



City of Fort Pierce

State Housing Initiatives Partnership (SHIP)
SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2024-2025, 2025-2026, 2026-2027



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Section I. Program Details:

A. LG(s)

Name of Local Government	City of Fort Pierce
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

B. Purpose of the program:

- To meet the housing needs of the very low, low and moderate-income households;
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2024-2025, 2025-2026, 2026-2027

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is 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: Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach: SHIP funding availability shall be advertised 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.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:



- | |
|---|
| <ol style="list-style-type: none"> 1. Very-Low Special Needs 2. Low Special Needs 3. Very Low 4. Low 5. Special Needs 6. Elderly 7. Essential Services Personnel |
|---|

- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. 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 of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- M. Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

“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, 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.

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any 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 periodic 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 \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever 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.

P. Administrative Budget: A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: "A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs." The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

Q. Program Administration: Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Local Government	All Administrative Duties	10%
Third Party Entity/Sub-recipient		

R. First-time Homebuyer Definition: For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

S. Project Delivery Costs: N/A.

T. Essential Service Personnel Definition (ESP): **ESP includes** teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.



- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City of Fort Pierce will comply with the most current Florida Building Codes for residential development regarding Energy Efficiency. The City’s rehabilitation activities include an assessment and repair/replacement as warranted, of items required to maintain affordable homeowner’s insurance.

- V. Describe efforts to meet the 20% Special Needs set-aside:** A minimum of 20% of each year’s allocation will be expended to assist special needs persons with priority given to persons with Special Needs as defined in 420.0004 (13) . To meet this requirement, targeted marketing of the SHIP strategies with an emphasis on the rehabilitation program for ADA and accessibility home modifications.

- W. Describe efforts to reduce homelessness:** The City of Fort Pierce is located within a boundaries of the three county Continuum of Care area and continues to work to establish a relationship with the Treasure Coast Homeless Services Council, Inc (CoC lead) to draw from their knowledge and resources for helping homeless person, and especially for chronically homeless individuals and families, veterans and their families and homeless youth. The CoC uses the Coordinated Entry system for all individuals seeking housing assistance, and this process prioritizes the most vulnerable households for assistance.

The City partners with regional nearby counties on the Treasure Coast to sponsor the “Where to Turn” - 211 Network. The 211 Network Program connects people in need with dignified and accessible services.



Section II. LHAP Strategies:

A. New Construction/Infill Housing	Code 10
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a. **Summary:** This strategy is designed to revitalize residential communities through the construction of affordable homes. SHIP funds will be awarded to for-profit and not-for-profit organizations, including Community Land Trusts (CLT), for acquisition and construction of housing units for homeownership to pay down the development cost to further reduce the sales price to income eligible homebuyers.

b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027

c. Income Categories to be served: Very low, low and moderate

d. Maximum award:

Homebuyer: Very Low - \$80,000; Low - \$60,000; Moderate - \$40,000

Developer: \$150,000 per unit.

e. **Terms: Developer**

1. **Repayment Loan/Grant:** Funds will be awarded to the Developer as a deferred loan secured by a recorded subordinate mortgage and note until conveyed to the buyer.
2. **Interest Rate:** 0%
3. **Years in Loan Term:** Ends upon conveyance of property to a homebuyer, but not later than 18 months from the award.
4. **Forgiveness:** Forgiven upon conveyance to buyer if transferred within 18 months after the award.
5. **Repayment:** Not required as long as the loan is in good standing. Once the Developer has completed and sold the house to an income eligible buyer, the proceeds from the sale of the property will be used to pay off 100 percent of the developer's loan for that property. A reasonable profit/fee of 15% to the developer will be determined by the City. If all conditions are met, the City/lender will release the property or satisfy the mortgage.
6. **Default:** Failure on the part of the developer to receive a certificate of occupancy and transfer ownership to an income eligible buyer within 18 months of receiving the award will constitute a default.

Terms: Homeowner

1. **Repayment Loan/Grant:** Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
2. **Interest Rate:** 0%
3. **Years in Loan Term:** 15 years.
4. **Forgiveness:** Loan is forgiven at the end of the loan term 15 years.
5. **Repayment:** None required as long as the loan is in good standing.
5. **Default:** The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. In the event of the death of the property owner, the



loan may be assumed by a SHIP eligible heir. If the legal heir is not SHIP eligible, or chooses not to occupy the home, the mortgage holder, the City, will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment. If a default occurs, repayment of the outstanding balance will be immediately due to the City of Fort Pierce.

