1.75% of the purchase price.
- g. Sponsor Selection Criteria: Request for proposals and/or open application process will be utilized to select a sponsor to implement these projects. Characteristics in determining the sponsor/developer may include, but not be limited to:
- Capacity and capability to carry-out project;
 - Scale of Project/Utilization of Density Bonuses;
 - Experience in completing similar projects;
 - Use of personnel from Wages and Workforce Development programs;
 - Leveraging;
 - Site control;
 - Neighborhood compatibility/Compatibility with Area Redevelopment Plan;
 - Creation of Mixed Income Communities;
 - Recapture provisions;
 - Incorporation of Partnerships with Local Employers, Institutions, Hospitals and Schools;
 - Incorporation of Transit-Oriented Design/Proximity to State Road 7 Corridor;
 - Attractiveness of design;
 - Multistory buildings must have elevators and be ADA Compliant; and/or use of green building techniques.
- h. Additional Information: In low income and/or blighted communities the cost to develop single



family housing may be higher than the appraised value or the sales price. This occurs in areas where construction costs are high, such as in South Florida, and where there are suppressed housing valuations, low or no sales comparables, and depressed housing cost in certain neighborhoods due to blight, low homeownership rates and/or higher than average crime rates.

All funds awarded to the Sponsors/Developers will be used to cover the cost of acquisition/ rehabilitation, replacement, or the new construction of single-family housing, or the single-family housing portion of a mixed-use facility. Developers will provide a project development cost breakdown including a project development fee and the City will pay for project expenses on a reimbursement basis.

The maximum subsidy allowed must be used to cover hard and soft costs. Hard costs include the acquisition cost of land and existing structures, permits, impact fees, site preparation, construction materials, landscaping, demolition cost, and all construction related hard cost. Soft costs include plat reviews, recording fees, permits, impact fees, professional service fees, environmental reviews and impact studies, land use amendment reviews, engineering fees, surveys, appraisal, and architectural drawings, developer fees, interest rate buydowns and other acceptable fees and related soft costs.

In cases where the buyer receives the benefit of SHIP assistance in the form of reduced purchase price, the development subsidy is considered a grant to the Developer. In some instances, a buyer may receive additional SHIP funds for down payment and closing costs as necessary for conveyance and to ensure long-term affordability.

Funds may be used as a match for U.S. Department of Housing and Urban Development's HOME program and various other programs offered by the federal government and the State of Florida to develop affordable housing.

E. Multi-Family Rental Housing Strategy	Code 14, 21
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a. Summary: Summary: The Multi-Family Rental Housing Strategy is designed to promote the production of affordable multi-family rental housing in the City. Funds are provided to support the acquisition and rehabilitation, or the new construction of multifamily housing, including single room occupancy, transitional/group home housing, senior rental facilities, or the housing portion of a mixed-use development. The strategy is designed to promote mixed income projects and neighborhoods. Funds may be used as a match for U.S. Department of Housing and Urban Development's HOME program and various other programs offered by the federal government and the State of Florida to develop affordable housing.

- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$90,000 per unit; \$500,000 per project
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as permanent financing in the form of a deferred loan secured by a recorded subordinate mortgage and promissory note.



2. Interest Rate: 0-5%. To determine the interest rate to be charged the City will consider the income of intended residents, type of loan, loan to value ratios and, whether the project is carried out by a for profit or non-profit developer. The following table presents the type of loan and interest rate that would be charged.

	Loan Type	Population Served	LTV	Interest Rate
Non-profit	Construction	<80% AMI	Up to 80%	0%
Non-profit	Construction	80-140% AMI	Up to 90%	0%
Non-profit	Permanent	<80% AMI	Up to 90%	0%
Non-Profit	Permanent	80-140% AMI	Up to 90%	0%
For Profit	Construction	<80% AMI	Up to 80%	2%
For Profit	Permanent	80-140% AMI	Up to 85%	2%

