

State Housing Initiatives Partnership (SHIP) Program
Annual Report and Local Housing Incentives Certification

On Behalf of City of Delray Beach (Local Government), I hereby certify that:

1. The Annual Report information submitted electronically to Florida Housing Finance Corporation is true and accurate for the closeout year 2018-19 and interim years 2019-20 & 2020-21.
2. The local housing incentives or local housing incentive plan have been implemented or are in the process of being implemented. Including, at a minimum:
 - a. Permits as defined in s.163.3164 (15) and (16) for affordable housing projects are expedited to a greater degree than other projects; and
 - b. There is an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.
3. The cumulative cost per newly constructed housing per housing unit, from these actions is estimated to be \$ 13,212.94.
4. The cumulative cost per rehabilitated housing per housing unit, from these actions is estimated to be \$ 2,528.00.

Staff Member responsible for submitting annual report to FHFC: Ellen DeIima

Witness Signature

Date



Chief Elected Official or Designee Signature

Date

Witness Printed Name

Shelly Petrolia, Mayor

Chief Elected Official or Designee Printed Name

Witness Signature

Date

Witness Printed Name

or



Signature

9/13/2021

Date

ATTEST (Seal)



420.9075 (10) Each county or eligible municipality shall submit to the corporation by September 15 of each year a report of its affordable housing programs and accomplishments through June 30 immediately preceding submittal of the report. The report shall be certified as accurate and complete by the local government's chief elected official or his or her designee. Transmittal of the annual report by a county's or eligible municipality's chief elected official, or his or her designee, certifies that the local housing incentive strategies, or, if applicable, the local housing incentive plan, have been implemented or are in the process of being implemented pursuant to the adopted schedule for implementation.

Title: SHIP Annual Report

Report Status: Unsubmitted

Delray Beach FY 2018/2019 Closeout

Form 1

SHIP Distribution Summary

Homeownership

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
2	Purchase Assistance			\$137,500.00	2		
3	Owner Occupied Rehab			\$59,206.20	1		

Homeownership Totals: **\$196,706.20** **3**

Rentals

Code	Strategy	Expended Amount	Units	Encumbered Amount	Units	Unencumbered Amount	Units
Rental Totals:							

Subtotals: **\$196,706.20** **3**

Additional Use of Funds

Use	Expended
Administrative	\$8,774.70
Homeownership Counseling	
Admin From Program Income	
Admin From Disaster Funds	

Totals: **\$8,774.70** **\$196,706.20** **3** **\$0.00**

Total Revenue (Actual and/or Anticipated) for Local SHIP Trust Fund

Source of Funds	Amount
State Annual Distribution	\$87,747.00
Program Income (Interest)	\$1,806.36
Program Income (Payments)	\$40,219.21
Recaptured Funds	\$0.00
Disaster Funds	
Other Funds	
Carryover funds from previous year	\$13,251.44
Total:	\$143,024.01

*** Carry Forward to Next Year: -\$62,456.89**

NOTE: This carry forward amount will only be accurate when all revenue amounts and all expended, encumbered and unencumbered amounts have been added to Form 1

Form 2

Rental Unit Information

Description	Eff.	1 Bed	2 Bed	3 Bed	4 Bed
ELI	440	471	565	699	864
VLI	732	784	941	1,086	1,212
LOW	1,171	1,255	1,506	1,740	1,941
MOD	1,758	1,882	2,259	2,608	2,910
Up to 140%	2,051	2,196	2,635	3,043	3,395

Recap of Funding Sources for Units Produced ("Leveraging")

Source of Funds Produced through June 30th for Units	Amount of Funds Expended to Date	% of Total Value
SHIP Funds Expended		
Public Moneys Expended		NaN
Private Funds Expended		NaN
Owner Contribution		NaN
Total Value of All Units	\$.00	NaN

SHIP Program Compliance Summary - Home Ownership/Construction/Rehab

Compliance Category	SHIP Funds	Trust Funds	% of Trust Fund	FL Statute Minimum %
Homeownership	\$196,706.20	\$100,998.44	194.76%	65%
Construction / Rehabilitation	\$196,706.20	\$100,998.44	194.76%	75%