If the home is foreclosed on by a superior mortgage holder, the City will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. **Recipient Selection Criteria:** Assistance will be provided on a first-qualified, first-served basis in accordance with Section 1 (I) of this Plan. The homebuyer must meet the following qualifications:
1. Qualify for a first mortgage through a qualified lender or approved not-for-profit sponsor providing first mortgage financing;
 2. Complete a HUD certified homebuyer education class within the 18 months prior to closing;
 3. Contribute a minimum of \$750.00 toward the purchase of the home;
 4. Applicant must be a first-time homebuyer.

- g. **Sponsor Selection Criteria:** Request for proposals and/or open application process will be utilized to select a sponsor to implement these projects. Characteristics in determining sponsor developer may include, but are not limited to:

- Capacity and capability to carry out project;
- Scale of project/utilization of Density Bonuses;
- Experience in completing similar projects;
- Use of green building techniques.

The criteria to select agencies may include, but is not limited to the following:

- Consistency of the project with basic goals and objectives of the City;
- The financial strength of the sponsor, including the ability to leverage funds from other sources;
- The ability of the sponsor to complete the project by the deadlines established by the City;
- The Capacity of the sponsor;
- The quantity and quality of experience in affordable housing development;
- Proof of site control;
- Agreement to select recipients based on compliance with all eligibility requirements imposed by the program;
- Preference shall be given to 1) Community Land Trust, and 2) not-for-profit entities, and 3) preference for the sponsors that employ personnel from the Welfare Transition Program.

- h. **Additional Information:**
- Funds may be used as a match for other programs offered by the federal government and the State of Florida to develop affordable housing.
 - Developers will be required to submit proposals to provide housing that conforms to the City's proposal request specifications, neighborhood redevelopment plans and the Comprehensive Plan.



- Eligible properties include single-family housing or the single-family portion of a mixed-use facility.
- Developers will provide a project development cost breakdown including a project development fee and the City will pay for project expenses on a reimbursement basis.
- In some cases, the City may offer vacant lots to the developers to build single family homes from its surplus lands inventory.
- A homebuyer may only receive this assistance once in a lifetime.

B. Purchase Assistance	Code 2
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a. **Summary of Strategy:** The City of Fort Pierce may provide funds for Home Purchase within City limits by providing down payment and/or closing cost assistance for eligible first-time homebuyers to purchase a newly constructed or an existing home for use as their primary residence.

b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027

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

d. **Maximum award:** \$15,000 for Very low- and low-income families and \$10,000 for moderate-income families.

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Deferred Loan secured by a mortgage and note.
2. **Interest Rate:** 0%
3. **Years in loan term:** See chart below.
4. **Forgiveness:** The loan is forgiven on an annual basis according to the chart below. Loan will be 100% forgiven at the end of the term.

Income Level	Assistance Amount	Term Period	Annual Forgiveness
Moderate	\$0.00-10,000	10 Year	1/10 of loan amount
Very Low, Low	\$10,001-\$15,000	15 years	1/15 of loan amount

6. **Repayment:** Not required as long as the loan is in good standing

7. **Lien Position:** Second

8. **Default:** The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. In the event of the death of the property owner, the loan may be assumed by a SHIP eligible heir. If the legal heir is not SHIP eligible, or chooses not to occupy the home, the mortgage holder, the City, will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment. If a default occurs, repayment of the outstanding balance will be immediately due to the City of Fort Pierce.

If the home is foreclosed on by a superior mortgage holder, the City will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.



- f. **Recipient/Tenant Selection Criteria:** Applicants will be assisted on a first qualified/first-served basis with priorities in accordance with Section, 1 (I) of this Plan.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:**
 - Homebuyers must complete a certified, 8-hour homebuyer’s workshop from a HUD approved agency. Assistance is provided once in a lifetime; compliance with this requirement will be documented in the applicant’s file.
 - Applicant may not currently own or have liquid assets exceeding \$200,000, and/or combination of liquid and non-liquid assets exceeding the current purchase price limit (excluding their primary residence).

