



City of Boynton Beach



State Housing Initiatives Partnership (SHIP)
SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2024-2025, 2025-2026, 2026-2027

Department of Financial Services – Community Improvement Division
100 East Ocean Avenue
Boynton Beach, FL 33435

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I. Program Details:

A. LG(s)

Name of Local Government	City of Boynton 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.

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

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

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

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

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

When funds are available for a particular strategy, the following priorities for funding shall apply to all strategies unless otherwise stated in an individual strategy in Section II.

If there is a waiting list, the applicants from the waiting list will be contacted to complete/update the application for SHIP assistance. Applicants will be placed in the queue for assistance once they have provided all required documentation and been deemed SHIP eligible. Once there is a list of eligible applicants, they will be ranked giving first priority to households qualifying as Special Needs households. These applicants will further be ranked with priority given to very-low income, then low, then moderate. The second priority will be to serve Essential Services Personnel (ESP). These applicants will further be ranked with priority given to very-low income, then low, then moderate. After serving enough Special Needs households to meet set-asides and any qualified ESP for the funding year, all applicants deemed eligible will be considered equally with priority given to very-low, then low, then moderate income groups. Ranking Priority:

1. Special Needs Households
 - a. Very low
 - b. Low
 - c. Moderate
2. Essential Services Personnel
 - a. Very low
 - b. Low
 - c. Moderate
3. After Special Needs Set-asides and ESP goals are met
 - a. Very Low
 - b. Low
 - c. Moderate

- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	



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

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

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

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, and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes:

The City of Boynton Beach evaluates all properties in order to pursue assistance with improvements and/or funding to replace depleted assets. The City will continue its efforts to use Energy Star and/or energy efficient products for the following components:

- Windows and doors (preferably impact resistant)
- Roofing materials
- Central Air/Heating Units, with a minimum 16 SEER
- Programmable Thermostats
- Insulation, with an upgrade to R-30
- Hot Water Heaters
- Water conservation utilizing "Water Sense" Technology
- o Toilets
- o Showerheads
- o Faucet aerators
- Hurricane Shutters

The City implemented a Green Building Program, which established procedures and incentives for the implementation of green building standard Chapter Two, Article One Overview, of the City's Land Development Regulations by Ordinance 11.014. This effort demonstrates the City of Boynton Beach's commitment to a green building program.

V. Describe efforts to meet the 20% Special Needs set-aside: The City will collaborate with non-profits, social



service agencies and organizations that provide services to individuals and households designated as special needs, as define in 420.0004, F.S. Persons with developmental disabilities will have first priority to achieve the set-aside funding allocation. American Disabilities Act (ADA) accessibility measures to include bathroom accommodation i.e. fixtures, toilets, showers and grab bars; wheelchair ramps; door widening; kitchen accommodations and accessibility from the outside of the home. Lastly, the minimum monetary contribution required for purchase assistance is reduced to the lowest amount possible for special needs households.

- W. Describe efforts to reduce homelessness:** The City works with agencies that serve the homeless populations or other agency programs having the goal to help persons become self-sufficient and promote safe, affordable, decent, and sanitary living opportunities. The City of Boynton Beach continues to collaborate with The Homeless and Housing Alliance (HHA) of Palm Beach County (formerly the Continuum of Care) in its efforts to deliver comprehensive and coordinated continuum of services to homeless individuals and families in Palm Beach County. Components of HHA include homeless prevention, outreach and assessment, emergency shelter, transitional housing, supportive services, permanent housing and permanent supportive housing.

