

II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact:

Fiscal Years	2009	2010	2011	2012	2013
Capital Expenditures					
Operating Costs	\$27,300.00				
External Revenue	(\$27,300.00)				
Program Income					
In-Kind Match (County)					
NET FISCAL IMPACT	0				

# ADDITIONAL FTE POSITIONS (Cumulative)	2009	2010	2011	2012	2013

Is Item Included In Current Budget? Yes X No
 Budget Account No.:

Fund 1100 Agency 143 Org. 7706 Object 8301 Program Code/Period SH35A/6Y08

B. Recommended Sources of Funds/Summary of Fiscal Impact:

C. Departmental Fiscal Review: SNM 7-27-09
 Shairette Major, Fiscal Manager I

III. REVIEW COMMENTS

A. OFMB Fiscal and/or Contract Dev. and Control Comments:

ME Sl 8/3/09 Shairette Major 8/15/09
 OFMB na 8/3/09 8/15/09 Contract Dev. and Control
8-3-09 8/3/09 7/31/09

B. Legal Sufficiency:

J. P. [Signature] 8/6/09
 Assistant County Attorney

C. Other Department Review:

 Department Director

This summary is not to be used as a basis for payment.

PALM BEACH COUNTY

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



FISCAL YEARS COVERED
2007/2008, 2008/2009, 2009/2010

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I. PROGRAM DESCRIPTION Chapter 67-37.005 F.A.C. and Section 420.9072, F.S.

A. Name of the participating local government and Interlocal if Applicable:
Section 420.9072(5), F.S.

Palm Beach County

Interlocal: Yes _____ No X

Name of participating local government(s) in the Interlocal Agreement;

N/A

A copy of the Interlocal Agreement is attached as N/A.

B. Purpose of the program: Section 420.9072, F.S. and Chapter 67-37.005(3), F.A.C.
Creation of the Plan is for the purpose of meeting the housing needs of the very-low, low and moderate income households, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: *Chapter 67-37.002, F.A.C.*

- X 2007/2008
- X 2008/2009
- X 2009/2010

D. Governance: *Chapter 67-37.005(3) and (5) (i) F.A.C. and Section 420.9071(14) F.S.*
The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes, and Chapter 67-37.007 Florida Administrative Code. **Cities and Counties must be in compliance with all applicable statutes and rules.** The SHIP Program does further the housing element of the local government Comprehensive Plan.

E. Local Housing Partnership *Section 420.9072(1) (a), F.S.*
SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

F. Leveraging: *Chapter 67-37.007(1) (b) (c), F.A.C. and Ssection 420.9075(1) (a) and (1) (b3, and (1) (c) Florida Statutes*
The Plans are 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:** *Chapter 67-37.005(3), F.A.C.*
Public input is solicited through face to face meetings with housing providers, social service providers, local lenders and neighborhood associations during monthly advertised meetings of the County's Commission on Affordable Housing (CAH) established and active since 1990. Additionally, open work sessions dedicated solely to the development of affordable housing programs and policies are held. These sessions are open to the public, and include representative from various non-profit and for-profit housing providers, local lenders, realtors, governmental agencies and providers of affordable housing related services.
- H. Advertising and Outreach** *Chapter 67-37.005(6) (a), F.A.C.*
Palm Beach County or its administrative representative shall advertise the notice of funding availability 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. In addition to advertising in newspaper, the County will advertise on its website. County staff will also participate in local homebuyers fair and workshops.
- I. Discrimination:** *Section 420.9075(3) (c), F.S.*
In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.
- J. Support Services and Counseling:** *Chapter 67-37.005(5) (g), F.A.C.*
Support services are available from various sources, and may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling and Transportation. Local financial institutions and non-profit agencies provide home buyer education seminars and workshops on a regular basis to educate prospective applicants.
- K. Purchase Price Limits:** *Section 420.9075(4) (c), F.S. and Chapter 67-37.007(6) F.A.C.*
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 median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

- Independent Study (copy attached)
 U.S. Treasury Department

_____ Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts

L. Income Limits, Rent Limits and Affordability:

Chapter 67-37.005(5) (e), F.A.C. and Section 420.9071(2), F.S.

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. 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 (19), (20) and (28), 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.

M. Welfare Transition Program: *Chapter 67-37.005(6) (b) (7) F.A.C.*

Should a eligible sponsor be used, the city/county has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employed personnel from the WAGES and Workforce Development Initiatives programs will be given preference in the selection process.

N. Monitoring and First Right of Refusal: *Section 420.9075(3) (e) and (4) (f), F.S.*

In the case of rental housing, the staff or entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same 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 \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored for at least annually for 15 years or the term of assistance which ever 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.

O. Administrative Budget: *Chapter 67-37.005(6) (f) 3, F.A.C.*

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as **Exhibit A**. These are presented on an annual basis for each State fiscal year submitted.

The Board of County Commissioners (BCC) determined 5 percent of the local housing distribution plus 5 percent of program income is insufficient to pay the necessary costs of administering the local housing assistance plan. Instead, they determined the cost of administering the program will cost 10 percent of the local housing distribution plus 5% of program income which is deposited into the trust fund. As such, the BCC adopted a resolution which authorizes ten percent of the local housing distribution plus five percent (5%) of program income for administrative costs.

*The Board of County Commissioners has adopted the above findings in the attached resolution, **Exhibit E**.*

P. Essential Services Personnel

“Essential Services Personnel” means persons whose household incomes do not exceed 140% of AMI, as determined annually by the Florida Housing Finance Corporation and adjusted for family size, and shall include: teachers and educators; other school district, community college, and university employees; police and fire personnel; health care personnel; housing related professionals and employees; skilled building trade industry personnel; Federal, State, County, and local government personnel; and may also include utility system (water/sewer, electrical, communication, etc.) personnel; information technology industry personnel; child care personnel; personal service providers; retail workers; wholesale/warehouse personnel; tourism industry personnel; biotechnology industry personnel; non-profit personnel; food service personnel; landscaping industry personnel; cosmetology service providers; facility maintenance personnel; automotive service personnel; marine services personnel; persons employed in local “business clusters” as identified by the Business Development Board of Palm Beach County; the occupations in demand with the most employees and the occupations in demand gaining the most new jobs according to the Agency for Workforce Innovation (AWI); and personnel in other industries deemed essential by Palm Beach County government based on the local economy. Palm Beach County will review and possibly revise this definition of essential service workers on an annual basis to conform with local economic and industry trends.

Although essential services personnel may earn an income of up to 140% of AMI, Palm Beach County's SHIP funding can only assist individuals and households whose income does not exceed 120% of AMI.

Q. Lien Policy

Where Palm Beach County provides SHIP funds to facilitate the development of affordable and workforce housing, it is County policy that a superior lien position be granted to Palm Beach County whenever its SHIP contribution is larger than either any mortgage or any other subsidy. A copy of this policy will be provided to the public by the Department of Housing & Community Development.

II. LHAP HOUSING STRATEGIES: *Chapter 67-37.005(5), F.A.C.*

A. Name of the Strategy: Purchase Assistance:

- a. **Summary of the Strategy:** SHIP funds will be made available to income eligible first time homebuyers with the goal of expanding homeownership opportunities to the targeted income groups. Assistance can be used for gap financing, lot acquisition; down payment; rehabilitation of the unit to be purchased; and closing cost; and will be based on the financing needs of the individual homebuyer up to the maximum amount of assistance available for the income group . Permanent first mortgage financing can be provided by either private sector financing institutions or other non-profit agency or governmental financing sources.

SHIP funds will also be made available to income eligible law enforcement officers who are first time homebuyers residing in identified redevelopment target areas with high incidences of crime. The maximum award for income eligible low and moderate income law enforcement officers will be up to \$60,000.

SHIP funds will not be utilized for the purchase of mobile homes.