C. Owner-Occupied Rehabilitation	Code 3
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a. **Summary:** The City provides Owner-Occupied housing repair/rehabilitation funding through the SHIP program for the upgrading of substandard, owner-occupied housing units and for addressing housing code violations. This strategy provides general property improvements to provide basic amenities and to bring units into conformity with HQS housing standards.

- b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027
- c. **Income Categories to be served:** Very low, Low, and Moderate
- d. **Maximum award:** \$100,000.00
- e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Deferred Loan secured by a mortgage and note.
2. **Interest Rate:** 0%
3. **Years in loan term:** See chart below.

Assistance Amount	Term Period	Annual Forgiveness
\$0.00 - \$30,000.00	5 Years	1/5 of loan amount
\$30,0001 - \$60,000.00	10 Years	1/10 of loan amount
\$60,001.00 – 100,000.00	15 Years	1/15 of loan amount

4. **Forgiveness:** The loan will be forgiven based on terms listed in the chart above.
5. **Repayment:** Not required if the loan is in good standing.
6. **Lien Position:** Second
7. **Default:** The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion of rental property; loss of homestead exemption status; or failure to occupy home as primary residence. In the event of default, which is defined as not meeting the occupancy eligibility and/or ownership requirements, the City may foreclose to recover funds made available for assistance which is secured by a mortgage and note on



the property. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible, or chooses not to occupy the home, the mortgage holder, the City, will recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
If the home is foreclosed on by a superior mortgage holder, the City will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. **Recipient/Tenant Selection Criteria:** Homeowners that reside within the City of Fort Pierce will be eligible to apply for assistance through this strategy. Applicants will be selected on a first-qualified, first-served basis, with priority given in accordance with the priorities in accordance with Section 1 (1) of this Plan. All persons over the age of 18 whose name(s) appear on the deed or title of the home must be listed as applicants on the rehabilitation application and must complete the income eligibility process before they are determined eligible. Priority will be given to properties that have health or safety condition as determined by the initial in-house inspection.
- g. **Additional Information:**
 - This strategy may be combined with other state, federal, or local programs. Under no circumstances shall improvements be made to only improve the aesthetics of the home. Homes selected for rehab must undergo a full inspection by City building inspectors prior to approval of the SHIP award. The inspection determines the specifications of the rehabilitation to be done and ensures that the funding amount is sufficient to cover the scope of the proposed project. If this amount exceeds 50% of the assessed value, the homeowner will be offered the demolish/reconstruction option, if available. Assistance is provided once in a lifetime.
 - Applicant may not currently own or have liquid assets exceeding \$200,000, and/or combination of liquid and non-liquid assets exceeding the current purchase price limit (excluding their primary residence).

D. Demolition/Reconstruction	Code 4
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a. Summary: This strategy award funds for the demolition and reconstruction of single-family homes. Structures will be demolished and rebuilt in the following cases:

- Single family properties that are in a flood zone and have estimated rehabilitation costs exceeding 50% of the assessed value.
- Single-family properties that are not in a flood zone but are beyond repair and unsafe for human habitation. The property must meet the definition of an unsafe structure as defined by the Florida Building Code.

- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
- c. **Income Categories to be served:** Very low, low, and moderate
- d. **Maximum award:** \$250,000



e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Deferred Loan secured by a mortgage and note.
2. **Interest Rate:** 0%
3. **Years in loan term:** 15
4. **Forgiveness:** The loan will be forgiven at the end of the 15-year term.
5. **Repayment:** Not required if the loan is in good standing.
6. **Default:** The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to maintain homeowner’s insurance on the home; failure to occupy the home as primary residence.

In the event of default, which is defined as not meeting the occupancy, eligibility and or ownership requirements, the City may foreclose to recover funds made available for assistance which is secured by a mortgage and note on the property. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If the home is foreclosed on by a superior mortgage holder, the City will try to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. **Recipient/Tenant Selection Criteria:** Applicants are selected on a first-qualified, first-served basis with priorities in accordance with Section 1 (1) of this Plan.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** Homeowner is responsible for all fees associated with locating to a temporary residence while home is being demolished and reconstructed. Applicant is required to maintain Homeowners Insurance during the affordability period. Assistance is provided once in a lifetime.

