

City of Palm Bay



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2023-2024, 2024-2025, 2025-2026



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I. Program Details:



A. LG(s)

Name of Local Government	City of Palm Bay
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 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: 2023-2024,-2024-2025, 2025-2026

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:



1. Very low-income
2. Special Needs until the 20% threshold is met
3. Low-income
4. Moderate-income

- 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	
Local HFA Numbers	X

- 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	All Strategies Other than Down Payment Assistance	10%
Third Party Entity/Sub-recipient	Down Payment Assistance Program Strategies	0%

- 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:** Project delivery costs for the Rehabilitation strategy will include inspections, work write-ups/cost estimates, and constructions inspections. Not to exceed 5 % of project cost.



- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school districts, 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:**
1. Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint);
 2. Low-flow water fixtures in bathrooms – Water Sense labeled products or the following specifications:
 - a. Toilets: 1.6 gallons/flush or less,
 - b. Faucets: 1.5 gallons/minute or less
 - c. Showerheads: 2.2 gallons/minute or less;
 3. Energy Star-qualified refrigerator or;
 4. Energy Star-qualified dishwasher, if provided;
 5. Energy Star-qualified washing machines, if provided in units;
 6. Energy Star-qualified exhaust fans in bathrooms
 7. Air Conditioning: Minimum SEER of 14 Packaged units are allowed in studios and one-bedroom units with a minimum of 14 SEER
- V. Describe efforts to meet the 20% Special Needs set-aside:** The City will continue to work with Aging Matters, Inc. and Helping Seniors of Brevard, Inc., both local elderly/disabled services agencies to receive qualified referral of households containing an adult member with special needs and/or other disability for its Special Needs Rehabilitation Program.
- W. Describe efforts to reduce homelessness:** The City of Palm Bay routinely works and coordinates homeless efforts with Brevard Homeless Coalition (BHC), a non-profit organization whose mission is to provide a framework of services to prevent and eliminate homelessness within the City of Palm Bay. Services typically offered are counseling, rental assistance and purchase assistance which helps individuals to become self-sufficient.

Section II. LHAP Strategies:

A. Purchase Assistance with Rehabilitation	1
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a. Summary: This strategy will assist First-time homebuyers, as defined under Program Details item R, with down payment and/or closing cost assistance to ensure affordable first mortgage loan payments. The award includes the cost of repairs.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026



- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$75,000, includes necessary Down Payment Assistance and any cost of repairs.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: deferred loan secured by a recorded Mortgage and Note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15
 - 4. Forgiveness: Loan is forgiven one fifteenth (1/15th) per year.
 - 5. Repayment: None required as long as 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 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 qualifying homeowner(s) dies(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:
 - 1. Applicants are selected on a first-qualified, first-served basis with priorities as stated in Section I (1) of this plan.
 - 2. The homebuyer is required to obtain first mortgage financing from a mortgage lender.
 - 3. The homebuyer must complete a HUD-certified First-Time Homebuyers education course, in-person where possible, or otherwise online.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Actual assistance will be based on need as determined by the first mortgage lender.
The property must be eligible as defined in 420.9071 (9) FS.

B. Owner-Occupied Rehabilitation	Code 3
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| <ul style="list-style-type: none"> a. Summary: This Strategy will award loans to assist homeowners with needed repairs. Rehabilitation is defined as repairs or improvements needed for safety and sanitary habitations, and/or correction of substantial code violations., |
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- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$75,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded Mortgage and Note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10
 - 4. Forgiveness: loan is forgiven one-tenth(1/10th) per year.
 - 5. Repayment: None required as long as the loan remains 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 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 qualifying homeowner(s) dies(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 are selected on a first-qualified, first-served basis with priorities as stated as Section I (1) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: The property must be eligible as defined in 420.9071 (9) FS.