Section II. LHAP Strategies:

A. Purchase Assistance with or without Rehabilitation	Code 1, 2												
<p>a. Summary: This strategy will assist income eligible homebuyers with the purchase an existing property or a new home (certificate of occupancy issued within the last 12 months). Eligible costs under this strategy may include gap financing, down payment and closing costs, and rehabilitation repairs needed to make the unit habitable. Rehabilitation is defined as repairs or improvements needed for safe and sanitary habitation, to correct substantial code violations, to create additional living space, to improve accessibility for persons with special needs and to provide hurricane mitigation. A qualifying rehabilitation improvement requires a building permit, with the exception of improvements necessary to address accessibility/mobility needs (e.g. replacing damaged or unsafe flooring that is a safety hazard to a resident with special mobility needs or limitations).</p>													
<p>b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027</p>													
<p>c. Income Categories to be served: Very low, low and moderate</p>													
<p>d. Maximum award:</p> <table> <tr> <td>Very low:</td><td>\$75,000.00</td></tr> <tr> <td>Low:</td><td>\$65,000.00</td></tr> <tr> <td>Moderate:</td><td>\$25,000.00</td></tr> </table> <p>On purchases involving a new constructed single-family unit, income eligible homebuyer's Maximum Award is:</p> <table> <tr> <td>Very Low:</td><td>\$95,000.00</td></tr> <tr> <td>Low:</td><td>\$85,000.00</td></tr> <tr> <td>Moderate:</td><td>\$50,000.00</td></tr> </table>		Very low:	\$75,000.00	Low:	\$65,000.00	Moderate:	\$25,000.00	Very Low:	\$95,000.00	Low:	\$85,000.00	Moderate:	\$50,000.00
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Low:	\$65,000.00												
Moderate:	\$25,000.00												
Very Low:	\$95,000.00												
Low:	\$85,000.00												
Moderate:	\$50,000.00												



e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 15
4. Forgiveness: The loan is forgiven at the end of the 15-year term.
5. Repayment: No repayment as long as the loan is in good standing and no default occurs.
6. Default: The loan is in default if any of the following occurs during the loan term: sale, transfer, or foreclosure of property; conversion to a rental property, vacating of property, loss of homestead exemption status; failure to occupy the home as primary residence, refinancing with cash out or debt consolidation, or subject to a Reverse Mortgage. If any of these occur, the outstanding balance of the deferred loan is due and payable to the City of Boynton Beach.

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

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

- f. Recipient/Tenant Selection Criteria: Applicant must be a first-time homebuyer as defined in section I (R) of this plan. Applicant(s) must complete a 6-hour Homebuyer Education class from a HUD-approved housing counseling agency prior to loan closing. Applicant(s) will be selected on a first-qualified, first-served basis with priorities given to income groups described in Section I (I) of this plan.

- g. Sponsor Selection Criteria: Not applicable.

h. Additional Information:

1. Applicant(s) must secure a fixed-rate, 30-year first mortgage loan from an institutional first mortgage lender with a rate not to exceed 0.5% over the "Primary Mortgage Market Survey". All bank and loan fees cannot exceed 6% of the loan amount.
2. Eligible properties include the purchase of existing single-family homes, duplexes, townhouses, villas and condominiums. Mobile homes are ineligible.
3. Eligible property must be located within the City limits of Boynton Beach.
4. Applicant(s) minimum cash contribution shall be as follows:
 Very Low Income or Disabled Households – \$1,000 or 1% of the purchase price, whichever is less. Includes all items pre-paid by the applicant;
 Low Income – \$2,000 or 1.5% of the purchase price, whichever is less. Includes all items pre-paid by the applicant; and Moderate Income – \$3,000 or 2% of the purchase price whichever is less.



Includes all items pre-paid by the applicant.