3. Years in loan term: Minimum of 15 years and will not exceed a term equal to a primary loan or less than the term of the senior lender.
4. Forgiveness: Principal deferment through lease up. Loan is not forgiven.
5. Repayment: Based on the terms in the promissory note, after lease up, quarterly principal and interest payments are required or the outstanding balance is due and payable at the end of the term, depending on the project's debt service capacity. Projects where 51% or more of the tenants are homeless, low income elderly or disabled may not be required to repay interest and may have longer deferral periods if underwriting review shows revenue shortfalls. Construction loans that are not construction to permanent financing will be required to be paid in full within 90 days of the issuance of the final Certificate of Occupancy.
6. Default: Default may occur after notice and timeframe to cure is provided if project fails to be completed, failure to maintain minimum levels of occupancy necessary for positive cash flow, failure to repay loan, failure to maintain minimum property condition standards, failure to adhere to income eligibility requirements, fraud or other conditions set forth by the City in the loan documents.
- f. Recipient/Tenant Selection Criteria: Potential tenants will be selected by the developer/management company on a first-qualified, first-served basis.
- g. Sponsor/Sub-recipient Selection Criteria: The City has an open submission process for projects and all developers must apply for funding through a formal application. Eligible sponsors may include for-profit, non-profit and Public Housing Authority entities in good standing, eligible to conduct business with the City of West Palm Beach. Entities must demonstrate capacity for the projects undertaken. Sponsor must have a minimum of 5 years of housing project development experience. A minimum of 10% of the total development or rehabilitation cost exclusive of any developer fee must be contributed. For bridge or construction loans, a for-profit project sponsor must show commitment for permanent financing and/or financial contributions that are no less than 75% of the total construction and land acquisition costs. Non-profit and Public Housing Authority bridge or construction loan applicants must provide commitment



letters for permanent financing/contribution for no less than 50% of total construction and land acquisition cost. Project eligibility will be determined by the Department of Housing and Community Development for final approval by the City Commission when required by City governance.

- h. Additional Information: Eligible expenses will include construction hard costs and soft costs necessary to rehabilitate or construct the project. This includes cost of land, cost to acquire structure and land, demolition costs, professional service fees such as environmental phase 1, engineering, survey, appraisal, architectural and interest buy downs. Also allowed are infrastructure directly related to the project, including streets, roadways, parking, sidewalks, pathways, storm drainage, water, sewer and sanitary systems, sewer connections, hydrants, meters, utilities and utility easements for telephone, cable, electric lines, and right-of-way and other acceptable fees.

Soft costs include plat reviews, recording fees, permits, environmental reviews and impact studies, land use amendment reviews and architectural drawings. Soft costs include plat reviews, recording fees, permits, environmental reviews and impact studies, land use amendment reviews and architectural drawings.

The City will conduct annual monitoring of SHIP-assisted rental developments for compliance with tenant eligibility requirements, except when the City relies on monitoring performed by FHFC or other governmental funders or sources or for projects with a loan amount of \$10,000 or less.

F. Rapid Rehousing Strategy	Code 23, 26
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- a. Summary: The Rapid Rehousing Strategy was created to assist individuals or families who are homeless according to Florida's definition in section 420.621 of the Florida Statutes. This is a household that lacks a fixed, regular, and adequate nighttime residence and includes a household that:
- Is sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason;
 - Is living in a motel, hotel, travel trailer park, or camping ground due to a lack of alternative accommodations;
 - Is living in an emergency or transitional shelter;
 - Has a primary nighttime residence that is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings;
 - Is living in a car, park, public space, abandoned building, bus or train station, or similar setting; or
 - A migratory individual who qualifies as homeless because he or she is living in circumstances described above.

The assistance is limited to a maximum of 12 months rental assistance, security deposits and/or utility deposits. 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 420.0004(13), F.S., or homeless. The strategy will also provide eviction prevention assistance not to exceed 6 months.

- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027



- c. Income Categories to be served: Very low
- d. Maximum award: \$20,000
- 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/Tenant Selection Criteria: Eligible applicants will be selected on a first qualified and first served basis. Individuals must not have sufficient available resources to obtain or support existing housing, no other sources of assistance have been identified and the household lacks an existing support network to provide housing assistance.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Assistance will be provided directly to the housing provider and/or utility company on behalf of the applicant(s). Eligible households are limited to assistance once per lifetime. Recipients of assistance must go through an assessment conducted by City staff to determine likelihood of housing sustainability and stabilization once assistance period runs out.