- b. **Fiscal Years Covered:** 2007/2008; 2008/2009; 2009/2010
- c. **Income Categories to be served:** Very Low, Low and Moderate Income.
- d. **Maximum Award:** is noted on the Housing Delivery Goals Charts. The maximum award is not automatically provided. The amount awarded is based on what's needed to purchase the property at a monthly payment affordable to the prospective homebuyer.
- e. **Terms, Recapture and Default:** Deferred payment loans secured by mortgage and note for a term of thirty (30) years with zero interest. No payment is required as long as the home remains the primary residence of the applicant. If the property is sold, title is transferred or conveyed to an income eligible buyer during the term of the mortgage, repayment may be waived if the new buyer accepts and agrees to the term and conditions of the mortgage including, but not limited to the primary residence requirement.

The purchaser's eligibility will be determined by the County and must be requested by the owner prior to the sale of the property. Any applicable affordability restrictions will be transferred to the new owner.

If the home is sold, title is transferred or conveyed to an ineligible buyer, or the home ceases to be the primary residence of the applicant during the term of the mortgage, the entire amount of the loan shall become immediately due and payable. In the event of a sale, the County may exercise its right of first refusal to purchase the property at its current market value for continued occupancy by income eligible persons.

In the event of the death of the borrower prior to the end of the term of the mortgage, the outstanding balance become immediately due and payable. If the property is inherited by an income eligible heir that meets the requirements of the program, repayment may be waived, if the new homeowner accepts the terms and conditions of the program, including, but not limited to the principal residence requirement. The new owner's eligibility and entitlement shall be determined by the County in its sole discretion and must be requested by the owner within ninety (90) days of the death of the original borrower. Any applicable deed/affordability restrictions will be transferred to the new owner.

Additionally, a deed restriction or other legally sufficient document may be recorded with the Clerk of the Circuit Court to ensure the resale of the unit to a low or moderate income home buyer. The County is currently exploring other long term affordability options such as Community Land Trust and Shared Equity/Appreciation. Resale restrictions as stipulated in a Community Land Trust and/or Shared Equity Agreements will be incorporated when/where applicable and imposed during the restrictive period. The Shared Equity/Appreciation policy will require homeowners receiving down payment assistance to repay a portion (*20% to 70% of excess profit depending on year sold after purchase*) of the equity/appreciation (*less any applicable repayments*) realized to the County when the property is sold at fair market value during the term of the mortgage.

In the event of default on the First Mortgage, the County may exercise its right of first refusal to purchase the property or if possible, coordinate the purchase of the property with an approved buyer. If unsuccessful, and a foreclosure or deed in lieu of foreclosure of the first mortgage transpire, any collateral agreement by the County restricting the use of the property or restricting the owner's ability to sell the property shall have no further force or effect on subsequent owners of the property. Furthermore, if the first lender acquires title to the Property pursuant to a deed in lieu of foreclosure, the County's lien shall automatically terminate upon the first lender's

acquisition of title. Any person, including his successors and assigns (other than the Borrower or a related entity or person to the Borrower), receiving title to the property through a foreclosure or deed in lieu of foreclosure of the first mortgage shall receive title to the property free and clear of the County's restrictions.

f. **Recipient Selection Criteria:**

1. Eligible applicants will be selected on a first come, first qualified, first served basis within the income group subject to funding availability. However, a special emphasis will be placed upon identifying and providing SHIP assistance to very-low income home buyers. Very-low income home buyers will receive funding priority above those home buyers of moderate-income.
2. To qualify for assistance, eligible program participants must meet the definition of a first time homebuyer. A first time home buyer is an applicant who has not owned a home within the three (3) years immediately preceding the SHIP assisted purchase. The only exception is a person who has lost a home due to a divorce; within the (3) three years preceding the SHIP assisted purchase.
3. The applicant must have completed a Homebuyer Education class approved by the County prior to receiving financial assistance.
4. The purchased property must meet all applicable building codes. Deficiencies must be corrected prior to, or as part of the purchase transaction. In the case of new construction, a Certificate of Occupancy (CO) is required prior to occupancy.
5. Very low income homebuyers must contribute a minimum of 2.5% and low and moderate buyers must contribute a minimum of 3%.

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

- h. **Additional Information:** Other state, federal, private and local funds may be leveraged with SHIP funds. But, where the County's SHIP subsidy is equal to the first mortgage, the County must share first lien position with the first mortgage lender. However, where the County's SHIP subsidy is larger than the first mortgage, then the County must be in first lien position. Also, where the County's SHIP subsidy is larger than another subsidy, the County must be placed in a superior lien position to any smaller subsidy.

B. **Name of the Strategy:** **Homeownership Development**

- a. **Summary of the Strategy:** This strategy will provide financial assistance to builders to encourage the development and construction of affordable housing. The cost and scarcity of land in Palm Beach County makes it extremely difficult for housing developers to build affordable housing units. SHIP funds may be used for site acquisition, site development, infrastructure improvements, impact fees, demolition costs, construction financing, and other construction related costs. Funds awarded under this strategy will be encumbered within 12 months and expended within 24 months with the unit occupied by an eligible applicant. The funding may be leveraged with land donated to the developer/non-profit and or density bonuses granted.

The goal of this strategy is to increase the number of affordable owner housing units available to low income persons in Palm Beach County. This is achieved through the builder/developer reducing the cost of the home to the low income homebuyer by the amount of SHIP funds provided.

- b. **Fiscal Years Covered:** 2007/2008; 2008/2009; 2009/2010
- c. **Income Categories to be served:** Very Low, Low and Moderate Income.
- d. **Maximum Award:** The maximum award to the developer will be determined on a case by case basis subject to a funding review process. The maximum award to individual home owners as noted on the Housing Delivery Goals Charts is not automatically provided. The amount awarded is what's needed to purchase the property at a monthly payment affordable to the prospective homebuyer.
- e. **Terms, Recapture and Default:**
1. The financial assistance to the developer will be secured with a mortgage and note that may require repayment at an interest rate of three percent (3%) with a maximum term of thirty years to preserve affordability.
 2. Assisted developments must commit to set aside a minimum number of units for very-low and low income households based on the amount of assistance provided. The housing must remain affordable, and all SHIP assisted units must be occupied by income eligible persons during the affordability period.
 3. For owner occupied units developed through this program, the County will develop a legally sufficient agreement maintaining affordability for a minimum period of 30 years. The Recapture and default provisions require the home remains the primary residence of the applicant. If the property is sold, title is transferred or conveyed to an income eligible buyer during the term of the mortgage, repayment may be waived if the

new buyer accepts and agrees to the term and conditions of the mortgage including, but not limited to the primary residence requirement. The purchaser's eligibility will be determined by the County and must be requested by the owner prior to the sale of the property. All applicable affordability restrictions will be transferred to the new owner.

If the home is sold, title is transferred or conveyed to an ineligible buyer, or the home ceases to be the primary residence of the applicant during the term of the mortgage, the entire amount of the loan shall become immediately due and payable. In the event of a sale, the County may exercise its right of first refusal to purchase the property at its current market value for continued occupancy by income eligible persons.

In the event of the death of the borrower prior to the end of the term of the mortgage, the outstanding balance become immediately due and payable. If the property is inherited by an income eligible heir that meets the requirements of the program, repayment may be waived, if the new homeowner accepts the terms and conditions of the program, including, but not limited to the principal residence requirement. The new owner's eligibility and entitlement shall be determined by the County in its sole discretion and must be requested by the new owner within ninety (90) days of the death of the original borrower. All applicable deed/affordability restrictions will be transferred to the new owner.

