

PALM BEACH COUNTY
BOARD OF COUNTY COMMISSIONERS

Agenda Item #: 5B-2

AGENDA ITEM SUMMARY

Meeting Date: September 16, 2025 [] Consent [X] Regular
[] Ordinance [] Public Hearing

Department: Housing and Economic Development

I. EXECUTIVE BRIEF

Motion and Title: Staff recommends motion to approve:

A) the proposed Fiscal Year (FY) 2025-2026 State Housing Initiatives Partnership (SHIP) Program for the FY of July 1, 2025, through June 30, 2028, in the amount of \$7,725,605 for affordable housing strategies as follows:

| | |
|---|-----------------|
| • Purchase Assistance with/without Rehabilitation | \$1,400,000 |
| • Foreclosure Prevention | \$ 300,000 |
| • Owner Occupied Housing Rehabilitation | \$1,300,000 |
| • Emergency Repairs | \$1,300,000 |
| • Utility Connection | \$ 267,105 |
| • Single Family New Construction | \$1,000,000 |
| • Developer Rental Assistance Program | \$1,000,000 |
| • Project Delivery | \$ 386,000 |
| • Administrative Costs | \$ 772,500; and |

B) a Budget Amendment in the amount of \$7,602,695 in the Affordable Housing Trust Fund to align the budget with grant funding allocation for the FY 2025-2026 SHIP Program.

Summary: Palm Beach County (County) receives an annual allocation from the Florida Housing Finance Corporation through SHIP to implement various affordable housing programs and other related activities. On April 8, 2025, the Board of County Commissioners (BCC) approved the SHIP Local Housing Assistance Plan (LHAP) for FYs 2025-2026, 2026-2027, and 2027-2028 (R2025-0511). For FY 2025-2026, the County will receive \$7,725,605 (CSFA #40.901) and the Budget Amendment is required to align this grant allocation with the Affordable Housing Trust Fund. There is a reduction of \$603,647 from the \$8,329,252 award for FY 2024-2025. Recommendations were based on identified needs over the past year. On July 17, 2025, the Commission on Affordable Housing (CAH) reviewed and approved the proposed SHIP budget. SHIP regulations require that a minimum of 65% of a local jurisdiction's SHIP funding be allocated to homeownership activities, and 20% of the FY's funding allocation be expended on special needs households. Special needs households will be assisted through Purchase Assistance, Foreclosure Prevention, Owner-Occupied Housing Rehabilitation, Emergency Repairs, Utility Connection, Single Family New Construction, and the Developer Rental Assistance Program strategies. In accordance with SHIP regulations, the funds need to be encumbered within two (2) years and expended within three (3) years of allocation. These are State SHIP funds which require no local match. Countywide (HJF)

Background and Policy Issues: (On Page 3)

Attachments:

1. Projected SHIP Distribution Estimates for FY 2025-2026
2. Budget Amendment

Recommended By: Jonathan Brown 8/20/2025
Department Director Date
Approved By: Tommy K. Brown 8/28/25
Assistant County Administrator Date

II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact:

| Fiscal Years | 2025 | 2026 | 2027 | 2028 | 2029 |
|---|---------------|------|------|------|------|
| Grant Expenditures | \$7,725,605 | | | | |
| Operating Costs | | | | | |
| External Revenues | (\$7,725,605) | | | | |
| Program Income | | | | | |
| In-Kind Match (County) | | | | | |
| NET FISCAL IMPACT | -0- | | | | |
| # ADDITIONAL FTE POSITIONS (Cumulative) | | | | | |

Is Item Included In Current Budget? Yes _____ No X
 Does this item include the use of Federal Funds Yes _____ No X
 Does this item include the use of State Funds Yes X No _____

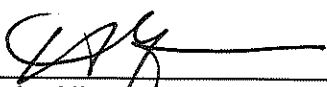
Budget Account No.:

Fund 1100 Dept. 143 Unit 7175/7176 Object Various Program Code/Period Various

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

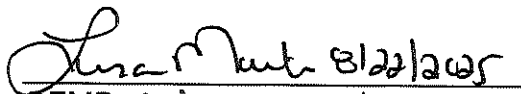
Approval of this agenda item will align the Affordable Housing Trust Fund budget with the grant funding allocation for the Fiscal Year 2025-2026 SHIP Program.