5. Applicant(s) who have monetary assets exceeding \$25,000 (gifts included in the asset calculation) must contribute one-third (1/3) of the funds in excess of \$25,000, toward the purchase. The exception to this would be if the applicant has funds in a retirement fund accessible only by termination or retirement. This contribution would count toward the minimum down payment requirement (see Item #4 above).
6. Applicant(s) must not own any other property used for residential purposes.
7. Property will be inspected by a City Building Inspector or Construction Coordinator as part of the application review process, to ensure that the funding amount to be awarded would fully cover the cost to bring the property into compliance with minimum building codes intended to provide safe and sanitary habitation, as well as corrections needed to remedy substantial code violations.
8. Subordination of the SHIP program loan will not be approved for purposes other than to refinance the first mortgage on the subject property to improve rate and/or term. The City of Boynton Beach will only allow One (1) subordination approval during the term of the SHIP program loan. The City may consent to a subordination of its loan to allow the homebuyer to receive cash out for emergency home repairs that become necessary to sustain homeownership and maintain the health and safety of the residents.
9. The City of Boynton Beach reserves the right to deny any subordination request it deems not in its' or the homeowner's best interest i.e. exorbitant closing cost fees (closing cost may not exceed 6% of loan amount), interest rate may not exceed 1.5% of the current first mortgage. The authority to approve subordinate requests or exceptions to the Subordination Policy will rest with the City Manager or his/her designee.
10. Eligible applicants may apply again for SHIP assistance after the end of the affordability period.
11. On purchases involving a newly constructed affordable unit, at closing, developers may be eligible to receive a credit from the City's SHIP Purchase Assistance Program, to subsidize City's building permit-impact fees paid (parks, water and sewer); by meeting all the following conditions:
 - i. Purchase price is at or below the SHIP Program Maximum Purchase Price (updated yearly and set by Florida Finance Corporation).
 - ii. Home buyer is income eligible to participate in the City's Purchase Assistance Program.
 - iii. Home buyer participates in the City's SHIP Purchase Assistance Program.The credit given to developer will be applied to home buyer's down payment assistance.

B. Owner-Occupied Rehabilitation

Code 3

- a. **Summary:** This strategy will assist income eligible owner-occupied homeowners with needed repairs, accessibility/architectural barriers and hurricane mitigation. Rehabilitation is defined as the repairs and/or improvements needed for safe and sanitary habitation, and/or correction of substantial code violations both interior and exterior. A qualifying rehabilitation improvement requires a building permit, with the exception of improvements necessary to address accessibility/mobility needs (e.g. replacing damaged or unsafe flooring that is a safety hazard to a resident with special mobility needs or limitations).
- b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:**
- | | |
|-----------|-------------|
| Very low: | \$95,000.00 |
| Low: | \$85,000.00 |
| Moderate: | \$50,000.00 |
- e. **Terms:**
1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 15
 4. Forgiveness: The loan is forgiven 1/15th per year over the 15-year term.
 5. Repayment: No repayment as long as the loan is in good standing and no default occurs.
 7. Default: The loan is in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property, vacating of property, loss of homestead exemption status; failure to occupy the home as primary residence, refinancing with cash out or debt consolidation, or subject to a Reverse Mortgage. If any of these occur, the outstanding balance of the deferred loan is due and payable to the City of Boynton Beach.
- In cases where the qualifying homeowner(s) die during the loan term, an income eligible heir who will occupy the home as a primary residence may assume the loan. If the legal heir is not income eligible, chooses not to occupy the home, or the house is sold, transferred, or refinanced, the outstanding balance of the loan will be due and payable to the City of Boynton Beach. An income-eligible heir must execute a Mortgage and Promissory Note. The Mortgage will be recorded in the public records of Palm Beach County.
- In the event where failure to pay the superior mortgage lien holder leads to foreclosure and/or loss of property, the City may foreclose and take legal actions to recover the secured mortgage funds.
- f. **Recipient/Tenant Selection Criteria:** Applicant(s) will be selected on a first-qualified, first-served basis with priorities give to income groups described in Section I (I) of this plan.