G. Disaster Strategy	Code 5, 16
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- | | |
|----|--|
| a. | <p>Summary: The Disaster Strategy provides assistance to eligible households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a declared disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:</p> <ul style="list-style-type: none"> ▪ Purchase of emergency supplies for eligible households to weatherproof damaged property; ▪ Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable; ▪ Construction of wells or repair of existing wells where public water is not available; ▪ Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies; ▪ First and last month's rent and security and utility deposits for eligible recipients that have been displaced due to disaster; |
|----|--|



- Monthly rental assistance for eligible recipients that have been displaced due to disaster;
- Storage cost of personal items during the federally declared disaster;
- Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster; and
- Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: Homeowners: \$50,000 Tenants: \$10,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: \$10,000 or less will be awarded as a grant. Over \$10,000 will be in the form of a deferred payment loan secured by a recorded mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 5 years
 - 4. Forgiveness: 20% per year
 - 5. Repayment: Not required as long as the loan is in good standing
 - 6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.
- f. Recipient/Tenant Selection Criteria: Eligible applicants will be selected in the order in which they applied for the program and assisted on a first qualified and first served basis in accordance with the priorities established in Section I of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Funds for disaster mitigation will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster items not covered by FEMA or private insurance.



H. Manufactured Housing (Mobile Homes) Strategy	Code 3, 28, 29
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- a. Summary: The manufactured housing strategy may provide funds for:
1. Relocation assistance for persons who are deprived of affordable housing due to closure of a mobile home park in accordance with 723.003, F.S. (code 28)
 2. Lot rent assistance to owners of manufactured housing/mobile homes not to exceed six months (code 29)
 3. Rehabilitation/emergency repairs (code 3)

- b. Fiscal Years Covered: 2026-2027
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000 (relocation assistance)
\$5,000 (lot rental assistance)
\$15,000 (rehab/emergency repairs)
- e. Terms:
1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
 2. Interest Rate: 0%
 3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
 4. Forgiveness: N/A for relocation assistance and lot assistance, forgiven at the end of the term for rehab/emergency repairs.
 5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
 6. Default: N/A for relocation assistance and lot assistance. For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

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



pursuing a repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Manufactured housing constructed after June 1994 is eligible.

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. Name of the Strategy: Expedited Permitting

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

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

Under the current process, all building permit applications for affordable housing/ workforce housing projects are processed under the "Expedited Plan Review". The expedited permitting fees are waived for affordable housing projects.

B. Name of the Strategy: Ongoing Review Process

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

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

The City's Agenda Cover Memorandum (ACM) process includes a check box to identify when a specific agenda item is related to housing. Once an agenda item is identified by checking the housing related box, it is automatically routed to the HCD Director for review. The staff person then provides insight and recommendation to the City Commission when a proposed ACM could impact the cost of affordable/workforce housing cost. The Department of Housing and Community Development is also in attendance at the Planning Plats Review Committee meeting and the Downtown Action Committee meeting for HCD housing projects.

C. Name of the Strategy: Modification of Impact Fees/Impact Fee Waiver

The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

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

Impact fees associated with development are charged by the County. Engineering construction administration fee is reduced by 25% from 2.5% of site costs to 1.875% of site costs.



Engineering Services “Site Development Improvement Review” fee by is reduced by 25% from 3% of site costs or \$1,000 minimum to 2.25% or \$750 minimum.

This incentive is eligible for affordable and/or workforce housing projects city-wide. The City will set aside funds from its Housing Trust Fund to subsidize the County’s impact fees for affordable/housing development project(s). Each development project would have a maximum limit of impact fee waivers available, at which it would depend on the percentage of affordable or workforce housing being provided in the project. The City also plans to encourage developers to seek funding from the county’s impact fee subsidy program, prior to applying with the City.

D. Name of the Strategy: Flexibility in Densities /Density for Affordable Housing

The allowance of flexibility in densities for affordable housing.