C. Departmental Fiscal Review:


 Valerie Alleyne, Division Director II
 Finance and Administrative Services, DHED

III. REVIEW COMMENTS

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


 OFMB 8/22/2025
8/21 DA 8/21
158121


 Contract Development and Control 8/25/25
268.25.25

B. Legal Sufficiency:


8/26/25
 Assistant County Attorney

C. Other Department Review:

 Department Director

(THIS SUMMARY IS NOT TO BE USED AS A BASIS FOR PAYMENT)

Background and Policy Issues: Continued from Page 1

On April 8, 2025, the BCC approved the three (3) year LHAP via Resolution R2025-0511, which included the SHIP housing strategies. Funding for the various strategies is allocated on an annual basis. The housing strategies will provide assistance to income eligible households as described herein, including the allowable 10% administrative costs associated with implementing the SHIP program:

Purchase Assistance: provides first-time homebuyers assistance with gap financing, lot acquisition, down payment, closing costs and/or rehabilitation to purchase a new or existing home.

Foreclosure Prevention: assists with delinquent mortgage payments, including late fees, attorney’s fees, homeowners’ association payments, special assessments, and other foreclosure associated costs, property taxes, homeowners’ insurance and default resolution counseling.

Owner-Occupied Housing Rehabilitation: provides assistance for substantial rehabilitation to correct housing life, health or safety items, incipient code violations, sewer and water connection, utility connections and adapt residence to meet accessibility.

Emergency Repair: assists income eligible owner-occupied residences to address emergency conditions such as roofing, electrical, plumbing, hurricane hardening (impact windows and doors) and structural repairs.

Utility Connection: assist income-eligible owner-occupied applicants with sewer and water connection system fees, required by local water utilities; and costs to install service lines from the meter to the primary residence.

Single Family New Construction: funding awarded to contractors, non-profits and for-profit housing developers to construct affordable single-family units for eligible homebuyers. Funds can be used for site acquisition, soft costs, site development, infrastructure improvements, demolition, construction and other eligible construction related costs.

Developer Rental Assistance Program: funding provides assistance to not-for-profit and for-profit housing developers to acquire, construct and/or rehabilitate affordable rental units. Additionally, this strategy provides developers applying for Low Income Housing Tax Credits, State Apartment Incentive Loan (SAIL), State HOME Investment Partnership Program or other multifamily funding, with a local government contribution or other leverage/match financing for affordable rental projects.

Table 1: 2024/2025 and 2025/2026 Comparison:

| SHIP Approved Activities | 2024-2025 Funding Expenditures \$8,329,252 | 2025-2026 Funding Recommendations \$7,725,605 | Difference FY2024-2025 vs FY2025-2026 |
|---------------------------------------|---|--|--|
| Purchase Assistance | \$1,500,000 | \$1,400,000 | (\$100,000) |
| Foreclosure Prevention | \$ 529,252 | \$ 300,000 | (\$229,252) |
| Owner Occupied Housing Rehabilitation | \$1,500,000 | \$1,300,000 | (\$200,000) |
| Emergency Repairs | \$1,300,000 | \$1,300,000 | (\$0) |
| Utility Connection | \$ 0 | \$ 267,105 | \$267,105 |
| Single Family New Construction | \$1,000,000 | \$1,000,000 | (\$0) |
| Developer Rental Assistance Program | \$1,000,000 | \$1,000,000 | (\$0) |
| Project Delivery Costs | \$ 667,100 | \$ 386,000 | (\$281,100) |
| Administrative Costs | \$ 832,900 | \$ 772,500 | (\$60,400) |
| | | | (\$603,647) |