E. New Construction Rental	Code 21
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a. **Summary:** This strategy is designed to provide assistance to eligible sponsor organizations to produce affordable rental housing. This strategy will provide for partnering with for-profit affordable housing developers and non-profit sponsor agencies for the construction/rehabilitation of rental units.

- b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027
- c. **Income Categories to be served:** Very low, low, and moderate
- d. **Maximum award:** \$25,000 per unit, \$100,000 per project
- e. **Terms:**
 1. **Repayment loan/deferred loan/grant:** This is a deferred loan secured by a mortgage and note.
 2. **Interest Rate:** N/A



- 3. **Years in loan term:** 15 Years
 - 4. **Forgiveness:** The deferred loan will be forgiven at the end of the affordability period.
 - 5. **Repayment** None required if loan is in good standing.
 - 6. **Default:** If the property is sold or transferred or fails to comply with the terms of the agreement during the minimum fifteen-year affordability period, the full amount is due and payable. The mortgage may be assumed by a non-profit sponsor organization who would comply with the terms of the agreement.
- f. Recipient/Tenant Selection Criteria:** Tenants are selected on a first-qualified, first -served basis with priorities in accordance with Section 1 (1) of this Plan.
- g. Sponsor Selection Criteria:** Sponsors will be selected through a publicly advertised competitive application process. This process involves a thirty (30) day public notification of the availability of funding, a written application delineating program requirement, a request for proposal (RFP), and an open and objective evaluation process and a formal award through a written contract. Sponsor selection outside of the advertised competitive application may be encumbered by the local government at their discretion when funding is being requested as a match for Florida Housing Finance Corporation or Federal competitive cycles. Eligible sponsors will, at minimum, meet the following criteria:
- a. Eligible sponsors will be a for profit organized and established under the laws of the State of Florida or non-profit community- based organization having obtained official designation as a 501(C)(3) and in operation for more than 12 months.
 - b. Eligible sponsors will have an established record of construction and/or rehabilitation of affordable housing.
 - c. Eligible sponsors will be required to provide substantial evidence of its ability to construct or otherwise deliver a completed project within a reasonable timetable. Preference will be given to non-profit and for-profit organizations that hire personnel from Welfare Transition, Workforce Development initiatives and other employment assistance programs.
 - d. The non-profit or for-profit corporation must have financial accountability standards that permit the City of Fort Pierce’s SHIP Program to account for and audit SHIP funds.
- h. Additional Information:** During the affordability period rents cannot exceed the per unit rent limits Published by Florida Housing Finance Corporation on an annual basis.

F. Rapid Rehousing	Code 26
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a. **Summary:** The Rapid Rehousing Strategy is created to assist individuals or families who are homeless according to Florida’s definition in Section 420.621 of the Florida Statutes. The assistance is limited to security deposit and /or utility deposits and a maximum of 12 months rental assistance. Households will be identified through social service agencies, specifically those assisting homeless individuals.

- b. Fiscal Years Covered: 2024-2025, 2025-2026, 2026-2027
- c. **Income Categories to be served:** Extremely Low, Very low, Low



- d. **Maximum award:** \$10,000
- e. **Terms:**
 - 1. **Repayment loan/deferred loan/grant:** Assistance will be provided as a Grant.
 - 2. **Interest Rate:** N/A
 - 3. **Years in loan term:** N/A
 - 4. **Forgiveness:** N/A
 - 5. **Repayment:** N/A
 - 6. **Default:** N/A
- f. **Recipient/Tenant Selection Criteria:** Applicants must be referred from a social service agency that serves homeless populations. Applicants will be assisted on a first-eligible, first-served basis.
- g. **Additional Information:** Assistance will be provided directly to the housing provider on behalf of the applicant(s). Assistance will be provided once in a lifetime and will be documented in the applicant's file.

G. Emergency Repair	Code 6
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a. **Summary:** SHIP funds will be used to provide assistance to owner-occupied homes to make emergency repairs. Emergency repairs includes health and safety hazards that are deemed unsafe, such as structural repairs, replacing or repairing an A/C unit, emergency repair or replacement of roofing that is leaking, damaged windows causing exposure to the elements, electrical problems that may cause a fire hazard and plumbing issues, accessibility improvements.