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

The City has developed programs that provide Flexible development regulations including density bonuses and has updated land development policies reduce regulatory challenges:

- Resolution 306-22
 - Provided double density bonus (max of 64 units per acre) in multifamily districts.
 - Allowed residential in commercial and industrial districts
 - 50% of the bonus density must be set aside for workforce housing at 100% AMI or below.
 - Affordability Period – 20 Years
- Downtown Housing Incentives Program
 - Only applicable in certain sites in the Downtown Master Plan
 - Provided increase in height and allowable floor area ration (FAR) if project contained a workforce housing component.
 - 20% of the increased square footage must be set aside for workforce housing at 60 % AMI, 80% AMI, 100% AMI
 - Affordability Period – 20 Years
 - May receive TIF from CRA
- Workforce Housing Overlay
 - Expected to be adopted in Summer of 2024
 - Adopt similar principles as Resolution 306-22
 - Increases in Density and Intensity without a land use amendment or rezoning; allows doubling of density under certain zoning districts.
 - Allow residential use in non-residential areas without a land use amendment or rezoning.
 - Would permit residential Commercial, Community Service and some Industrial categories.
 - Provides an expedited review process including administrative review.
 - 50% of the additional density must be set aside for workforce housing at 80% AMI, 100% AMI and 120% AMI
 - Affordability Period: 30 years

E. Name of the Strategy: Reservation of Infrastructure Capacity

The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons,



and moderate-income persons.

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

The City currently waives capacity charges for water and wastewater for affordable and/or workforce housing projects in accordance with resolution 83-16.

This incentive is eligible for affordable and/or workforce housing projects city-wide. By creating a methodology that would provide a sliding scale in calculating waivers for capacity charges. Each individual development project would have a maximum limit of capacity charges waivers available. The dollar amount of waivers received would depend on the percentage of affordable or workforce housing in the development project. By allocating a set amount of funds in the City's annual budget to help offset capacity charges.

F. Name of the Strategy: Allowance of Affordable Accessory Residential Units

The allowance of affordable accessory residential units in residential zoning districts.

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

The City currently allows for accessory residential units in SF-14 Districts and Live/ Work segments of Mixed Use Categories. The City will also explore the opportunity and availability of Accessory Dwelling units (ADU) for affordable housing city-wide where it is allowed per zoning guidelines, while also looking at opportunities to provide low interest construction loans for ADUs.

G. Name of the Strategy: Reduction of Parking and Setback Requirements

The reduction of parking and setback requirements for affordable housing.

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

1. The City currently has a reduction of 10% on required parking area for affordable and/or workforce housing city-wide as per Ordinance 4716-17.
2. The City has a 50% reduction for elderly/ disabled projects housing projects.
3. The City encourages developers to utilize shared parking as per Sec. 94-484.

H. Name of the Strategy: Allowance of Flexible Lot Configurations

The allowance of flexible lot configurations, including zero-lot-line configurations for both affordable and workforce housing.

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

1. The Downtown Master Plan allows for flexibility with design with regard to affordable housing by providing additional development capacity for projects which include affordable/ workforce housing units city-wide.
2. The City has also begun permitting the development of micro-units – a small residential unit with a total square footage between 300 and 549 square feet, with a fully functioning kitchen and bathroom.



I. Name of the Strategy: Modification of Street Requirements

The modification of street requirements for affordable housing.

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

The City currently reduces engineering fees associated with roadway closure/obstruction, sidewalk closure/obstruction and roadway sidewalk closure or delay by 25% for affordable, attainable, or workforce housing projects City-wide.

J. Name of the Strategy: Public Land for Affordable Housing

The preparation of a printed or electronic inventory of locally owned public lands suitable for affordable housing

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

The City currently complies with the requirements of Florida Statute 166.0451 which requires that every three years a municipality must prepare an electronic inventory list of all real property owned and designated as “appropriate for use as affordable housing.” The Department of Housing and Community Development maintains an affordable housing inventory list that is presented for approval by City Commission every three years.

In the past few years, on multiple occasions, the City has provided an Affordable Housing inventory list for approval by the City Commission for sale and/or donation. The City is also developing written policies and procedures for how it would determine if publicly owned land is deemed or considered “suitable for affordable housing”.