Program Compliance - Income Set-Asides

Income Category	SHIP Funds	Total Available Funds % *
Extremely Low	\$59,206.20	41.40%
Very Low	\$.00	.00%
Low	\$62,500.00	43.70%
Moderate	\$75,000.00	52.44%
Over 120%-140%	\$.00	.00%
Totals:	\$.00	137.53%

Project Funding for Expended Funds Only

Income Category	Total Funds Mortgages, Loans & DPL's	Mortgages, Loans & DPL Unit #s	Total Funds SHIP Grants	SHIP Grant Unit #s	Total SHIP Funds Expended	Total # Units
Extremely Low		0		0	\$.00	0
Very Low		0		0	\$.00	0
Low		0		0	\$.00	0
Moderate		0		0	\$.00	0
Over 120%-140%		0		0	\$.00	0
Totals:	\$.00	0	\$.00	0	\$.00	0

Form 3

Number of Households/Units Produced

Strategy	List Unincorporated and Each Municipality	ELI	VLI	Low	Mod	Over 140%	Total
Totals:							0

Characteristics/Age (Head of Household)

Description	List Unincorporated and Each Municipality	0 - 25	26 - 40	41 - 61	62+	Total
Totals:						0

Family Size

Description	List Unincorporated and Each Municipality	1 Person	2- 4 People	5 + People	Total
Totals:					0

Race (Head of Household)

Description	List Unincorporated and Each Municipality	White	Black	Hispanic	Asian	Amer-Indian	Other	Total
Totals:								0

Demographics (Any Member of Household)

Description	List Unincorporated and Each Municipality	Farm Worker	Home-less	Elderly	Total
Totals:					0

Special Target Groups for Funds Expended (i.e. teachers, nurses, law enforcement, fire fighters, etc.) Set Aside

Description	Special Target Group	Expended Funds	Total # of Expended Units
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Form 4

Status of Incentive Strategies

Incentive	Description (If Other)	Category	Status	Year Adopted (or N/A)
Expedited permitting	Expedited Permit process for affordable housing activities	Required	Implemented, in LHAP	2001
Ongoing review process	Establish a process by which impact of proposed new policies, procedures and ordinances and regulations are considered prior to approval.	AHAC Review	Implemented, in LHAP	1994
Impact fee modifications	Including reduction of waiver of fees and alternative methods of fee payment.	Required	Implemented, in LHAP	1999
Flexible densities	Allowance of Increased Density Level	Required	Adopted	N/A
Reservation of infrastructure	Capacity for housing for very-low and low income persons.	Required	Adopted	N/A
Reduction of parking and setbacks	Reduction of parking and set-back requirements	Required	Adopted	N/A
Printed inventory of public owned lands	Preparation of a printed inventory of locally owned public lands suitable for affordable housing.	AHAC Review	Implemented, in LHAP	N/A
Other	Reduction of landscape requirements	Required	Adopted	N/A

Support Services

The City continues to shift its initiative for the purpose of subsidizing the construction costs associated with affordable housing units. This partnership remains with the Delray Beach Community Land Trust. Funds are also allocated to be used to support gap financing to first-time homebuyers who choose to participate in the Purchase Assistance Program. The applicants are directed through City referrals to either non-profit partner(s) to receive applications and within the City directly, housing counseling, assistance in the selection of a property and homeowner education. The Delray Beach Housing Authority, in conjunction with the Family Self Sufficiency Program, refers residents and participants to the First Time Homebuyer Program after completing their budgeting and credit courses. The City of Delray Beach continues its commitment to area neighborhoods to keep them informed of the programs and initiatives that will continue to support their individual efforts in reclaiming the areas and improving their quality of life. SHIP funds will continue to enable the City to increase its efforts to address the rehabilitation needs of numerous owner-occupied units throughout the City as well. The City Commission recognizes that there is a growing gap between housing costs and wages in the City and has adopted Article 4.7 Family/Workforce Housing Ordinance where all monetary contributions in lieu of workforce housing units shall be deposited into the trust for the purpose of supplementing annual SHIP allocations throughout its various strategies. The construction of the fourth Eagles Nest home has been approved, however due to the COVID-19 pandemic has been put on hold until it is safe to commence. This is a direct accomplishment of a tri-party agreement between the Delray Beach Community Redevelopment Agency, the School District of Palm Beach County and the City of Delray Beach for students to design, plan and build a home for an income eligible household.