SHIP 2025-2026

\$ 163,800,000

| Local Government | County Total | County Share/ City Share |
|------------------|--------------|-----------------------------|
| ALACHUA | 2,070,446 | 1,021,558 |
| Gainesville | | 1,048,888 |
| BAKER | 350,000 | 350,000 |
| BAY | 1,369,634 | 1,104,884 |
| Panama City | | 264,750 |
| BRADFORD | 350,000 | 350,000 |
| BREVARD | 4,554,640 | 2,466,337 |
| Cocoa | | 147,115 |
| Melbourne | | 612,144 |
| Palm Bay | | 976,970 |
| Titusville | | 352,074 |
| BROWARD | 13,813,174 | 2,464,270 |
| Coconut Creek | | 401,963 |
| Coral Springs | | 942,058 |
| Davie | | 748,674 |
| Deerfield Beach | | 609,161 |
| Fort Lauderdale | | 1,321,921 |
| Hollywood | | 1,080,190 |
| Lauderhill | | 520,757 |
| Margate | | 407,489 |
| Miramar | | 972,447 |
| Pembroke Pines | | 1,190,696 |
| Plantation | | 686,515 |
| Pompano Beach | | 799,783 |
| Sunrise | | 682,371 |
| Tamarac | | 509,706 |
| Weston | | 475,173 |
| CALHOUN | 350,000 | 350,000 |
| CHARLOTTE | 1,477,475 | 1,334,160 |
| Punta Gorda | | 143,315 |
| CITRUS | 1,167,509 | 1,167,509 |
| CLAY | 1,661,652 | 1,661,652 |
| COLLIER | 2,852,061 | 2,716,588 |
| Naples | | 135,473 |
| COLUMBIA | 511,604 | 511,604 |
| DE SOTO | 350,000 | 350,000 |
| DIXIE | 350,000 | 350,000 |
| DUVAL | 7,411,733 | 7,411,733 |
| ESCAMBIA | 2,353,452 | 1,967,486 |
| Pensacola | | 385,966 |
| FLAGLER | 956,372 | 211,263 |
| Palm Coast | | 745,109 |

SHIP allocation based on SB 2500 as passed by the Legislature, Includes Catalyst proviso and DR holdback at current levels

| Local Government | County Total | County Share/ City Share |
|-------------------|--------------|-----------------------------|
| GADSDEN | 350,000 | 350,000 |
| GILCHRIST | 350,000 | 350,000 |
| GLADES | 350,000 | 350,000 |
| GULF | 350,000 | 350,000 |
| HAMILTON | 350,000 | 350,000 |
| HARDEE | 350,000 | 350,000 |
| HENDRY | 350,000 | 350,000 |
| HERNANDO | 1,468,462 | 1,468,462 |
| HIGHLANDS | 745,235 | 745,235 |
| HILLSBOROUGH | 10,879,745 | 8,024,900 |
| Tampa | | 2,854,845 |
| HOLMES | 350,000 | 350,000 |
| INDIAN RIVER | 1,203,404 | 1,203,404 |
| JACKSON | 358,934 | 358,934 |
| JEFFERSON | 350,000 | 350,000 |
| LAFAYETTE | 350,000 | 350,000 |
| LAKE | 3,018,291 | 3,018,291 |
| LEE | 5,767,543 | 3,528,583 |
| Cape Coral | | 1,535,897 |
| Fort Myers | | 703,063 |
| LEON | 2,110,887 | 698,493 |
| Tallahassee | | 1,412,394 |
| LEVY | 354,467 | 354,467 |
| LIBERTY | 350,000 | 350,000 |
| MADISON | 350,000 | 350,000 |
| MANATEE | 3,184,521 | 2,782,634 |
| Bradenton | | 401,887 |
| MARION | 2,928,476 | 2,442,935 |
| Ocala | | 485,541 |
| MARTIN | 1,163,042 | 1,163,042 |
| MIAMI-DADE | 12,375,019 | 7,734,387 |
| Hialeah | | 1,028,364 |
| Homestead | | 374,963 |
| Miami | | 2,083,953 |
| Miami Beach | | 371,251 |
| Miami Gardens | | 514,801 |
| North Miami | | 267,300 |
| MONROE | 605,966 | 605,966 |
| NASSAU | 731,755 | 731,755 |
| OKALOOSA | 1,553,810 | 1,196,745 |
| Crestview | | 209,298 |
| Fort Walton Beach | | 147,767 |