K. Name of the Strategy: Development near Transportation Hubs

The support of development near transportation hubs and major employment centers and mixed-use developments.

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

The City’s Comprehensive Plan Land Use Element encourages affordable housing near transit hubs/stations. While also exploring alternative types of transportation hubs for development purposes i.e.: walking trails Uber/Lyft stops, bike and scooter share stations, and car sharing (*zip car& flex car*), carpooling programs.

L. Name of the Strategy: Land Banks, Land Trusts and Other

The creation of a land bank for the community to acquire land and maintain ownership permanently. The creation of a rental and rehabilitation subsidy program.

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

The City will explore opportunities to establish a city-wide land bank, land trust and establishing a rental and rehabilitation subsidy program to encourage properties are maintained and remain affordable.



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.
- F. Other Documents Incorporated by Reference.

City of West Palm Beach

Fiscal Year: 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 1,377,201.00
Salaries and Benefits	\$ 128,720.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 5,000.00
Other*	\$ -
Total	\$ 137,720.00
Admin %	10.00%
	OK
Fiscal Year 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 1,377,201.00
Salaries and Benefits	\$ 128,720.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 5,000.00
Other*	\$ -
Total	\$ 137,720.00
Admin %	10.00%
	OK
Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 1,377,201.00
Salaries and Benefits	\$ 128,720.00
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 5,000.00
Other*	\$ -
Total	\$ 137,720.00
Admin %	10.00%
	OK
*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.	
Details:	

Exhibit B
Timeline for SHIP Expenditures

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

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027
2025-2026	6/30/2027	6/30/2028	9/15/2027	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2028	9/15/2029

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2024-2025	3/30/2027	6/15/2027
2025-2026	3/30/2028	6/15/2028
2026-2027	3/30/2029	6/15/2029

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

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

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

Other Key Deadlines:

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

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2024-2025												
Name of Local Government:		City of West Palm Beach										
Estimated Funds (Anticipated allocation only):			\$ 1,377,201									
Code	Strategies	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
	Homeownership											
3	Owner Occupied Rehabilitation Strategy	Yes		\$80,000		\$80,000		\$80,000	\$0.00	\$0.00	\$0.00	0
4	Demolition/Reconstruction Strategy	Yes		\$200,000		\$200,000		\$200,000	\$0.00	\$0.00	\$0.00	0
1,2	Purchase Assistance Strategy	Yes		\$100,000	2	\$100,000		\$100,000	\$200,000.00	\$0.00	\$200,000.00	2
9,10	Construction and Redevelopment – Homeownership Strategy	Yes	1	\$240,000	2	\$240,000		\$240,000	\$720,000.00	\$0.00	\$720,000.00	3
5	Disaster Strategy	Yes		\$50,000		\$50,000		\$50,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		1		4		0		\$920,000.00	\$0.00	\$920,000.00	5
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
21	Multi-Family Rental Housing Strategy	Yes	1	\$90,000	1	\$90,000		\$90,000	\$180,000.00	\$0.00	\$180,000.00	2
23,26	Rapid Rehousing Strategy	No	5	\$20,000					\$0.00	\$100,000.00	\$100,000.00	5
16	Disaster Strategy	No		\$10,000		\$10,000		\$10,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		6		1		0		\$180,000.00	\$100,000.00	\$280,000.00	7
	Administration Fees		\$ 137,720		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 1,337,720 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		79.9%	OK
Homeownership % (65% requirement)		66.8%	OK
Rental Restriction (25%)		20.3%	OK
Very-Low Income (30% requirement)	\$ 430,000	31.2%	OK
Low Income (30% requirement)	\$ 680,000	49.4%	OK
Moderate Income	\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2025-2026												
Name of Local Government:		City of West Palm Beach										
Estimated Funds (Anticipated allocation only):			\$ 1,377,201									
Code	Strategies	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
	Homeownership											
3	Owner Occupied Rehabilitation Strategy	Yes		\$80,000		\$80,000		\$80,000	\$0.00	\$0.00	\$0.00	0
4	Demolition/Reconstruction Strategy	Yes		\$200,000		\$200,000		\$200,000	\$0.00	\$0.00	\$0.00	0
1,2	Purchase Assistance Strategy	Yes		\$100,000	2	\$100,000		\$100,000	\$200,000.00	\$0.00	\$200,000.00	2
9,10	Construction and Redevelopment – Homeownership Strategy	Yes	1	\$240,000	2	\$240,000		\$240,000	\$720,000.00	\$0.00	\$720,000.00	3
5	Disaster Strategy	Yes		\$50,000		\$50,000		\$50,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		1		4		0		\$920,000.00	\$0.00	\$920,000.00	5
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
21	Multi-Family Rental Housing Strategy	Yes	1	\$90,000	1	\$90,000		\$90,000	\$180,000.00	\$0.00	\$180,000.00	2
23,26	Rapid Rehousing Strategy	No	5	\$20,000					\$0.00	\$100,000.00	\$100,000.00	5
16	Disaster Strategy	No		\$10,000		\$10,000		\$10,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		6		1		0		\$180,000.00	\$100,000.00	\$280,000.00	7
	Administration Fees		\$ 137,720		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 1,337,720 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		79.9%	OK
Homeownership % (65% requirement)		66.8%	OK
Rental Restriction (25%)		20.3%	OK
Very-Low Income (30% requirement)	\$ 430,000	31.2%	OK
Low Income (30% requirement)	\$ 680,000	49.4%	OK
Moderate Income	\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2026-2027												
Name of Local Government:			City of West Palm Beach									
Estimated Funds (Anticipated allocation only):			\$ 1,377,201									
Code	Strategies	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
	Homeownership											
3	Owner Occupied Rehabilitation Strategy	Yes		\$80,000		\$80,000		\$80,000	\$0.00	\$0.00	\$0.00	0
4	Demolition/Reconstruction Strategy	Yes		\$200,000		\$200,000		\$200,000	\$0.00	\$0.00	\$0.00	0
1,2	Purchase Assistance Strategy	Yes		\$100,000	2	\$100,000		\$100,000	\$200,000.00	\$0.00	\$200,000.00	2
9,10	Construction and Redevelopment – Homeownership Strategy	Yes	1	\$240,000	2	\$240,000		\$240,000	\$720,000.00	\$0.00	\$720,000.00	3
5	Disaster Strategy	Yes		\$50,000		\$50,000		\$50,000	\$0.00	\$0.00	\$0.00	0
3,28,29	Manufactured Housing Strategy	Yes		\$15,000		\$15,000		\$15,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		1		4		0		\$920,000.00	\$0.00	\$920,000.00	5
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
21	Multi-Family Rental Housing Strategy	Yes	1	\$90,000	1	\$90,000		\$90,000	\$180,000.00	\$0.00	\$180,000.00	2
23,26	Rapid Rehousing Strategy	No	5	\$20,000					\$0.00	\$100,000.00	\$100,000.00	5
16	Disaster Strategy	No		\$10,000		\$10,000		\$10,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		6		1		0		\$180,000.00	\$100,000.00	\$280,000.00	7
	Administration Fees		\$ 137,720		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 1,337,720 OK									

Set-Asides

Percentage Construction/Rehab (75% requirement)		79.9%	OK
Homeownership % (65% requirement)		66.8%	OK
Rental Restriction (25%)		20.3%	OK
Very-Low Income (30% requirement)	\$ 430,000	31.2%	OK
Low Income (30% requirement)	\$ 680,000	49.4%	OK
Moderate Income	\$ -	0.0%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

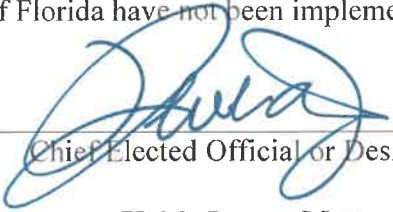
City of West Palm Beach

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness



Chief Elected Official or Designee

Keith James, Mayor

Witness

Type Name and Title

Date

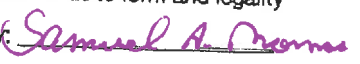
OR

Attest:



CITY ATTORNEY'S OFFICE

Approved as to form and legality

By: 

(Seal)

RESOLUTION NO. 231-26

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF WEST PALM BEACH, FLORIDA, APPROVING AN AMENDMENT TO THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM LOCAL HOUSING ASSISTANCE PLAN FOR PROGRAM YEARS 2024/25 THROUGH 2026/27 TO INCORPORATE A MANUFACTURED HOUSING ASSISTANCE STRATEGY IN THE PLAN; AUTHORIZING SUBMISSION OF THE AMENDED PLAN TO THE FLORIDA HOUSING FINANCE CORPORATION; AUTHORIZING THE MAYOR TO EXECUTE ALL DOCUMENTS AND CERTIFICATIONS NECESSARY FOR SUBMISSION OF THE AMENDED PLAN; PROVIDING AN EFFECTIVE DATE; AND FOR OTHER PURPOSES.

* * * * *

WHEREAS, the Florida Housing Finance Corporation (FHFC) administers the State Housing Initiatives Partnership (SHIP) Program, which provides funding to local governments to produce and preserve affordable housing for very low-income, low-income, and moderate-income households; and

WHEREAS, to remain eligible to receive SHIP allocations, participating local governments must adopt a Local Housing Assistance Plan (LHAP) establishing the strategies and criteria used to administer their SHIP programs; and

WHEREAS, on June 10, 2024, the City Commission adopted the City's LHAP for the period beginning July 1, 2024, and ending June 30, 2027, through Resolution No. 114-24; and

WHEREAS, effective on July 1, 2026, the legislature amended the SHIP statutes to require each participating local government to include strategies in its LHAP that address the housing needs of persons who are deprived of affordable housing due to the closure of a mobile home park and to provide SHIP assistance to eligible mobile home owners for rehabilitation and lot rental assistance for up to six months; and

WHEREAS, the legislation also repealed the previous limitation on the percentage of SHIP funds that may be used for manufactured housing. The manufactured housing assistance strategy is the LHAP strategy through which the City may address these mobile home needs; and

WHEREAS, Resolution No. 231-26 amends the City's 2024-2027 LHAP to incorporate the required manufactured housing assistance strategy and authorizes submission of the amended LHAP to FHFC for review and approval; and

WHEREAS, the City commission desires to approve the amendment and authorize submission of the amended Local Housing Assistance Plan to Florida Housing Finance Corporation for review and approval.

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

SECTION 1: The City Commission of the City of West Palm Beach finds that amending the Local Housing Assistance Plan to incorporate the required manufactured housing assistance strategy benefits the public health, safety and welfare and thereby serves a valid public purpose.

SECTION 2: The City Commission hereby approves the Amendment to Local Housing Assistance Plan for program years 2024-2027 and authorizes the Department of Housing and Community Development to submit the amended Plan to the Florida Housing Finance Corporation for approval and filing. A copy of the amended Plan is attached hereto as **Exhibit A**.

SECTION 2: The Mayor is hereby authorized to execute all documents necessary for submission of the Amended Plan, all documents and certifications required by the Florida Housing Finance Corporation related to the Amended Plan and all documents necessary to implement the Amended Plan and the strategies and programs within the plan.

SECTION 3: Upon execution by the Mayor, the City Clerk is directed to return a certified copy of this resolution to the Director of the Department of Housing and Community Development to be forwarded to the Florida Housing Finance Corporation. The Clerk shall retain the original executed resolution as a public record.

SECTION 4: This Resolution shall take effect immediately upon its adoption.

[Signatures on following page]

PASSED AND ADOPTED THIS 28TH DAY OF SEPTEMBER, 2026.



ATTEST:

X *Yonique Watkins*

DEPUTY CITY CLERK
Signed by: Yonique Vanessa Watkins

**CITY OF WEST PALM BEACH BY
ITS CITY COMMISSION:**

X *Keith A. James*

PRESIDING OFFICER
Signed by: Keith A. James

**APPROVED AS TO FORM AND
LEGALITY:**

9/28/2026

X *Samuel A. Thomas*

CITY ATTORNEY
Signed by: Samuel A Thomas