- g. Sponsor Selection Criteria: As needed; a competitive Request for Proposals and/or open application process will be utilized to select a Subrecipient. Subrecipient must be a Non-Profit Developer. Characteristics in determining the Subrecipient may include, but not be limited to: capacity and capability to carry-out the project in a timely manner; experience in completing similar projects; experience in completing income certification of applicants; Subrecipient must be incorporated at least five years before application submission deadline and have 501(c)(3) status from the Internal Revenue Service (IRS) at least four years before application; Subrecipient has a management system in place for effective completion of projects, costs control, and quality control; financial capacity to undertake the projects on a reimbursement basis, evidenced by a current audit or other documentation that shows stable financial condition; Subrecipient will get a maximum of 10% strategy delivery cost/developer fee of total Subrecipient award. Subrecipient will be required to meet compliance reporting requirements necessary to meet the statutory requirements for monitoring of SHIP Program.
- h. Additional Information:
1. This program will address repairs for owner-occupied properties. Eligible properties include single-family dwellings, duplexes, townhouses, villas and condominiums. Duplexes, townhouses, villas and condominiums are eligible for interior repairs only. Rental Properties and Mobile Homes are ineligible for assistance.
 2. Applicant cannot receive additional SHIP assistance during the affordability period except for those households affected by a disaster and/or that experience the need for improvements to address handicap accessibilities/architectural barriers at any time during the loan term.
 3. Applicant(s) may not own any other residence; and must own, occupy, and homestead the home being rehabilitated for the duration of the deferred payment loan. All property taxes and mortgage payments must be current at time of application.
 4. Eligible property must be located within the City limits of Boynton Beach
 5. Other eligible repairs may include but are not limited to the cost of labor and materials for:
 - a. Installation and/or repairs of sanitary water and waste, disposal systems, together with related plumbing and fixtures, which meet local health department requirements;
 - b. Energy conservation measures such as installation of energy efficiency door and windows;
 - c. Repair or replacement of heating and/or cooling systems with high energy efficient 16 SEER or higher;
 - d. Electrical upgrading Repair or provision for structural support and foundation;
 - e. Replacement of seriously deteriorated siding, porches, or stoops;
 - f. Alteration of the unit's interior or exterior to provide greater accessibility for any family member that may be physically impaired or have mobility problems
 - g. Repair or replacement of roofing system; and
 - h. Energy efficiency and green housing related repairs shall be encouraged;

Repairs shall be subject to applicable or selected building codes from the FBC 2020 7th Edition and the Boynton Beach Amendments thereto. Repairs of an emergency nature, as determined by the City of Boynton Beach's Construction Coordinator, will be given priority.



6. Applicant(s) are required to have property insurance. If the property is uninsurable due to health, safety, or code violations and the rehabilitation is addressing the issues; or there is a severe case of hardship to household (housing and insurance expenses exceeds 50% of the fixed house income), the City of Boynton Community Improvement Manager or his/her designee will evaluate funding the first-year annual insurance premium. The applicant(s) is responsible for all subsequent insurance premiums. To ensure compliance the City will be listed as an additional insured on the insurance policy.
7. Subordination of the SHIP program loan will not be approved for a purpose other than refinance debt that was secured by the subject property prior to or of the same date of the SHIP program loan. The City of Boynton Beach will only allow one subordination approval during the term of the SHIP program loan.
8. The City of Boynton reserves the right to deny any subordination request it deems not in its' or the homeowner's best interest. The authority to approve subordinate requests or exceptions to the Subordination Policy will rest with the City Manager or his/her designee.

C. Emergency Repair-Limited Rehabilitation

Code 6

- a. Summary: The Emergency Repair Program is designed to correct repair or replace an essential system and/or critical structural problem. The purpose of the Emergency Repair-Limited Rehabilitation Program is to stabilize the homeowner's residence by making essential repairs to make the home safe, accessible and livable. The needed repairs may include but not limited to correcting City Building Code violations; eliminating incipient housing code violations; electrical or plumbing problems; air conditioning replacement; accessibility improvements for occupant(s) with disabilities; single families detached dwellings could also be eligible for roof replacement; other conditions that could cause the home to be or become uninhabitable, these conditions to be considered on case by case basis.

- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$20,000.00
- e. Terms:
 1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first



served basis. At least one homeowner residing in the residence must be at least 62 years old and/or have a member of the household that has a disabling condition as defined by F.S. 420.0004 (7). Homeowner must have owned and Homesteaded the property as his/her principal residence for at least one year prior to applying for assistance. Applicant(s) may not own any other residence. Absentee owners are not eligible. Applicants must have 100% ownership interest in the residence to be improved. Must have home repair needs that threaten the homeowner's safety, habitability, and accessibility.

- g. Subrecipient Selection Criteria: As needed; a Request for Proposals and/or open application process will be utilized to select a Subrecipient to implement these projects. Subrecipient must be a Non-Profit Developer. Characteristics in determining the Subrecipient may include, but not be limited to: capacity and capability to carry-out the project in a timely manner; experience in completing similar projects; experience in completing income certification of applicants; Subrecipient must be incorporated at least five years before application submission deadline and have 501(c)(3) status from the Internal Revenue Service (IRS) at least four years before application; Subrecipient has a management system in place for effective completion of projects, costs control, and quality control; financial capacity to undertake the projects on a reimbursement basis, evidenced by a current audit or other documentation that shows stable financial condition; Subrecipient will get a maximum of 10% strategy delivery cost of total Subrecipient award. Subrecipient will be required to meet compliance reporting requirements necessary to meet the statutory requirements for monitoring of SHIP Program.
- h. Additional Information:
 - 1. Eligible properties include single-family dwelling, duplexes, townhouses, villas and condominiums. Condominiums are eligible for interior repairs only. Rental Properties and Mobile Homes are ineligible for assistance.
 - 2. Emergency Repair-Limited Rehabilitation Grant assistance is one time only per applicant/per address. Applicant(s) assisted through the Emergency Repair-Limited Rehabilitation Program cannot receive additional SHIP assistance during a period of 15 years; except for those households affected by a disaster that has been declared by an Executive Order of the President or Governor.
 - 3. All property taxes and mortgage payments must be current at time of application.
 - 4. Eligible property must be located within the City limits of Boynton Beach.
 - 5. All repairs shall be subject to applicable or selected building codes from the FBC 2020 7th Edition and the Boynton Beach Amendments thereto.
 - 6. If the property is uninsurable due to health, safety, or code violations and the rehabilitation is addressing the issues; or there is a severe case of hardship to household (housing and insurance expenses exceeds 50% of the fixed house income), funding the first-year annual insurance premium could be subsidy; the first-year insurance premium cost will be part of the maximum award. The applicant(s) is responsible for all subsequent insurance premiums.



D. Rapid Re-Housing	Code 26
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- a. Summary: The Rapid Rehousing Strategy is created to assist individuals or families who are homeless as defined by F.S. 420.621(5). This is a household that lacks a fixed, regular and adequate night time residence and includes a household that:
- Is living in an emergency or transitional shelter;
 - Has a primary night time residence that is a public or private place not designated 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;
 - Is living in a motel, hotel, travel trailer park or camping ground due to a lack of alternative adequate accommodations;
 - Is sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason;
 - A migratory individual who qualifies as homeless because he or she is living in circumstances described above.
- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
- c. Income Categories to be served: Very low
- d. Maximum award: 10,000.00
- e. Terms:
1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: 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 and no other sources of assistance have been identified and the household lacks an existing support network to provide housing assistance.
- g. Sponsor Selection Criteria: As needed; a Request for Proposals and/or open application process will be utilized to select a Subrecipient to implement the strategy. Subrecipient must be a Non- Profit organization with capacity and capability to carry-out the strategy/program in a timely manner; experience in completing similar strategy/program; experience in completing income certification of applicants; Subrecipient must be incorporated at least five years before application submission deadline and have 501(c)(3) status from the Internal Revenue Service (IRS) at least four years before application; Subrecipient has a management system in place for effective completion of the strategy/program, costs control, and quality control; background information on many applicants (e.g., through the Homeless



Management Information System); capacity to provide housing stability counseling; financial capacity to undertake the strategy/program on a reimbursement basis, evidenced by a current audit or other documentation that shows stable financial condition; Subrecipient will get a maximum of 10% strategy delivery cost of total Subrecipient award. Subrecipient will be required to meet compliance reporting requirements necessary to meet the statutory requirements for monitoring of SHIP Program.