C. Demolition/Reconstruction	Code 4
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a.	Summary: This strategy awards funds for the demolition and reconstruction of single-family homes. Structures will be demolished and rebuilt in the following cases: • Single family properties that are located in a flood zone and have estimated rehabilitation costs exceeding 50% of the assessed value. • Single family properties that are not in a flood zone but are beyond repair and unsafe for human habitation as deemed by the City's Building Official. The property must meet the definition of an unsafe structure as defined by the Florida Building Code § 151.200.
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- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$349,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred Loan secured by a recorded Mortgage and Note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 30
 - 4. Forgiveness: No forgiveness for the first 10 years, then 5% forgiven annually from year 11.
 - 5. Repayment: None 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 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 qualifying homeowner(s) dies(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 are selected on a first-qualified, first-served basis with priorities as stated as Section I (1) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: The property must be eligible as defined in 420.9071 (9) FS.

D. Emergency Repair	Code 6
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| <ul style="list-style-type: none"> a. Summary: SHIP funds will be used to provide assistance to owner-occupied homes to make emergency repairs. Emergency repairs include damaged roofing that is leaking, damaged windows causing exposure to the elements, electrical problems that may cause a fire hazard and plumbing problems that may be an immediate health hazard to the occupants within the home. |
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- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low and moderate



- d. Maximum award: \$35,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded Mortgage and a Note.
 2. Interest Rate: 0%
 3. Years in loan term: 5
 4. Forgiveness: Loan is forgiven one/fifth (1/5th) per year.
 5. Repayment: None is 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 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 qualifying homeowner(s) dies(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 are selected on a first-qualified, first-served basis with priorities as stated in Section I (1) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: The property must be eligible as defined in 420.9071 (9) FS.

E. Disaster Assistance	Code 5, 16
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a. Summary: The Disaster Assistance strategy provides funds to households following a disaster or emergency declared by the President of the United States or Governor of the State of Florida. SHIP disaster funds may be used for items such as, but not limited to: • purchase of emergency supplies for eligible households to weatherproof damaged homes; • 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;



- security deposit for eligible recipients that have been displaced from their homes due to disaster;
- rent, utility and mortgage assistance for eligible applicants.
- strategies included in the approved LHAP that benefit applicants directly affected under the Governor's Executive Order.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

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

d. Maximum award: \$40,000 for homeowners
Rental assistance grant maximum: \$15,000

e. Terms:

Terms for homeowners:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded Mortgage and Note for homeowners.
2. Interest Rate: 0%
3. Years in loan term: 5 for homeowners.
4. Forgiveness: Loan is forgiven one-fifth (1/5th) per year for homeowners.
5. Repayment: None is required as long as the loan is in good standing for homeowners.
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 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.

Terms for Rent Assistance:

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 are selected on a first-qualified, first-served basis with priorities as stated as Section I (1) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: All rent, mortgage and utility assistance shall be paid directly to landlord, lender, or utility provider upon receipt and review of monthly bill. If homeowner is insured, proceeds from the insurance must be used first before SHIP funds, except for the payment of deductible.

F. Rental Development	Code 14, 21
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| <ul style="list-style-type: none"> a. Summary: This strategy is designed to provide assistance to eligible sponsor organizations for the production of affordable rental housing. The Strategy will provide for partnering with for-profit affordable housing developers and non-profit sponsor agencies for the construction/ rehabilitation of rental units. |
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- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
 - c. Income Categories to be served: Very low
 - d. Maximum award: \$100,000 per project. \$100,000 per unit for multifamily, \$50,000 per unit for single family.
 - e. Terms:
 - 1. Repayment loan/deferred loan/grant: This is a deferred loan secured by a Mortgage and a Note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: The deferred loan will be forgiven at the end of the affordability period.
 - 5. Repayment: None required as long as loan is in good standing.
 - 6. Default: If the property is sold, transferred or converted to another use before the fifteen-year (15) affordability period, the mortgage may be assumed during the affordability period by non-profit sponsor organization who would comply with the terms of the agreement.
 - f. Recipient/Tenant Selection Criteria: Tenants are selected on a first-qualified, first-served basis with priorities as stated in Section I (1) of this plan. If this funding is a match for FHFC application, tenants must be selected based on property's tenant selection plan as approved by FHFC, and the applicable set-aside requirements based on the RFA's requirements.
 - g. Sponsor Selection Criteria: Sponsors will be selected through a publicly advertised competitive application process. This process involves a thirty (30) day public notification of the availability of funding, a written application delineating program requirement, a request for proposal (RFP), an open and objective evaluation process and a formal award through a written contract. Sponsor selection outside of the advertised competitive application may be encumbered by the local



