Agenda Item #: 31-7

PALM BEACH COUNTY BOARD OF COUNTY COMMISSIONERS

AGENDA ITEM SUMMARY

Meeting Date:

Department:

May 7, 2019

[X] Consent
[] Ordinance

[] Regular

[] Public Hearing

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Attachment(s): none

Department of Housing and Economic Sustainability

I. EXECUTIVE BRIEF

Motion and Title: Staff recommends a motion to: A) ratify the approval of one (1) County employee who received assistance through the State Housing Initiatives Partnership (SHIP) Foreclosure Prevention Program and six (6) County employees who received assistance through the Workforce Housing Program (WHP); and **B)** approve two (2) County employees scheduled to close in August 2019 through the WHP.

Summary: Staff is requesting the Board of County Commissioners (BCC) to ratify the approval of seven (7) County employees who received assistance through the County's SHIP Foreclosure Prevention and the WHP Purchase Assistance Programs, and to approve two (2) County employees scheduled to receive assistance through the WHP. Due to the nature of the SHIP Foreclosure Prevention Program, applications are accepted year round. In addition to the one (1) County employee, DHES has also provided 20 non-County employees with foreclosure prevention assistance. Similarly, the WHP applications are also accepted throughout the year due to the timing constraints associated with selling the obligated units. In addition to the eight (8) County employees, DHES has also provided 47 non-County employees with WHP assistance (closed and pending closing). Both programs provide a deferred, forgivable loan for the assistance received. If the homeowner rents, sell, or otherwise conveys the home during the affordability period, the entire principal amount will become due and payable. The funding provided for the referenced files helped achieve the Department's mission of providing affordable housing to the applicants. **These are State SHIP and WHP trust funds which require no local match.** Countywide (JB)

Background and Policy Issues: On April 19, 2016 (R-2016-0535), the BCC approved the three-year SHIP Local Housing Assistance Plan (LHAP) for Palm Beach County that included the Foreclosure Prevention strategy which provided funds for one (1) subject applicant. The BCC approved the WHP on March 13, 2018; and the WHP provided funds for seven (7) subject applicants and is scheduled to provide assistance to one (1) applicant. **Continued on Page 3**

Recommended By: 4/25/19

Department Director Date

Approved By: 122 124 125 129

Assistant County Administrator

II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact:

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	cal Years	2019	2020	2021	2022	2023
Capital Expenditures						
Operating Costs						
External Revenues						
Program Income						
In-Kind Match (County)						
NET FISCAL IMPACT						
1	DDITIONAL FTE SITIONS (Cumulative)					
Is Item Included In Current Budget? Does this Item include the use of Federal funds? Yes No No Budget Account No.:						
Budget Account No.:						
Fund	-undDept UnitObjectProgram Code/Period					
B.	Recommended Sources of Funds/Summary of Fiscal Impact:					
	No fiscal impact at this time					
C.	Departmental Fiscal Review: Shairette Major, Fiscal Manager II					
III. REVIEW COMMENTS						
A.	OFMB Fiscal and/or Contract Development and Control Comments:					
	Trak 4	12011s	Conti	act Developi	yent and Con	4130 S19
B.	Legal Sufficiency:			1/5/		
	James Br Assistant County Atto	<u> </u>	2			
C.	Other Department R	eview:				
	Department Director					

Background and Policy Issues: (Continued from Page 1)

The nine (9) subject applicants and further description of the two programs are summarized as follows:

FORECLOSURE PREVENTION PROGRAM

Provides up to \$15,000 to assist with delinquent mortgage payments, including late fees, attorney's fees, homeowners' association payments, special assessments, other foreclosure associated costs, property taxes, homeowners insurance, and mortgage delinquency and default resolution counseling.

1. Angelina Valeria Flores: Low-income applicant presently employed by the Planning, Zoning and Building Department. She was income certified on March 1, 2019, and has received assistance.

WORKFORCE HOUSING PROGRAM (WHP)

Provides up to \$42,128 in down payment and closing cost assistance to eligible homebuyers for new constructed WHP units. The actual amount of assistance depends upon the purchase price, closing costs and buyer contribution. Buyers must contribute a minimum of 2.5% or 3.5% of the sales price, based on their income category.

- 1. Michelle Infande: Low-income homebuyer, presently employed by Palm Beach County Water Utilities Department. She was income certified on September 18, 2018, and has received assistance.
- 2. Christian Londono: Moderate-2 income homebuyer, presently employed by Palm Tran. He was income certified on October 23, 2018, and has received assistance.
- 3. Hubert Jones: Low-income homebuyer, presently employed by the Parks and Recreation Department. He was income certified on January 29, 2019, and has received assistance.
- 4. Oswaldo Medina Cedeno: Low-income homebuyer presently employed by Palm Tran. He and was income certified on January 15, 2019, and has received assistance.
- 5. Wilneeda Emmanuel: Low-income homebuyer presently employed by Palm Beach County Commissioners. She was income certified on June 7, 2018, and has received assistance.
- 6. Marcus Rodriguez: Moderate-1 income homebuyer presently employed by Palm Tran. He was income certified on February 21, 2019, and has received assistance.
- 7. LaFrance Defranc: Low-income homebuyer presently employed by the Facilities Development and Operations Department. He was income certified on December 4, 2018, and is scheduled to receive assistance.
- 8. Lashunda Clemmons: Middle-income applicant presently employed by Palm Tran. She was income certified on March 5, 2019, and is scheduled to receive assistance.