Additionally, a deed restriction or other legally sufficient document may be recorded with the Clerk of the Circuit Court to ensure the resale of the unit to a low or moderate income home buyer. The County is currently exploring other long term affordability options such as a Community Land Trust and Shared Equity/Appreciation policies. Resale restrictions as stipulated in a Community Land Trust and/or Shared Equity Agreements will be incorporated when/where applicable and imposed during the restrictive period. The Shared Equity/Appreciation policy will require homeowners receiving down payment assistance to repay a portion (20% to 75% of excess profit depending on year sold after purchase) of the equity/appreciation (less any applicable repayments) realized to the County when the property is sold at fair market value during the term of the mortgage.

In the event of default on the First Mortgage, the County may exercise its right of first refusal to purchase the property or if possible, coordinate the purchase of the property with an approved buyer. If unsuccessful, and a foreclosure or a deed in lieu of foreclosure of the first mortgage transpires, any collateral agreement by the County restricting the use of the property or restricting the owner's ability to sell the property shall

have no further force or effect on subsequent owners of the property. Furthermore, if the first lender acquires title to the Property pursuant to a deed in lieu of foreclosure, the County's lien shall automatically terminate upon the first lender's acquisition of title. Any person, including his successors and assigns (other than the Borrower or a related entity or person to the Borrower), receiving title to the property through a foreclosure or deed in lieu of foreclosure of the first mortgage shall receive title to the property free and clear of the County's restrictions.

4. A land use restriction agreement may be utilized to maintain affordability for a period of time.

f. **Recipient Selection Criteria:**

1. Management of the development will select potential homebuyers for the SHIP Assisted units on a first com, first qualified, first served, basis. SHIP recipients must meet all SHIP affordability and income guidelines for the income group. County staff will income-certify all homebuyers for the SHIP assisted units.
2. Eligible purchasers of the developed units must be very low, low or moderate income, and occupy the property as their primary residence.
3. Eligible applicants must qualify as first time homebuyers and must receive a certificate of homebuyer counseling prior to loan closing.

g. **Developer (Sponsor) Selection Criteria:**

1. The County will advertise the availability of funds. Proposed projects will be considered on an ongoing basis subject to funding availability. All applications from Developer's and Builder's will be evaluated based upon a point scoring system. An application scoring the most points does not guarantee funding of the request. It is the goal of the County to provide funding for a variety of housing projects in a variety of locations. If staff deems a project "not feasible", staff reserves the right to recommend no funding for that project stating the reason for such recommendation.
2. Selection criteria will also consider quality of the proposed development, development costs, development team experience, housing affordability, financial stability, economic viability, successful history of producing similar projects, ability to produce affordable housing within the specified time frames and sensitivity to local housing needs. All SHIP assisted units must be affordable to very low, low and moderate income households.

3. Eligible purchasers of the developed units must be very-low, low, or moderate income, and occupy the property as their primary residence. Management of the development will select potential homebuyers for the SHIP assisted units on a first come, first qualified, first served, basis. Qualification criteria for SHIP recipients must meet all SHIP affordability and income guidelines for the income group. County staff will income-certify all homebuyers for the SHIP assisted units.
 4. Eligible applicants must qualify as first time homebuyers and must receive a certificate of homebuyer counseling prior to loan closing.
- h. **Additional Information:** Other state, federal, private and local funds may be leveraged with SHIP funds.

C. **Name of the Strategy: HOME Match**

- a. **Summary of the Strategy:** SHIP funds will be used to provide the local required dollar match for the federal HOME program. Under this strategy, the only initiative funded will be purchase assistance for first time homebuyers. Funds will be made available to first time homebuyers. Assistance will be based on the financing needs of the individual homebuyer up to the maximum amount of assistance available for the income group. Permanent first mortgage financing is required and provided through private sector financing institutions.
- b. **Fiscal Years Covered:** 2007/2008; 2008/2009; 2009/2010
- c. **Income Categories to be served:** Very Low, and Low
- d. **Maximum Award:** is noted on the Housing Delivery Goals Charts. The maximum award is not automatically provided. The amount awarded will be the amount needed to purchase the property at a monthly payment affordable to the prospective homebuyer. The maximum award may also be based on the maximum award stipulated by HOME program guidelines.
- e. **Terms, Recapture and Default.** The County will develop a legally sufficient agreement maintaining affordability for a minimum period of 30 years. The Recapture and default provisions require the home remains the primary residence of the applicant. If the property is sold, title is transferred or conveyed to an income eligible buyer during the term of the mortgage, repayment may be waived if the new buyer accepts and agrees to the term and conditions of the mortgage including, but not limited to the primary residence requirement. The purchaser's eligibility will be determined by the County and must be requested by the new owner prior to the sale of the property. All

applicable affordability restrictions will be transferred to the new owner.

If the home is sold, title is transferred or conveyed to an ineligible buyer, or the home ceases to be the primary residence of the applicant during the term of the mortgage, the entire amount of the loan shall become immediately due and payable. In the event of a sale, the County may exercise its right of first refusal to purchase the property at its current market value for continued occupancy by income eligible persons.

In the event of the death of the borrower prior to the end of the term of the mortgage, the outstanding balance becomes immediately due and payable. If the property is inherited by an income eligible heir that meets the requirements of the program, repayment may be waived, if the new homeowner accepts the terms and conditions of the program, including, but not limited to the principal residence requirement. The new owner's eligibility and entitlement shall be determined by the County in its sole discretion and must be requested by the new owner within ninety (90) days of the death of the original borrower. All applicable deed/affordability restrictions will be transferred to the new owner.

Additionally, a deed restriction or other legally sufficient document may be recorded with the Clerk of the Circuit Court to ensure the resale of the unit to a low or moderate income home buyer. The County is currently exploring other long term affordability options such as a Community Land Trust and Shared Equity/Appreciation policies. Resale restrictions as stipulated in a Community Land Trust and/or Shared Equity Agreements will be incorporated when/where applicable and imposed during the restrictive period. The Shared Equity/Appreciation policy will require homeowners receiving down payment assistance to repay a portion (20% to 75% of excess profit depending on year sold after purchase) of the equity/appreciation (less any applicable repayments) realized to the County when the property is sold at fair market value during the term of the mortgage.

In the event of default on the First Mortgage, the County may exercise its right of first refusal to purchase the property or if possible, coordinate the purchase of the property with an approved buyer. If unsuccessful, and a foreclosure or a deed in lieu of foreclosure of the first mortgage transpires, any collateral agreement by the County restricting the use of the property or restricting the owner's ability to sell the property shall have no further force or effect on subsequent owners of the property. Furthermore, if the first lender acquires title to the Property pursuant to a deed in lieu of foreclosure, the County's lien shall automatically terminate upon the first lender's acquisition of title. Any person, including his successors and assigns (other than the Borrower or a related entity or person to the Borrower), receiving title to the property through a foreclosure or deed in lieu of foreclosure of the first mortgage shall receive

title to the property free and clear of the County's restrictions.

f. **Recipient Selection Criteria:**

1. Eligible applicants will be selected on a first come, first qualified, first served basis within the income groups subject to funding availability.
2. Eligible program participants must meet the definition of a first time homebuyer. The only exception is a person who has lost a home due to a divorce; within the (3) three years preceding the SHIP assisted purchase.
3. The applicant must have completed a Homebuyer Education class approved by the County prior to receiving financial assistance.
4. The purchased property must meet all applicable building codes. Deficiencies must be corrected prior to, or as part of the purchase transaction. In the case of new construction, a Certificate of Occupancy (CO) is required prior to occupancy.

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

h. **Additional Information:** Other state, federal, private and local funds may be leveraged with SHIP funds.

D. **Name of the Strategy:** **Rental Housing Entry Assistance**

- a. **Summary of the Strategy:** This strategy will provide financial assistance to eligible extremely-low, very-low, and low income households to pay for rental security deposits and utility deposits and connection fees.
- b. **Fiscal Years Covered:** 2007-2008
- c. **Income Categories to be served:** Extremely low, Very-low and low income
- d. **Maximum award as noted on the Housing Delivery Housing Goals Chart:** \$5,000
- e. **Terms, Recapture and Default:** The assistance will be in the form of a grant with required guarantees from the landlord and the SHIP recipient.