- b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027
- c. **Income Categories to be served:** Very low, low, and moderate
- d. **Maximum award:** \$10,000
- e. **Terms:**
 - 1. **Repayment loan/deferred loan/grant:** This assistance will be provided in the form of a grant.
 - 2. **Interest Rate:** N/A
 - 3. **Years in loan term/ Forgiveness:** N/A
 - 4. **Repayment:** N/A
 - 5. **Default:** N/A
- f. **Recipient/Tenant Selection Criteria:** Applicants selected on a first-qualified, first-served basis with priorities given to persons in accordance with Section 1 (l) of this Plan.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** The property must be eligible as defined in 420.9071 (8) FS. Assistance will be provided once in a lifetime.



H. Disaster/Post Disaster Mitigation	Code 5, 16
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a. Summary: In the event of a state or federally declared disaster by Executive Order of the President or Governor, the City will utilize funds that have not yet been encumbered or used with additional disaster funds allocated by Florida Housing Finance Corporation. Disaster assistance will be for items such as, but not limited to:

- (a) Purchasing of emergency supplies to weatherproof damaged homes.
- (b) Providing of repairs to avoid further damage.
- (c) Removal of trees and debris,
- (d) Rental, mortgage, and or utility assistance for eligible recipients that have been displaced from their homes due to disaster. Assistance not to exceed three months.

Alternatively, funds may also be used to retrofit weather disaster affected residences with mitigation features (installation of roofing straps, shutters, storm doors, windows, and garage doors) that help prevent future storm/adverse weather damage.

- b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027
- c. **Income Categories to be served:** Very low, Low, and Moderate
- d. **Maximum award:** \$10,000
- e. **Terms:**
 - 1. **Repayment loan/deferred loan/grant:** This assistance will be provided in the form of a grant.
 - 2. **Interest Rate:** N/A
 - 3. **Years in loan term/ Forgiveness:** N/A.
 - 4. **Repayment/Default:** N/A
- f. **Recipient/Tenant Selection Criteria:** Applicants selected on a first-qualified, first-served basis with priorities in accordance with Section 1 (I) of this Plan.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** If owner is insured, proceeds from the insurance must be used first before SHIP funds, except for the payment of the deductible.

I. Strategy Name: Foreclosure Prevention	Code 7
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a. Summary of Strategy: Funding will be provided to assist with delinquent mortgage payments (PITI), up to three (3) months additional payments, property taxes, and homeowners' insurance. Additionally, funding may assist with late fees, attorney's fees, homeowners' association payments, special assessments, other foreclosure associated costs, and mortgage delinquency and default resolution counseling.

- b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027



- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$10,000
- e. **Terms:**
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 5 years
 - 4. Forgiveness: The loan amount will be forgiven at the end of the term.
- f. **Repayment:** None required as long as loan is in good standing.
- g. **Default:** The loan will be in default if any of the following occurs: sale, transfer or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence.

In the event of death of the qualifying homeowner(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the original loan amount will be due payable.

If the home is foreclosed by a superior mortgage holder, the City will make an effort to recapture funds through all available legal remedies if it is determined that adequate funds may be available to justify pursuing a recapture.

- h. **Recipient Selection Criteria:**

In addition to being selected on a first –qualified, first-served basis, applicants must:

 - 1. Provide proof of the arrearage in the form of notification from the first mortgage lender of applicant’s delinquency and/or intent to foreclose.
 - 2. Provide evidence of a hardship that caused the arrearage (considerable loss of income/employment, death of a household member, divorce, unexpected medical expenses, or unanticipated home repairs or costs associated with increases escrows).
 - 3. Complete counseling from a HUD approved agency or NeighborWorks approved agency trained in foreclosure counseling.

Additional Information:

- Participants can only receive assistance once during the term of the lien.
- The assessed value of the property may not exceed the current established maximum sales price.



Section III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. Name of the Strategy: **Expedited Permitting**

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

The City of Fort Pierce has a streamlined permitting process for handling permits for SHIP projects. Reduced or waived permit fees as well as immediately attending to SHIP permits are in place.

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.

The City's SHIP office, along with Planning and Zoning work in tandem to analyze plans, procedures, rules, ordinances, regulations, or policies, to determine any impacts to the cost of affordable housing. If necessary, the SHIP administrator will bring this information to the Commission for consideration.

Section IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.