- h. Additional Information:
 - 1. The type of assistance could include rental assistance, security deposits and/or utility deposits.
 - 2. Eligible household are limited to assistance once per lifetime.
 - 3. Assistance will be provided directly to the housing provider and/or utility company on behalf on the applicant(s).
 - 4. Eligible applicant(s) will be assisted based on funding availability.

E. Disaster Assistance	Code 5, 16
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a. Summary: In the event of a disaster declared by Executive Order of the President of the United States or Governor of Florida, SHIP funds that have not been previously encumbered will be used to provide assistance to income eligible owner-occupied households located within the city limits for the purpose of repairs, insurance deductibles, and obtaining short term temporary 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: 20,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicant(s) will be selected on a first-qualified, first-served basis with priority in accordance with section I (I) of this plan.
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information: Property damage and eligible rehabilitation improvements will be confirmed through inspection by a City Building Inspector or Construction Coordinator.



III. LHAP Incentive Strategies

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

A. Name of the Strategy: **Expedited Permitting**

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

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

The Department of Development is responsible for processing and facilitating affordable housing projects (e.g. site plan review, permitting, inspections, etc.) and expedites such reviews involving workforce and affordable housing units pursuant to the City's Expedited Development Review Program. In part, the Program requires assignment of a single staff liaison to ensure quick communications with staff, sets a maximum review period of 7 business days, defines/requires a quick conflict/problem resolution process, and allows consideration of a flexible or tailored fee schedule program (City Code of Ordinances, Part III, Chapter 2, Article I, Section 4). This benefit also applies to individual building permits for SHIP or CDBG rehabilitation projects (As adopted by resolution R22-032 – Affordable Housing Advisory Committee – FY 2021 Housing Incentives Recommendation Report). Moreover, the Department of Development has implemented a new electronic permit system. The new electronic permitting system has been calibrated to provide electronic notification to guide staff to proper implementation to the review process. In addition, relevant City staff will continue to educate developers about the new functionalities of the electronic permitting system.

B. Name of the Strategy: **Ongoing Review Process**

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

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

The Department of Development, the Community Improvement Division and the AHAC will continue to review all policies, procedures, ordinances, regulations and plan provisions to determine what effects, if any, they may have on the cost of producing affordable units prior to their passage. Proposed ordinances will be reviewed in sufficient time needed to evaluate and comment on any potential impact on the provision of affordable housing.

C. Other Incentive Strategies Adopted:

Name of the Strategy: **Flexibility in Residential Densities**

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



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

The City allows for increased floor area ratios and densities in selected residential districts to incentivize the provision of affordable dwelling units. The City has a density bonus in place as part of the Workforce Housing Program. A developer may elect to obtain a density bonus and/or a height bonus through the construction of the workforce units on-site or off-site, monetary contribution, donation of land, or purchase of units to be designated as workforce (City Code of Ordinances, Part III, Chapter 1, Article V, Section 2.C).

Name of the Strategy: 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:

Affordable housing units require a minimum of two (2) spaces regardless of the number of bedrooms. All other homes are required to provide a minimum of two (2) spaces plus extra spaces depending on the total bedrooms provided. For construction of a new single-family or two-family structure, a minimum of two (2) spaces are required per unit, or one (1) space per bedroom, whichever is greatest. An exception may be made when the house is constructed for individuals meeting purchase or eligibility requirements that include maximum income thresholds, then a maximum of two (2) parking spaces shall be required per dwelling unit (City Code of Ordinances, Part III, Chapter 4, Article V, Section 2.B).