Landlord Guarantees

- » Regularly collect all rent due under lease.
- » Regularly inspect rented premises for damage.
- » Advise Palm Beach County of all lease violations by tenants.

» Advise Palm Beach County when tenant vacates or abandons rented premises.

» Refund directly to Palm Beach County rental deposit funding after tenants vacate rented premises.

Tenant Guarantees

- » To use rented premises as principal place of residence.
- » To properly maintain rented premises to limit damage.
- » To timely pay all due rent.

» To not violate terms of lease; and to advise Palm Beach County of lease violations including abandonment prior to end of lease.

» To repay Palm Beach County for any reduction of deposit funds repaid to Palm Beach County due to damage of rented premises by tenants.

f. **Recipient Selection Criteria:** Recipients will be selected on a first come, first qualified, first served basis within the eligible income groups and subject to funding availability. Recipients will only receive financial assistance once through this SHIP funded program.

g. **Sponsor Selection Criteria:**

Applications will be accepted while funding is available from individual households as well as non-profit and community based organizations with housing delivery experience and documented ability to deliver results. Funding may be awarded to the non-profit organizations with documented housing delivery experience. Successful non-profits will be selected according to the following criteria:

- Organization's past experience with direct assistance.
- Outreach capability to targeted client groups and ability to serve County residents.

- Proof of ability to income certify applicants utilizing State SHIP standards.

Additional Information: None

E. Name of the Strategy: Foreclosure Prevention

- a. **Summary of the Strategy:** Funding will be provided to income eligible single family owner occupied households who are facing foreclosure, to preserve and maintain homeownership within the targeted income groups. The goal of this strategy is to avoid foreclosure by paying up to six (6) months delinquent mortgage payments (PITI), including late fees, attorney's fees, homeowners' association payments, special assessments and other foreclosure associated costs.
- b. **Fiscal Years Covered:** 2007/2008; 2008/2009; 2009/2010.
- c. **Income Categories to be served:** Very Low and Low Income
- d. **Maximum Award:** is noted on the Housing Delivery Goals Charts. The maximum award is not automatically provided. The amount awarded is what's needed to restore the mortgage to current status.
- e. **Terms, Recapture and Default.** The County will develop a legally sufficient agreement maintaining affordability for a minimum period of 30 years. The Recapture and default provisions require the home remains the primary residence of the applicant. If the property is sold, title is transferred or conveyed to an income eligible buyer during the term of the mortgage, repayment may be waived if the new buyer accepts and agrees to the term and conditions of the mortgage including, but not limited to the primary residence requirement. The purchaser's eligibility will be determined by the County and must be requested by the new owner prior to the sale of the property. All applicable affordability restrictions will be transferred to the new owner.

If the home is sold, title is transferred or conveyed to an ineligible buyer, or the home ceases to be the primary residence of the applicant during the term of the mortgage, the entire amount of the loan shall become immediately due and payable.

In the event of the death of the borrower prior to the end of the term of the mortgage, the outstanding balance becomes immediately due and payable. If the property is inherited by an income eligible heir that meets the requirements of the program, repayment may be waived, if the new homeowner accepts the

terms and conditions of the program, including, but not limited to the principal residence requirement. The new owner's eligibility and entitlement shall be determined by the County in its sole discretion and must be requested by the new owner within ninety (90) days of the death of the original borrower. All applicable deed/affordability restrictions will be transferred to the new owner.

Additionally, a deed restriction or other legally sufficient document may be recorded with the Clerk of the Circuit Court to ensure the resale of the unit to a low or moderate income home buyer. The County is currently exploring other long term affordability options such as a Community Land Trust and Shared Equity/Appreciation policies. Resale restrictions as stipulated in a Community Land Trust and/or Shared Equity Agreements will be incorporated when/where applicable and imposed during the restrictive period. The Shared Equity/Appreciation policy will require homeowners receiving down payment assistance to repay a portion (20% to 75% of excess profit depending on year sold after purchase) of the equity/appreciation (less any applicable repayments) realized to the County when the property is sold at fair market value during the term of the mortgage.

In the event of default on the First Mortgage, the County may exercise its right of first refusal to purchase the property or if possible, coordinate the purchase of the property with an approved buyer. If unsuccessful, and a foreclosure or a deed in lieu of foreclosure of the first mortgage transpires, any collateral agreement by the County restricting the use of the property or restricting the owner's ability to sell the property shall have no further force or effect on subsequent owners of the property. Furthermore, if the first lender acquires title to the Property pursuant to a deed in lieu of foreclosure, the County's lien shall automatically terminate upon the first lender's acquisition of title. Any person, including his successors and assigns (other than the Borrower or a related entity or person to the Borrower), receiving title to the property through a foreclosure or deed in lieu of foreclosure of the first mortgage shall receive title to the property free and clear of the County's restrictions.

f. **Recipient Selection Criteria:**

- Income eligible applicants will be selected on a first-come, first qualified, first served basis subject to funding availability.
- Applicants must be very low or low income homeowners and the property must be owner occupied.
- The homeowner must demonstrate their ability to make future mortgage payments after assistance is received.

- The application process will include a review of the funding request and the cause of the delinquency. Applicant must prove that the delinquency is due to a significant change in family structure resulting in considerable loss of income, and / or unforeseen / unexpected / unanticipated home repairs.
- Participants can apply only once.
- Assessed or taxable value of the property, whichever is lower, may not exceed the established maximum sales price.

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

h. **Additional Information:** SHIP funds may be leveraged with other private funding and local funding.

F. **Name of the Strategy:** **Utility Connection/Impact Fee Payment Strategy**

a. **Summary of the Strategy:** Direct financial assistance will be provided to income eligible single family homeowners, for the payment of impact fees and/or sewer and water connection system fees charged by local governments for new municipal improvements.

b. **Fiscal Years Covered:** 2007/2008; 2008/2009; 2009/2010.

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

d. **Maximum Award:** is noted on the Housing Goals Delivery Chart.

e. **Terms, Recapture and Default:** Zero interest deferred payment loans secured by a mortgage and note will be for a term of thirty (30) years. No payment is required as long as the home remains the primary residence of the applicant. If the home is sold, title is transferred or conveyed to an eligible or ineligible buyer, or the home ceases to be the primary residence of the applicant during the term of the mortgage, recapture and default provisions will be similar to the Purchase Assistance Program provisions for income eligible heirs, and ineligible persons.

In the event of death of the owner, recapture and default provisions will be similar to the Purchase Assistance Program provisions for income eligible heirs, and ineligible persons.

f. **Recipient Selection Criteria:** Income eligible applicants will be assisted on

a first-come, first qualified, first served basis subject to funding availability. The housing unit must be located within the urban service area of the County and the applicant must own and occupy the property as their primary residence. Applicants must be very low or low income to participate.

- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** Other state, federal, private and local funds may be leveraged with SHIP funds.

G. Name of the Strategy: Disaster Mitigation

- a. **Summary of the Strategy:** Financial assistance will be provided to income eligible households following a natural disaster as declared by Executive Order of the United States, Governor of the State of Florida, or by the Board of County Commissioners. This strategy will only be implemented in the event of a natural disaster using any funds that have not yet been encumbered and/or additional disaster funds issued by the Florida Housing Finance Corporation. When necessary, SHIP funds may be used for items such as, but not limited to:
 - 1. Purchase of emergency supplies for eligible households to weatherproof damaged homes;
 - 2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
 - 3. Construction of wells or repair of existing wells where public water is not available;
 - 4. Payment of insurance deductibles for rehabilitation of homes covered under homeowner insurance and homeowner association policies;
 - 5. Security deposits and rental assistance by Executive Order, for eligible recipients displaced from their homes due to damage caused by the natural disaster;
 - 6. Repair / replace / reconstruct / retrofit eligible single family owner-occupied units (structures of one to four dwelling units) for the purpose of upgrading damaged substandard properties to correct code violations and prevent additional deterioration;
 - 7. Repair eligible rental units for the purpose of upgrading damaged substandard properties to correct code violations and prevent additional

deterioration;

8. Payment for rehabilitation of homes with non-insured repairs;
9. Other activities as proposed by Palm Beach County and approved by Florida Housing Finance Corporation.