| Local Government | County Total | County Share/ City Share |
|---------------------|--------------|-----------------------------|
| ORANGE | 10,533,806 | 8,198,461 |
| Orlando | | 2,335,345 |
| OSCEOLA | 3,157,560 | 2,100,093 |
| Kissimmee | | 595,832 |
| St. Cloud | | 461,635 |
| PALM BEACH | 10,780,917 | 7,725,605 |
| Boca Raton | | 700,760 |
| Boynton Beach | | 574,623 |
| Delray Beach | | 474,360 |
| Wellington | | 431,237 |
| West Palm Beach | | 874,332 |
| PASCO | 4,415,371 | 4,415,371 |
| PINELLAS | 6,769,308 | 3,497,701 |
| Clearwater | | 825,856 |
| Largo | | 584,868 |
| St. Petersburg | | 1,860,883 |
| POLK | 5,763,076 | 4,495,775 |
| Lakeland | | 863,309 |
| Winter Haven | | 403,992 |
| PUTNAM | 538,565 | 538,565 |
| ST. JOHNS | 2,313,011 | 2,313,011 |
| ST. LUCIE | 2,703,858 | 567,270 |
| Fort Pierce | | 356,368 |
| Port St. Lucie | | 1,780,220 |
| SANTA ROSA | 1,454,982 | 1,454,982 |
| SARASOTA | 3,346,204 | 2,941,313 |
| Sarasota | | 404,891 |
| SEMINOLE | 3,445,033 | 3,445,033 |
| SUMTER | 1,095,641 | 1,095,641 |
| SUWANNEE | 354,467 | 354,467 |
| TAYLOR | 350,000 | 350,000 |
| UNION | 350,000 | 350,000 |
| VOLUSIA | 4,145,846 | 2,868,511 |
| Daytona Beach | | 592,027 |
| Deltona | | 685,308 |
| WAKULLA | 350,000 | 350,000 |
| WALTON | 619,446 | 619,446 |
| WASHINGTON | 350,000 | 350,000 |
| TOTAL | 158,136,400 | 158,136,400 |
| DR Holdback | | 5,000,000 |
| Catalyst Program | | 663,600 |
| Total appropriation | | 163,800,000 |

BOARD OF COUNTY COMMISSIONERS
PALM BEACH COUNTY, FLORIDA
BUDGET AMENDMENT

BGRV 143 071725*508

BGEX 143 071725*1572

FUND 1100 - AFFORDABLE HOUSING TRUST FUND (SHIP)

| ACCOUNT NUMBER | ACCOUNT NAME | UNIT NAME | ORIGINAL BUDGET | CURRENT BUDGET | INCREASE | DECREASE | ADJUSTED BUDGET | EXPENDED/ ENCUMBERED as of 07/17/25 | REMAINING BALANCE |
|---------------------|----------------------------------|-----------------------------|-------------------|-------------------|------------------|----------|-------------------|-------------------------------------|-------------------|
| REVENUES | | | | | | | | | |
| 143-7176-3469 | State Grant - Other Human Servic | Affordable Housing-Projects | 17,891,359 | 8,662,217 | 7,602,695 | | 16,264,912 | | |
| | | | 0 | 0 | 0 | 0 | 0 | | |
| | Total Fund Revenues | | 50,741,091 | 36,673,169 | 7,602,695 | 0 | 44,275,864 | | |
| EXPENDITURES | | | | | | | | | |
| 143-7176-8301 | Contributions for Individuals | Affordable Housing-Projects | 14,091,575 | 14,091,575 | 7,602,695 | | 21,694,270 | 5,531,637 | 16,162,633 |
| | | | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Total Fund Expenditures | | 50,741,091 | 36,673,169 | 7,602,695 | 0 | 44,275,864 | | |

SIGNATURES

Valerie Alleyne



Digitally signed by Valerie Alleyne
DN: c=US, o=Palm Beach County, ou=Enterprise, ou=Users, cn=Valerie Alleyne, email=Valerie.A@palmbeach.fl.us

DATES

8/20/2025

Initiating Department/Division

[Signature]

8/22/2025

Administration/Budget Department Approval

OFMB Department - Posted

BY BOARD OF COUNTY COMMISSIONERS

At Meeting of: September 16, 2025

Deputy Clerk to the
Board of County Commissioners