Name of the Strategy: Public Land Inventory

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 Community Improvement Division maintains a list of the current inventory of all vacant land including those properties owned by the City of Boynton Beach and Palm Beach County within the target area. A list of all available land and a list of vacant land suitable for affordable housing in the city, is available as a link on the City's website for easy access for developers.

Name of the Strategy: Support of 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:

As part of the Workforce Housing Program, developers may be entitled to request higher density land use and zoning category, if providing workforce housing units, for projects located within the Downtown Transit Oriented Development District (City Code of Ordinances, Part III, Chapter 1, Article V, Section 2.C).

Name of the Strategy: Fee Waivers for Affordable Housing



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:

City's Impact fees (Parks, Water and Sewer) may be subsidized with SHIP Funds for new constructions of affordable housing units. In conjunction with the SHIP down payment assistance; at closing the developer could receive a credit for City's impact fee paid from the SHIP Program, by meeting all of the following conditions:

- Purchase price is at or below of SHIP Program Maximum Purchase Price (Maximum purchase price is updated yearly by Florida Finance Corporation)
- Home buyer is income eligible to participate on the City's Purchase Assistance Program
- Home buyer participates in the City's SHIP Purchase Assistance Program

The Building Department will offer non-profit developers constructing Affordable Housing dwellings up to two expedited permit reviews at no cost (a credit up to \$1,000.00) as long as the buyer participates in the City's SHIP Purchase Assistance Program.

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).
- G. Interlocal Agreement (Required if applicable).
- H. Other Documents Incorporated by Reference.

City of Boynton Beach

Fiscal Year: 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 937,000.00
Salaries and Benefits	\$ 93,700.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 93,700.00
Admin %	10.00%
	OK

Fiscal Year 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 937,000.00
Salaries and Benefits	\$ 93,700.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 93,700.00
Admin %	10.00%
	OK

Fiscal Year 2026-2027	
Estimated SHIP Funds for Fiscal Year:	\$ 937,000.00
Salaries and Benefits	\$ 93,700.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 93,700.00
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:

2024

Exhibit B
Timeline for SHIP Expenditures

The City of Boynton 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.

[illegible]

2025-2026

5	917,000
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You must enter a purchase price limit above You must enter a purchase price limit above

Set-Asides

\$ 115,000	12.3%
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HOUSING DELIVERY GOALS CHART

2026-2027

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**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

The City of Boynton Beach

Certifies that:

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

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

Witness

Chief Elected Official or Designee

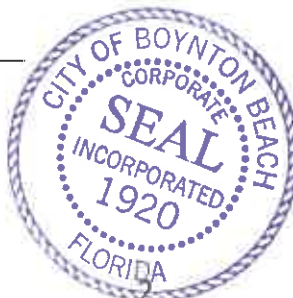
Witness

Type Name and Title

Date

OR

Attest:



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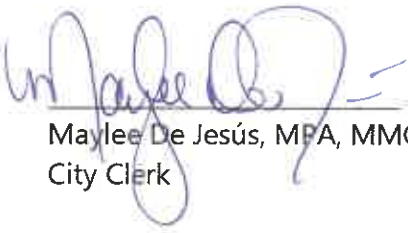
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34	PASSED AND ADOPTED this ²⁰ 6th day of February, 2024.		
35	CITY OF BOYNTON BEACH, FLORIDA		
36		YES	NO
37		✓	
38	Mayor – Ty Penserga	✓	—
39		✓	—
40	Vice Mayor – Thomas Turkin	✓	—
41		✓	—
42	Commissioner – Angela Cruz	✓	—
43		✓	—
44	Commissioner – Woodrow L. Hay	✓	—
45		✓	—
46	Commissioner – Aimee Kelley	—	—
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ATTEST:



Maylee De Jesús, MPA, MMC
City Clerk

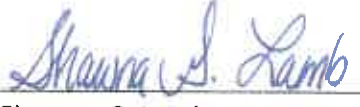


Ty Penserga
Mayor

(Corporate Seal)



APPROVED AS TO FORM:



Shawna G. Lamb
City Attorney