- a. **Years Covered:** 2007/2008; 2008/2009; 2009/2010
- b. **Income Categories to be served:** Very Low, Low, and Moderate income
- c. **Maximum Award:** is noted on the Housing Goals Delivery Chart
- d. **Terms, Recapture and Default:** Funding in the amount of \$5,000 or less will be provided in the form of an unsecured grant with no recapture or deferred payment provision. Assistance of \$5,001 up to \$20,000 to homeowners will be a deferred payment zero interest loan for a term of ten (10) years secured by a note and mortgage. Assistance exceeding \$20,000 up to the maximum award will be a deferred payment interest loan for a term of 30 years, secured by a note and mortgage.

No payment is required as long as the home remains the primary residence of the applicant. If the home is sold, title is transferred or conveyed to an ineligible buyer, or the home ceases to be the primary residence of the applicant during the term of the mortgage, the entire amount of the loan shall become due and payable immediately. If the property is sold, title is transferred or conveyed to an income eligible buyer during the term of the mortgage, repayment may be waived if the new buyer accepts and agrees to the term and conditions of the mortgage, including, but not limited to the primary residence requirement. The purchaser's eligibility will be determined by the County and must be requested by the owner prior to the sale of the property. Any applicable affordability restrictions will be transferred to the new owner. Other recapture and default provisions will also be similar to the Purchase Assistance Program. In the event of death of the owner, recapture and default provisions will be similar to the Purchase Assistance Program provisions for income eligible heirs, and ineligible persons.

Financial assistance to rental owners will be secured with a mortgage and note that will require repayment at an interest rate of three percent (3%) for a term of fifteen (15) years. All rental owners will be required to comply with the Monitoring and First Right of Refusal requirements shown on page 4 of the LHAP.

- f. **Recipient Selection Criteria:** Income eligible renter and owner occupied

households will be assisted on a first-come, first qualified, first served basis subject to funding availability. The housing unit must be located within the urban service area of the County and the applicant must own and occupy the property as their primary residence.

- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** Other state, federal, private and local funds may be leveraged with SHIP funds.

H. Name of Strategy: Multifamily Rental Development

- a. **Summary of Strategy:** This strategy will provide assistance to developers of affordable rental housing serving low income households. The goal of this strategy is to increase the number of affordable rental housing units available to income eligible persons in Palm Beach County. Funds awarded under this strategy will be encumbered within 12 months and expended within 24 months with the units occupied by eligible applicants. SHIP funds may be used for site acquisition, site development, rehabilitation, infrastructure improvements, impact fees or construction related costs. SHIP funds may not be used to pay rental subsidies. All SHIP assisted units must be occupied by income eligible families.
- b. **State Fiscal Years:** 2007/2008; 2008/2009; 2009/2010.
- c. **Income Categories to be served:** Very Low and Low Income
- d. **Maximum Award** is noted on the Housing Goals Delivery Chart.
- e. **Terms, Recapture and Default:** The financial assistance can be provided as a “forgivable loan” to non-profit developers and builders; or as a low-interest loan to for-profit developers and builders.

“Forgivable Loans” may be provided to non-profit developers and builders who have an established track record of affordable housing experience. Also, such “non-profits” must be a certified 501(c)(3) organization and be familiar with municipal and county development codes and propose housing projects which serve a majority of low and very-low income households. Suitable non-profits must also have an established history of utilizing government funding for the development of affordable/work-force housing. These non-profits must also provide evidence that their by-laws specifically identifies affordable housing development as a goal of the organization. “Non-profits” may also form partnerships with for-profit developers and builders and may receive Forgivable Loans where the resulting project will serve predominantly low and

very-low income households. These Forgivable Loans will be forgiven over a twenty (20) year period, in exchange for a certain number of housing units set aside for lower income households over the same twenty (20) year period.

The low-interest loan assistance will be secured with a mortgage and note that will require repayment at an interest rate of three percent (3%) with a minimum term of fifteen (15) years and a maximum term of thirty (30) years to preserve affordability. Assisted developments must commit to rent limits as established by HUD for the term of the mortgage and all other stipulations of the loan agreement. The assisted development must also commit to set aside a minimum number of units for very-low and low income households based upon the amount of assistance provided. The housing must remain affordable, and all SHIP assisted units must be occupied by income eligible persons during the affordability period. If the project ceases to remain affordable for the term of the loan, the entire unpaid balance is due and payable.

f. **Recipient Selection Criteria:**

1. Management of the development will select potential homebuyers for the SHIP Assisted units on a first com, first qualified, first served, basis. SHIP recipients must meet all SHIP affordability and income guidelines for the income group. County staff will income-certify all homebuyers for the SHIP assisted units.
2. Eligible purchasers of the developed units must be very low, low or moderate income, and occupy the property as their primary residence.
3. Eligible applicants must qualify as first time homebuyers and must receive a certificate of homebuyer counseling prior to loan closing.

g. **Developer (Sponsor) Selection Criteria:**

The County will advertise the availability of funds. Proposed projects will be considered on an ongoing basis subject to funding availability. All applications from Developers and Builders will be evaluated based upon a point scoring system and other community/development factors. An application scoring the most points does not necessarily guarantee funding of the request. Actual funding will also be based upon: availability of funding; project's affordability to low and very-low income households; project's location relative to other government assisted affordable housing projects; project's location relative to existing infrastructure; long-term project maintenance and security; home ownership education and other services for the tenants; and final funding approvals by the Board of County Commissioners.

It is the goal of the County to provide funding for a variety of housing projects in a variety of locations .If staff deems a project "not feasible"; staff reserves the right to recommend no funding for that project stating the reason for such recommendation.

Management of the development will select and place income eligible persons into the SHIP assisted units on a first come, first qualified, first served basis. Qualification criteria for SHIP recipients must meet all SHIP affordability and income guidelines for the income group. The County will be responsible for monitoring the project annually for compliance with tenant income and affordability requirements. Preference will be given to sponsors who hire employees through the local Welfare Transition Program.

- h. **Additional Information:** Other state, federal, private and local funds may be leveraged with SHIP funds.

I. **Name of the Strategy: OWNER-OCCUPIED HOUSING REHABILITATION**

- a. **Summary of the Strategy:** This strategy provides funding to extremely-low, very-low and low income homeowners to repair or retrofit eligible single-family owner-occupied units (structures of one to four dwelling units) for the purpose of upgrading substandard property conditions and correcting building and housing code violations. Eligible homes requiring rehabilitation will be renovated to meet the County's applicable building code standards. If the maximum SHIP award combined with other public or private dollars is not sufficient to bring a home up to County's building code standards, the home will not be eligible for assistance under this strategy. However, where the rehabilitation cost exceeds fifty percent (50%) or more of the fair market value of the home, the homeowner will be referred for Federal (CDBG) or other replacement assistance.