Other Accomplishments

The City and Atlantic High School Eagles Nest Construction Career Academy has completed a total of three single family homes designed and built by students. The third property was transferred to the Delray Beach Community Land Trust to remain in their inventory and to be kept affordable in perpetuity. The unit was sold to an income eligible household last summer. The agreement for the fourth was approved and has currently been placed on hold due to the COVID-19 pandemic. The proposed completion is typically three years from the date of commencement.

Availability for Public Inspection and Comments

The Annual Report is available for review in the Neighborhood Services Division at City Hall, 100 NW 1st Avenue Delray Beach, FL 33444

Life-to-Date Homeownership Default and Foreclosure

Total SHIP Purchase Assistance Loans: **237**

Mortgage Foreclosures

A. Very low income households in foreclosure: **2**

B. Low income households in foreclosure: **1**

C. Moderate households in foreclosure: **1**

Foreclosed Loans Life-to-date: **4**

SHIP Program Foreclosure Percentage Rate Life to Date: **1.69**

Mortgage Defaults

A. Very low income households in default: **0**

B. Low income households in default: **0**

C. Moderate households in default: **0**

Defaulted Loans Life-to-date: **0**

SHIP Program Default Percentage Rate Life to Date: **0.00**

Strategies and Production Costs

Strategy	Average Cost
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Expended Funds

Total Unit Count: **0** Total Expended Amount:

Strategy	Full Name	Address	City	Zip Code	Expended Funds	FY if Unit Already Counted
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Administration by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
City of Delray Beach	Local Government	Administration	Administration	\$8,774.70

Program Income

Program Income Funds	
Loan Repayment:	
Refinance:	\$6,500.00
Foreclosure:	
Sale of Property:	\$33,719.21
Interest Earned:	\$1,806.36
Total:	\$42,025.57

Number of Affordable Housing Applications

Number of Affordable Housing Applications	
Submitted	
Approved	
Denied	

Explanation of Recaptured funds

Description	Amount
Total:	\$0.00

Rental Developments

Development Name	Owner	Address	City	Zip Code	SHIP Amount	SHIP Units	Compliance Monitored By

Single Family Area Purchase Price

The average area purchase price of single family units:

Or

Not Applicable

Special Needs Breakdown

SHIP Expended and Encumbered for Special Needs Applicants

Code(s)	Strategies	Expended Amount	Units	Encumbered Amount	Units
2	Purchase Assistance			\$75,000.00	1

Special Needs Category Breakdown by Strategy

Strategies	Special Needs Category	Expended Amount	Units	Encumbered Amount	Units
(2) Purchase Assistance	Person with Disabling Condition (not DD)			\$75,000.00	1

Provide a description of efforts to reduce homelessness:

The City of Delray Beach provides programs to assist potential income eligible applicants with rental assistance, housing rehabilitation and purchase assistance.

Interim Year Data

Interim Year Data

Interim Year 1		
State Annual Distribution	\$114,485.00	
Program Income	\$1,187.04	
Program Funds Expended		
Program Funds Encumbered	\$121,169.46	
Total Administration Funds Expended	\$9,996.60	
Total Administration Funds Encumbered		
Homeownership Counseling		
Disaster Funds		
65% Homeownership Requirement	\$121,169.46	105.84%
75% Construction / Rehabilitation	\$121,169.46	105.84%
30% Very & Extremely Low Income Requirement	\$54,000.00	46.68%
30% Low Income Requirement	\$67,169.46	58.07%
20% Special Needs Requirement	\$91,169.46	78.82%
Carry Forward to Next Year		

Interim Year 2	
State Annual Distribution	
Program Funds Expended	
Program Funds Encumbered	\$120,000.00

LG Submitted Comments:

The allocation for the Closeout year 18/19 was minimal. Therefore, in order to comply with the required set-a-sides the City had to borrow from the next year's funds to meet the compliance measures required by the State. The City of Delray Beach was granted an extension until December 17, 2021 and to date this will be met. The City also received program income in 20/21 to help assist with future funding.