government at their discretion when funding is being requested as a match for Florida Housing Finance Corporation or Federal competitive cycles. Eligible sponsors will at a minimum, meet the following criteria:

- a. Eligible sponsors will be a non-profit having obtained official designation as 501(c)(3) and in operation for more than 12 months, a community based organization or a for-profit corporation organized and established under the laws of the State of Florida.
 - b. Eligible sponsors will have an established record of construction and/ or rehabilitation of affordable housing.
 - c. Eligible sponsors will be required to provide substantial evidence of its ability to construct or otherwise deliver a completed project within a reasonable timetable. Preference will be given to non-profit and for-profit organizations, which hire personnel from Welfare Transition, Workforce Development Initiatives and other employment assistance programs.
 - d. The non-profit or for-profit corporation must have financial accountability standards that permit the City of Palm Bay Housing Division to account for and audit SHIP funds
- h. Additional Information: During the affordability period rents cannot exceed the per unit rent limits published by Florida Housing Finance Corporation on an annual basis. Maximum assistance cannot exceed the 25 percent maximum allowable for rental set-aside.

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:

Established policy and procedures: City of Palm Bay's Code of Ordinances adopted Ordinance 2018-61 providing for expedited permitting and expedited site plan review for affordable housing projects.

The City of Palm Bay clearly identifies affordable housing projects through coordination of the builder / developer and the Housing Division. An email is issued from the Housing Division to the City's Building Division, which identifies the project as affordable and specifically requests expedited processing and issuance of building permits. The Building Division has pledged that all permit applications that are



identified in this manner will receive expedited processing and issuance.

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:

Established policy and procedures: The City of Palm Bay's Community Development Advisory Board acts in the capacity of a local affordable housing task force that meets as needed to discuss updates on current SHIP Strategies and issues which may affect affordable housing. In addition, this Board may also occasionally review policies, ordinances, regulations, and plan revisions, prior to adoption, that could impact continued production of housing, and more particularly, affordable housing.

C. Other Incentive Strategies Adopted:

- i. The Community & Economic Development Department maintains an inventory of city-owned surplus real estate, some of which may be suitable for affordable housing development projects.
- ii. The City of Palm Bay staff reported potential financial impacts regarding reduction/waiver of impact fees to the AHAC. The City has in place a mechanism whereby a developer can request to enter into a Impact Fee Deferment Agreement. The conditions and timeframe on the deferment is considered on a case-by-case basis.
- iii. The City of Palm Bay currently permits flexibility in densities for all housing, particularly under its Planned Unit Development (PUD) process. The City Council approved Voluntary Inclusionary Zoning Ordinance 2022-73 at their meeting on July 21, 2022, which added a section related to density or intensity bonus incentives or more floor space than allowed under the current or proposed future land use designation or zoning; or greater height, reducing or waiving certain fees; or granting other incentives.
- iv. The City of Palm Bay currently permits accessory residential units in residential zoning districts.
- v. Flexible setback requirements are presently offered to all development upon approval by Planning and Zoning Board and City Council. Council approved Ordinance 2022-73 on July 21, 2022, which allows for an Administrative Variance that involves matters such as setbacks, floor area ratios, frontage requirements, subdivision regulations, height limitations, lot coverage/size restrictions, yard requirements, parking, and other variances which have no relation to change of use of the property in question. An administrative variance may be granted by the City Manager, or designee, as authorized by the procedure set forth and shall be used for a variance from the provisions of this Code limited to improvements existing at the time of application as opposed to planned construction. Administrative variances will not be granted within easements. The maximum amount of the waiver is up to, but not greater than, twenty percent (20%) of



the requirement. As part of the Ordinance a section was added related to Voluntary Inclusionary Housing density or intensity bonus incentives or more floor space than allowed under the current or proposed future land use designation or zoning; or greater height, reducing or waiving certain fees; or granting other incentives.