Eligible home repairs include but are not limited to:

- Structural components that show sign of imminent collapse
- Damages cause by fire
- Roof repair and /or replacement: complete repair or replacement of deteriorated roofing systems to eliminate substandard or unsafe roofing conditions including gutters
- Broken water pipes
- Septic system failure
- Water leaks in walls or foundation
- Interior and exterior door replacement including hardware

- Bathroom remodeling to include wall repair, new tub, new sink, and new toilet
- Garage door repair/replacement
- Windows and window fixtures replacement including screens
- Roof leaks causing electrical hazard, ceiling collapse or structural damage
- Inoperable toilet, sink, tub or hot water heater
- Drywall replacement/repair
- Inoperable exterior doors and windows
- Installation of hurricane shutters
- Electrical repairs to include breaker panel upgrades and whole house rewiring
- Gas leaks
- Mold remediation
- Termite treatment and repairs
- Kitchen remodeling to include wall repair, new stove, new refrigerator, new sink, and new cabinets
- Cracked/dangerous driveway
- Interior and exterior painting
- Re-plumbing of entire home
- Repair/replace/install HVAC system
- Floor covering installation or replacement
- Insulation
- Repair deteriorated siding/stucco
- Repair/replace existing sprinkler system and related items
- Repair/replace screen and patio enclosures
- Repair/replace fencing
- Repair/replace interior and exterior light fixtures
- Handicapped accommodations in bedroom, bathroom and/or kitchen including removal of all architectural barriers
- Repair or replace existing lawn sprinkler system
- Replace existing yard grass (sod) when required by municipal code
- Repair or replace existing fencing
- Sheds
- Any other repairs identified as being in violation of applicable building codes threatening the life, health and safety of the residents

b. **Fiscal Years Covered: 2007/2008; 2008/2009; 2009/2010**

c. **Income Categories to be served:**

Extremely Low, very low, and low income households as defined by the U. S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and Palm Beach County.

d. **Maximum award as noted on the Housing Delivery Goals Chart**
The maximum award for this strategy is not automatically provided. Rather, the amount of subsidy awarded will be the maximum amount necessary to make the necessary repairs and bring the house up to applicable building code requirements.

e. **Terms, Recapture and Default**
Funding in the amount of \$5,000 or less will be provided in the form of an unsecured grant with no recapture or deferred payment provision. Assistance of \$5,001 up to \$20,000 will be in the form of a deferred payment zero interest loan secured by a lien on the property for a period of 10 years. Assistance exceeding \$20,001 and up to the maximum award will be in the form of a deferred payment, zero interest loan secured by a lien for a period of 30 years.

No payments will be due as long as the home remains the primary residence of the original applicant. If the home is sold, leased, title is transferred, or the home ceases to be the primary residence of the applicant within the lien period, the entire amount of assistance provided must be repaid within 60 days.

If the property is sold or title is transferred to an income eligible buyer during the term of the mortgage, repayment may be waived for the owner and transferred to the buyer if the purchaser accepts the terms and conditions of the program, including the principal residence requirement and any new/additional program requirements applicable at the time of transfer. The purchaser's eligibility will be determined by the County and must be requested by the owner prior to the sale of the property. If eligible, the purchaser shall be entitled to the remainder of the owner's benefit.

f. **Recipient Selection Criteria:**
Eligible applicants will be approved for assistance on a first-come/first served basis within the income groups subject to funding availability.

g. **Sponsor Selection Criteria, if applicable:**
No sponsors will be utilized for the Owner-Occupied Housing Rehabilitation Program. Applicants will be funded directly subject to funding availability. Funding for materials and labor may also be provided to long-term recovery organizations in Palm Beach County including non-profit and community housing organizations.

h. **Additional Information:**
In addition to being income eligible as described above, applicants must meet the following selection criteria:

- Applicant may not currently own or have assets exceeding \$200,000 (monetary gifts and real estate excluding applicant's primary residence are included in the asset calculation).
- The residence must be owner occupied.
- Mortgage payments and taxes must be current / paid up to date.
- Applicants must provide proof of current homeowners insurance.
- SHIP funds may be combined with CDBG and/or HOME funds where needed. When SHIP funds are combined with CDBG or HOME funds, any SHIP loan repayment proceeds will be prorated and deposited into a separate Housing Trust Fund account as required.
- Rehabilitation/repairs will be performed by a State certified licensed contractor licensed to do business in Palm Beach County. The home owner must utilize the contractors within Palm Beach County's Facilities and Operations' Residential Repair Program.
- SHIP funds will not be expended on properties where the repair costs exceed fifty (50%) of the property's assessed value.

III. LHAP INCENTIVE STRATEGIES

Section 420.9071(16), F.S.

A. Name of the Strategy: Expedited Permitting:

Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

- a. Established policy and procedures: To facilitate this strategy, the County restructured its development process by reducing the number of review boards and created a single Development Review Committee. The Manager of the Planning Division of the Planning, Zoning & Building Department (PZ&B) and Engineering designated a staff person to be responsible for processing and facilitating affordable housing projects through the review process. The emphasis is on reducing processing time. This staff person is the developer's point of contact for all questions concerning the review process and follows any affordable housing application through the process. All permit applications that have been determined to be affordable housing are given priority. This strategy is implemented through the Planning Zoning and Building Department and is functioning as intended.

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.

- a. Established policy and procedures: An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption. The Director of the Zoning Division of Planning Zoning & Building Department (PZ&B) and the County Engineer or his/her designee will review all proposed County ordinances to determine the outcome, if any, on the cost of housing. When it is determined that an impact exist, a cost analysis is prepared by appropriate staff. This strategy has been implemented and is functioning as intended

IV. EXHIBITS:

- A. **Administrative Budget for each fiscal year covered in the Plan. Exhibit A.**
- B. **Timeline for Encumbrance and Expenditure: *Chapter 67-37.005(6) (d) and (f) F.A.C.***
A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B.** Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. **Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan: *Chapter 67-37.005), F.A.C.***
Completed HDGC for each fiscal year is attached as **Exhibit C.**
- D. **Certification Page: *Chapter 67-37.005(7), F.A.C.***
Signed Certification is attached as **Exhibit D.**
- E. **Adopting Resolution: *Section 420.9072(2) (b) 2, F.S.***
Original signed, dated, witnessed or attested adopting resolution is attached as **Exhibit E.**
- F. **Program Information Sheet:**
Completed program information sheet is attached as **Exhibit F.**

REQUEST DATE: 05/04/09

REQUESTED BY: Jim McNamara

PHONE: 233-2054

PROJECT TITLE: Owner Occupied Housing Recovery Program

PROJECT NO.: 08560.28

LOCATION: 275 Dudley Drive, West Palm Beach, FL (Eliza Wisdom)

LOCATION DESCRIPTION: Single Family Home

BUILDING NUMBER: NA

CONTRACTOR/CONSULTANT NAME: All Site Construction

PROVIDE A BRIEF STATEMENT OF THE SCOPE OF SERVICES TO BE PROVIDED BY THE CONSULTANT/CONTRACTOR: Furnish all material, labor, supervision, permits and supplies necessary and reasonably incidental to make renovations to one (1) home within Palm Beach County per the specifications provided by Facilities Services.

WILL THIS AMENDMENT CHANGE THE ESTIMATED COST OF THE PROJECT? IF YES, PROVIDE ESTIMATES OF THE NEW COSTS:

CONSTRUCTION	<u>\$26,000.00</u>
ARCHITECTURE/ENGINEER	<u>NA</u>
*STAFF COSTS	<u>\$1,300.00</u>
EQUIPMENT/ OTHER	<u>NA</u>
CONTINGENCY	<u>NA</u>
TOTAL	<u>\$27,300.00</u>

By signing this BAS your department agrees to these staff costs and your account will be charged upon receipt of this BAS by FD&O. Unless there is a change in the scope of work, no additional staff charges will be billed.

