



Palm Bay Reaches Agreement with Home Recipients

Palm Bay - On Monday, August 28th, 2017 Palm Bay Assistant City Attorney Rodney Edwards collected two checks for the outstanding fees owed on the Davidson home, including \$154,584 the City of Palm Bay invested in the Davidson family's home and unpaid stormwater fees in excess of \$1,000. The Davidson's Palm Bay home was listed for sale in July after the family was given the home in 2016, mortgage free, as part of the City of Palm Bay's Homes for Warriors Program for wounded and disabled veterans.

"As a fellow veteran, I felt it was important to work with these families and not against them," said Edwards, who served in the U.S. Marine Corps before going to FAMU College of Law. "However, I also serve the citizens of Palm Bay, and the intention of this program was never that they would be unduly enriched from the sale of these homes."

At the title signing in 2016, the home recipients signed an agreement that stated that they must live in the home for 15 years if they wished to avoid making any mortgage payments. After learning the Davidson's planned to sell their home before the agreed upon period, the Palm Bay City Attorney's office filed a foreclosure action and an injunction to stop the sale of the home. Following the City's legal action, Assistant City Attorney Edwards began working with the family's attorney and title company to come to an agreement that would repay the City of Palm Bay the money that had been invested in the home and would meet the necessary requirements set forth by the Department of Housing and Urban Development (HUD).

Mr. Edwards also worked with the Taylor family, who received a home in March 2015, to reach an agreement regarding modified documents for their home in exchange for an extension of time to comply with the terms of their Note and Mortgage. The new Note and Mortgage now covers the confirmed City expense of \$119,771.63.

"This has been a complicated process that has proved challenging for everyone," said Edwards. "However, I feel that we're reaching a point with this program and these families where we are able to protect their interest as well as the City's. Would I have liked to see things run more smoothly? Sure. But we're getting there and I have every intention to continue to work in a direction that will be in the best interest of all parties."

The Palm Bay City Attorney's Office plans to continue to work with the remaining home recipients to update mortgage documents and ensure that both the City and the recipients are meeting all requirements set forth by the HUD program