- vi. The City of Palm Bay currently offers zero-lot-line configurations in its Planned Unit Development (PUD) process.
- vii. The City of Palm Bay has a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan. **Exhibit A**
- B. Timeline for Estimated Encumbrance and Expenditure. **Exhibit B**
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan. **Exhibit C**
- D. Signed LHAP Certification. **Exhibit D**
- E. Signed, dated, witnessed or attested adopting resolution. **Exhibit E**

Exhibit A**ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR****Exhibit A (2023)****City of Palm Bay**

Fiscal Year: 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 1,179,099.00
Salaries and Benefits	\$ 114,409.90
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 500.00
Other*	\$
Total	\$ 117,909.90
Admin %	10.00%
	OK
Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 1,179,099.00
Salaries and Benefits	\$ 114,409.90
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 500.00
Other*	\$
Total	\$ 117,909.90
Admin %	10.00%
	OK
Fiscal Year 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 1,179,099.00
Salaries and Benefits	\$ 114,409.90
Office Supplies and Equipment	\$ 1,000.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 500.00
Other*	\$
Total	\$ 117,909.90
Admin %	10.00%
	OK
*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document. Details:	

Exhibit B
Timeline for SHIP Expenditures

CITY OF PALM BAY _____ affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2023-2024	6/30/2025	6/30/2026	9/15/2025	9/15/2026
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

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
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027
2025-2026	3/30/2028	6/15/2028

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 N/A."
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.

HOUSING DELIVERY GOALS CHART

2024-2025

Name of Local Government:

Estimated Funds (Anticipated allocation only):

Estimated Funds (Anticipated allocation only):				\$	1,179,099							
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1	Purchase Assistance with Rehab	Yes		\$75,000	1	\$75,000	0	\$75,000	\$75,000.00	\$0.00	\$75,000.00	1
3	Owner Occupied Rehabilitation	Yes	2	\$75,000	2	\$75,000	0	\$75,000	\$300,000.00	\$0.00	\$300,000.00	4
6	Emergency Repair	Yes	1	\$35,000	2	\$35,000	0	\$35,000	\$105,000.00	\$0.00	\$105,000.00	3
5	Disaster Assistance	No	1	\$40,000	2	\$40,000	0	\$40,000	\$0.00	\$120,000.00	\$120,000.00	3
4	Demolition/Reconstruction	Yes	1	\$349,000	0	\$349,000	0	\$349,000	\$349,000.00	\$0.00	\$349,000.00	1
									\$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		5		7		0		\$829,000.00	\$120,000.00	\$949,000.00	12
Purchase Price Limits:				New	\$	349,526	Existing	\$	349,526			

Code	Rental	Qualifies for 75% set-aside	VII Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
21	New Construction	Yes	1	\$100,000		\$100,000		100000	\$100,000.00	\$0.00	\$100,000.00	1
16	Disaster Assistance	No		\$40,000		\$40,000		40000	\$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 Rental		1		0		0		\$100,000.00	\$0.00	\$100,000.00	1
	Administration Fees			\$ 117,910		10%		OK				
	Home Ownership Counseling			\$ -								
	Total All Funds			\$ 1,166,910 OK								
Set Asides												
Percentage Construction/Rehab (75% requirement)				78.8%		OK						
Homeownership % (65% requirement)				80.5%		OK						
Rental Restriction (25%)				8.5%		OK						
Very-Low Income (30% requirement)				\$ 674,000		OK						
Low Income (30% requirement)				\$ 375,000		OK						
Moderate Income				\$ -		0.0%						

HOUSING DELIVERY GOALS CHART

2023-2024

Name of Local Government:

Palm Bay

Estimated Funds (Anticipated allocation only):

5

1,179,099

Code	Strategies	Qualifies for 75% set-aside	VU Units	Max. SHIP Award	LU Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1	Purchase Assistance with Rehab	Yes		\$75,000	1	\$75,000	0	\$75,000	\$75,000.00	\$0.00	\$75,000.00	1
3	Owner Occupied Rehabilitation	Yes	2	\$75,000	2	\$75,000	0	\$75,000	\$300,000.00	\$0.00	\$300,000.00	4
6	Emergency Repair	Yes	1	\$35,000	2	\$35,000	0	\$35,000	\$105,000.00	\$0.00	\$105,000.00	3
5	Disaster Assistance	No	1	\$40,000	2	\$40,000	0	\$40,000	\$0.00	\$120,000.00	\$120,000.00	3
4	Demolition/Reconstruction	Yes	1	\$349,000	0	\$349,000	0	\$349,000	\$349,000.00	\$0.00	\$349,000.00	1
									\$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		5		7		0		\$829,000.00	\$120,000.00	\$949,000.00	12
	Purchase Price Limits:		New	\$ 349,526	Existing	\$ 349,526						

Code	Rental	Qualifies for 75% set-aside	VU Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
21	New Construction	Yes	1	\$100,000		\$100,000		100000	\$100,000.00	\$0.00	\$100,000.00	1
16	Disaster Assistance	No		\$40,000		\$40,000		40000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		1		0		0		\$100,000.00	\$0.00	\$100,000.00	1
	Administration Fees			\$ 117,910	10%			OK				
	Home Ownership Counseling		\$	-								
Total All Funds			\$	1,166,910	OK							
Set-Asides												
Percentage Construction/Rehab (75% requirement)				78.8%		OK						
Homeownership % (65% requirement)				80.5%		OK						
Rental Restriction (25%)				8.5%		OK						
Very-Low Income (30% requirement)			\$	674,000		OK						
Low Income (30% requirement)			\$	375,000		OK						
Moderate Income			\$	-		0.0%						

2025-2026

Estimated Funds (Anticipated allocation only):

OK

Set-Asides

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

CITY OF PALM BAY

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.

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)(c). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

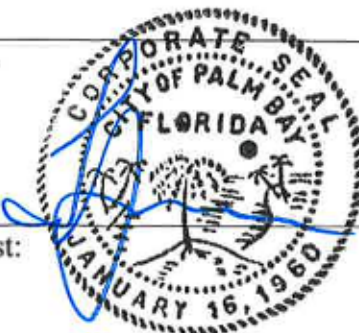
Witness

Witness

Date

OR

Attest:





Chief Elected Official or designee

Rob Medina, Mayor

Type Name and Title

(Seal)

RESOLUTION 2023-13

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

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

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

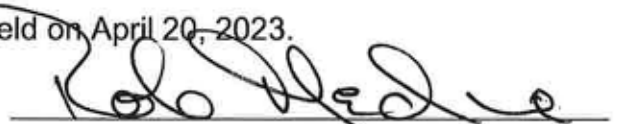
WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy, and

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

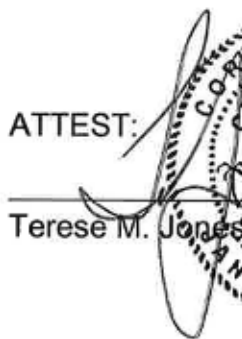
related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

SECTION 3. This Resolution shall take effect immediately upon the enactment date.

This resolution was duly enacted at Meeting 2023-10, of the City Council of the City of Palm Bay, Brevard County, Florida, held on April 20, 2023.


Rob Medina, MAYOR

ATTEST:


Terese M. Jones



WHEREAS, as required by *section 420.9075, F.S.* It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs, and

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

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

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PALM BAY, FLORIDA, as follows:

SECTION 1. The City Council of the City of Palm Bay hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2023-2024, 2024-2025 and 2025-2026.

SECTION 2. The Mayor is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as