BUDGET ACCOUNT NUMBERS (IDENTIFY ALL SOURCES) FUNDING SOURCE (CHECK ALL THAT APPLY)

FUND: AGENCY: ORG: OBJ: SUBOBJ:

AD VALOREM OTHER FEDERAL/DAVIS BACON

SUPPLEMENTAL AGREEMENT TO BE APPROVED BY: Department Director (WO<\$50,000)
ANTICIPATED DATE OF APPROVAL:

BAS APPROVED BY: _____ DATE: _____

ENCUMBRANCE NUMBER: _____

Only questions received in writing will be responded to regarding this solicitation for quote.
Questions may be faxed to (561)233-2052

QUOTATION FORM

The Quotation Form shall be enclosed in a sealed opaque envelope. The envelope shall be addressed as follows:
08560.28

**(S.H.I.P.) Owner Occupied Housing Rehabilitation
275 Dudley Drive, West Palm Beach (Eliza Wisdom)
Procurement & Project Implementation Group
2633 Vista Parkway
West Palm Beach, Florida 33411
Attention: Louise Feldkamp**

No responsibility will be attached to the Owner for premature opening of or failure to open a quotation not properly identified. If the quotation is sent by mail, the sealed envelope shall be enclosed in a separate mailing with the notation "**SEALED BID ENCLOSED**" on the face thereof.

In accordance with Palm Beach County Ordinance 2003-018 there shall be no communication other than written regarding this solicitation between any interested parties and any county representative between the Due Date and the Time of Award

**PROJECT: (S.H.I.P.) Owner Occupied Housing Rehabilitation
275 Dudley Drive, West Palm Beach (Eliza Wisdom)**

PROJECT NO.: 08560.28

DUE: Friday, May 1, 2009 2:00PM

**RETURN TO: Louise Feldkamp
Procurement & Project Implementation Group
2633 Vista Parkway
West Palm Beach, FL 33411**

SCOPE OF WORK: This quotation is to furnish all material, labor, supervision, permits, and supplies necessary and reasonably incidental to make renovations to one home within Palm Beach County per the specifications provided by Facilities Services at the pre-bid meeting held on Wednesday, April 22, 2009.

BUDGET AVAILABILITY STATEMENT

REQUEST DATE: 05/04/09

REQUESTED BY: Jim McNamara

PHONE: 233-2054

PROJECT TITLE: Owner Occupied Housing Recovery Program

PROJECT NO.: 08560.28

LOCATION: 275 Dudley Drive, West Palm Beach, FL (Eliza Wisdom)

LOCATION DESCRIPTION: Single Family Home

BUILDING NUMBER: NA

CONTRACTOR/CONSULTANT NAME: All Site Construction

PROVIDE A BRIEF STATEMENT OF THE SCOPE OF SERVICES TO BE PROVIDED BY THE CONSULTANT/CONTRACTOR: Furnish all material, labor, supervision, permits and supplies necessary and reasonably incidental to make renovations to one (1) home within Palm Beach County per the specifications provided by Facilities Services.

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CONSTRUCTION	<u>\$26,000.00</u>
ARCHITECTURE/ENGINEER	<u>NA</u>
*STAFF COSTS	<u>\$1,300.00</u>
EQUIPMENT/ OTHER	<u>NA</u>
CONTINGENCY	<u>NA</u>
TOTAL	<u>\$27,300.00</u>

By signing this BAS your department agrees to these staff costs and your account will be charged upon receipt of this BAS by FD&O. Unless there is a change in the scope of work, no additional staff charges will be billed.

BUDGET ACCOUNT NUMBERS (IDENTIFY ALL SOURCES) FUNDING SOURCE (CHECK ALL THAT APPLY)

FUND: AGENCY: ORG: OBJ: SUBOBJ:

AD VALOREM OTHER FEDERAL/DAVIS BACON

SUPPLEMENTAL AGREEMENT TO BE APPROVED BY: Department Director (WO<\$50,000)
ANTICIPATED DATE OF APPROVAL:

BAS APPROVED BY: _____ DATE: _____

ENCUMBRANCE NUMBER: _____

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**PROJECT: (S.H.I.P.) Owner Occupied Housing Rehabilitation
275 Dudley Drive, West Palm Beach (Eliza Wisdom)**

PROJECT NO.: 08560.28

DUE: Friday, May 1, 2009 2:00PM

**RETURN TO: Louise Feldkamp
Procurement & Project Implementation Group
2633 Vista Parkway
West Palm Beach, FL 33411**

SCOPE OF WORK: This quotation is to furnish all material, labor, supervision, permits, and supplies necessary and reasonably incidental to make renovations to one home within Palm Beach County per the specifications provided by Facilities Services at the pre-bid meeting held on Wednesday, April 22, 2009.

The complete quote package contains the Quotation Form, Schedule 1 (List of Proposed SBE/MWBE Subcontractors) and Schedule 2 (Letter of Intent to Perform as an SBE or MWBE Subcontractor). The complete quote package must be returned in order to receive credit for SBE Vendor Preference.

TOTAL BID AMOUNT

\$ 26,000.⁰⁰

Is the Prime Vendor a Palm Beach County Registered Small Business Enterprise?

Yes

No

QUOTATION PROVIDED BY:

All-Site Construction Inc
Contractor Name

5/1/09

Date

[Handwritten Signature]
Signature

President
Title

Quotations Must Contain Original Signatures. No Copies Or Faxed Quotes Will Be Accepted

SCHEDULE 1

LIST OF PROPOSED SBE-M/WBE PRIME / SUBCONTRACTORS

PROJECT NAME: (S.H.I.P.) Owner Occupied Housing Rehabilitation 275 Dudley Drive, WPB (Eliza Wisdom)
 PROJECT NO. 08560.28

NAME OF PRIME BIDDER: All-Site Construction, Inc

CONTACT PERSON: EZRA Saffold

PHONE 848-1110

FAX NO: 848-1132

BID OPENING DATE: 5/1/09 DEPARTMENT: PPIC

PLEASE IDENTIFY ALL APPLICABLE CATEGORIES OF SUBCONTRACTORS

Name, Address and Phone Number	(Check one or both Categories)		Subcontract Amount					Other (Please Specify)
	Minority Business	Small Business	Black	Hispanic	Women	Caucasian		
1. <u>All-Site</u> <u>848-1110</u>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<u>\$26,000.00</u>	\$	\$	\$	\$	
2.	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	\$	\$	\$	
3.	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	\$	\$	\$	
4.	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	\$	\$	\$	
5.	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	\$	\$	\$	
(Please use additional sheets if necessary)			Total	\$	\$	\$	\$	

Total Bid Price \$ 26,000.00

Total Value of SBE Participation \$ 26,000.00

- Note:
1. The amounts listed on this form must be supported by the Subcontractors prices included on Schedule 2 in order to be counted toward goal attainment.
 2. Firms may be certified by Palm Beach County as an SBE and/or M/WBE. If firms are certified as both an SBE and M/WBE, please indicate the dollar amount under the appropriate category.
 3. M/WBE information is being collected for tracking purposes only.

SCHEDULE 2

LETTER OF INTENT TO PERFORM AS AN SBE OR MWBE SUBCONTRACTOR

PROJECT NO. 08560.28 PROJECT NAME: (S.H.I.P.) Owner Occupied Housing Rehabilitation 275 Dudley Dr., WPB (Eliza Wisdom)

TO: All-Site Construction, Inc (Name of Prime Bidder)

The undersigned is certified by Palm Beach County as a(n) - (check one or more, as applicable):

Small Business Enterprise [checked] Minority Business Enterprise [] Black [checked] Hispanic [] Women [] Caucasian [] Other (Please Specify) []

Date of Palm Beach County Certification: _____

The undersigned is prepared to perform the following described work in connection with the above project (Specify in detail, particular work items or parts thereof to be performed):

Table with 5 columns: Line Item No., Item Description, Qty/Units, Unit Price, Total Price. The table is currently empty.

_____ the following price \$ _____

(Subcontractor's quote)

and will enter into a formal agreement for work with you conditioned upon your execution of a contract with Palm Beach County.

If undersigned intends to sub-subcontract any portion of this subcontract to a non-certified SBE subcontractor, the amount of any such subcontract must be stated: \$ _____

The undersigned subcontractor understands that the provision of this form to prime bidder does not prevent subcontractor from providing quotations to other bidders

_____ (Print name of SBE-M/WBE Subcontractor)

By: [Signature] (Signature)

_____ (Print name/title of person executing on behalf of SBE-M/WBE Subcontractor)

Date: _____

COMPETITIVE QUOTATION COMPARISON

Owner Occupied Housing Recovery Program
 PROJECT NO. 08560.28
275 Dudley Drive, West Palm Beach (Eliza Wisdom)
 PROJECT NUMBER AND NAME

BRIEF SCOPE OF QUOTATION: 275 Dudley Drive, West Palm Beach (Eliza Wisdom)

SOLICITATION DATE: 04/22/09

NUMBER OF QUOTATIONS SOLICITED: 6

QUOTATION RECEIPT DATE: 05/01/09

NUMBER OF QUOTATIONS RECEIVED

	VENDOR	DOLLAR QUOTATION	COMMENTS
1	S&F Construction		SBE no response
2	Andrea Construction		SBE 34,500.00
3	DCOTA Contracting		SBE 40,300.00
4	All-Site Construction		SBE 26,000.00
5	Joe Schmidt Construction		SBE 35,900.00
6	Sunco Construction		SBE 42,550.00
7			
8			
9			
10			

COMMENTS:

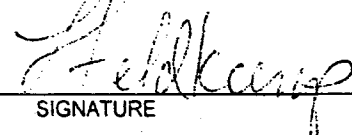
■ IS A MATERIAL SAFETY DATA SHEET REQUIRED? YES NO HAS MSDS BEEN PROVIDED? YES NO

■ THE RECOMMENDED CONTRACTOR'S INSURANCE AND LICENSE ARE CURRENT AND IN COMPLIANCE WITH PALM BEACH COUNTY REQUIREMENTS.

INITIALS
 ■ BASED ON A REVIEW OF THE ABOVE-LISTED QUOTATIONS, IT IS CONCLUDED THAT _____ PROVIDED THE LOWEST RESPONSIVE AND RESPONSIBLE QUOTATION. _____ VENDOR'S NAME


 SIGNATURE

5/1/09
 DATE


 SIGNATURE

5/1/09
 DATE



Facilities Development & Operations
Facilities Services / Procurement & Project
Implementation Group

2633 Vista Parkway
West Palm Beach, FL 33411-5607
TELEPHONE: (561) 233-2060
FAX: (561) 233-2052
www.pbcgov.com

Palm Beach County
Board of County Commissioners

Jeff Koons, Chairman
Burt Aaronson, Vice Chairman
Karen T. Marcus
Shelley Vana
Steven L. Abrams
Jess R. Santamaria
Addie L. Greene

County Administrator
Robert Weisman, P.F.

"An Equal Opportunity
Affirmative Action Employer"

FACSIMILE TRANSMITTAL SHEET

DATE: 4/20/09
SENT TO: William Munker / Linda Goddard
HCD
FAX#: (561) 233-3647
SENT FROM: FD&O Facilities Services Division
SENDER: Louise Feldkamp
PHONE: 561-233-2059
FAX: 561-233-2052
NUMBER OF PAGES SENT (INCLUDING COVER SHEET): 1
PROJECT NAME: Owner Occupied Housing Rehabilitation

PROJECT NUMBER: 08560.28

COMMENTS: ADDRESS CORRECTION

There will be a **Mandatory Pre-Bid Meeting** at 10:00 AM on Wednesday, April 22, 2009. We will be meeting at 2751 Dudley Drive, West Palm Beach, FL. The scope of work will be to perform renovations to one (1) home in Palm Beach County. The work is to be done under Palm Beach County's Annual Contract - Residential. You must attend this meeting if you intend to bid this work.

If you have any questions please call me.

Thank You
Louise Feldkamp



Facilities Development & Operations
Facilities Services / Procurement & Project
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West Palm Beach, FL 33411-5607
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SENT TO: William Munker / Linda Goddard
HCD

FAX# (561) 233-3647

SENT FROM: FD&O Facilities Services Division

SENDER: Louise Feldkamp

PHONE: 561-233-2059

FAX: 561-233-2052

NUMBER OF PAGES SENT (INCLUDING COVER SHEET): 1

PROJECT NAME: Owner Occupied Housing Rehabilitation

PROJECT NUMBER: 08560.28

COMMENTS:

There will be a **Mandatory Pre-Bid Meeting at 10:00 AM on Wednesday, April 22, 2009.** We will be meeting at 275 Dudley Drive, West Palm Beach, FL. The scope of work will be to perform renovations to one (1) home in Palm Beach County. **The work is to be done under Palm Beach County's Annual Contract -- Residential.** You must attend this meeting if you intend to bid this work.

If you have any questions please call me.

Thank You
Louise Feldkamp

SPECIFICATIONS
Residential - Contract
275 Dudley Dr., West Palm Beach (Eliza Wisdom)
08560.28

All work to be scheduled with Facilities Services PPIG contact, Jim McNamara at 262-9285 forty-eight (48) hours prior to commencement of work. Access to properties will be denied unless prior approval is received

Work area will be set up to ensure safety of workers, residents and the public.

Vendor will be responsible for all materials, labor, permits, surveys and engineering, where applicable.

All trash debris or excess materials will be removed from site by Vendor promptly upon completion of work.

The successful Bidder shall complete job within ninety (90) days of receipt of permit.

Vendor shall contact Project Manager within seventy-two (72) hours of Bid Award to establish scheduling, permitting, etc. required for project implementation.

Scope of work will consist of:

Hurricane Protection: Provide and install accordion type shutters to five (5) window openings and one (1) sliding glass door (color picked by owner).

Patio: Install new bug screen to entire patio (approximately 100 sq ft).

HVAC: Remove and replace HVAC system with new condenser, air handler and plenum if necessary, and connect to existing ductwork, including new programmable thermostat and all electrical lines and connections, shut offs, breakers and electrical upgrades if required by code, and properly sized to accommodate the square footage of the property (approximately 900').

Hot Water Heater: Remove and replace hot water heater.

Master Bath: Completely remodel master bathroom, remove tub and install shower with built-in seat and sliding glass doors, toilet, vanity, sink, tile surround in shower area, ADA grab bars, new faucets, new tile floor, GFCI outlet new water lines, p trap and shut offs at sink and new light fixture, towel bar and soap dish. Prime and paint walls, ceiling trim and door (color picked by owner).

Half Bath: Completely remodel half bath room, including toilet, vanity, sink, and new tile floor, GFCI outlet, new water lines and shut offs, p trap, light fixture, towel bar and soap dish. Prime and paint walls, ceiling, trim and door (color picked by owner).

Kitchen: Remodel entire kitchen including new upper and lower pre manufactured cabinets, pre manufactured Formica counter tops, stainless steel sink, new faucet, water lines, p trap (including ice maker line) and shut offs, GFCI outlets, remove and replace picture frame drop ceiling and fluorescent lighting and install new drywall at raised elevation with high hat recessed lights connected to existing switch, prime and paint ceiling walls and trim (tile floor to stay) (color picked by owner).

Contractor to cover furniture and owners belongings with plastic sheeting, close all doors of rooms where no work is being performed or drape and tape plastic in doorways. Keep doors and windows shut to prevent dust from migrating throughout home. All debris should be cleaned up daily. In cases of extreme dust, Contractor should not use HVAC system while working, and/or replace filter at end of project. Contractor is not to deviate from scope of work without prior written approval from the Project Manager. All punch list items are to be completed before final inspection by Commission on Affordable Housing (C.A.H.) and Facilities.