



City of Fort Pierce

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2018-2019, 2019-2020, 2020-2021

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I. PROGRAM DETAILS

A. Name of the participating local government: City of Fort Pierce

Is there an Interlocal Agreement: Yes _____ No X

If “Yes”, name local government(s) in the Interlocal Agreement; N/A

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2018-2019, 2019-2020, 2020-2021

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.

The City continues to collaborate with public, private and non-profit organizations to carry out its affordable housing programs. These partnerships allow the City to be effective in combining all available resources and cost-saving measures and substantially reduce the cost of housing for income-qualified residents. The City will continue to encourage active partnerships between government sectors, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups to produce affordable housing and to provide related services.

Homeownership assistance for new and existing properties is provided in partnership with local financial institutions and in consultation with local citizens. The St. Lucie County Lending Consortium brings together lenders, title companies, mortgage brokers, realtors, homebuilders, and local government, through public meetings every other month.

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. The City will continue to use SHIP funds to leverage local and federal funds such as Community Development Block Grant (CDBG) and other federal, state and local sources, including federal housing grants and State of Florida Housing Corporation program funds. The City will continue to leverage its SHIP funds as possible and combine local resources and cost saving measures thereby reducing the cost of housing.

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 applications were submitted as well as any established funding priorities as described in this plan.

A 'Call Back' list will be established containing names and contact information for citizens who inquire about strategies that no longer have funding available. Those households on the call backlist will be personally contacted when an advertisement is placed in a newspaper of general circulation and in periodicals serving ethnic and diverse neighborhoods announcing that an application period will open at least 30 days before the beginning of the period.

The following priorities for funding described/listed here apply to all strategies.

- 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 services.
- 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 median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is: 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 detailed line item budget of proposed administrative expenditures is attached as Exhibit A. The Grants Administration Division is responsible for administration of the SHIP program for fiscal years 2018-2019, 2019-2020 and 2020-2021. Ten percent (10%) of the total SHIP allocation and loan repayment proceeds will be authorized for administrative expenses each year, as approved by City Commission's attached resolution (Exhibit E).

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. Administration of the LHAP is the responsibility of the City of Fort Pierce's Grants Administration Division. Should a third party entity or consultant contract for all or part of the administrative or other functions of the program, the City will have available, in detail, the duties, qualifications and selection criteria used to determine the entity or consultant contracted to provide this service.
- R. Project Delivery Costs: Project Delivery Costs may include the costs associated with outsourcing of services to a third party, as follows:
- Service Delivery Fee
 - Application Intake & Processing
 - Termite Inspections
 - Scope of Work Development Assistance
 - Surveys
 - Lead-Based Paint Inspections
- S. Essential Service Personnel Definition: Defined, in accordance with Rule Chapter 67-37.002(8) F.A.C. and Chapter 67-37.005(8), F.A.C. and Section 420.9075(3) (a) F.S. Essential Service Personnel - Persons in need of affordable housing who are employed in occupations or professions that include, but are not limited to, local or state law enforcement, fire, rescue, emergency services and management, public safety, educators, school district personnel in the public, private, college and university systems, health care professionals and support personnel, tourism industry professionals and employees, judicial/court system management and support personnel, service industry personnel (including child care, hospitality and food service) and other job categories as required by Section 420.9075(3)(a), F.S meet the 'Essential Services Personnel' definition.
- T. Describe efforts to incorporate Green Building and Energy Saving products and processes: (Section 420.9075(3)(d)), F.S. The City of Fort Pierce will include rehabilitation activities that will conserve energy and water, including but not limited to the replacement of central air conditioning systems with updated energy efficient models, installing programmable thermostats, installing water conserving water closets, installing insulation and envelope sealing.
- U. Describe efforts to meet the 20% Special Needs set-aside: During all application periods for Owner-Occupied Home Rehabilitations, the City will provide a concerted effort to meet the 20% Special Needs set-aside by conducting a pre-qualification assessment of applications received to identify the ones submitted by citizens with special needs to be sure these receive top priority in the verification process.
- V. Describe efforts to reduce homelessness: Currently, the City is collaborating with local homeless service providers and the Fort Pierce Housing Authority to transform a building belonging to the City into a homeless/transitional housing complex. The City is also collaborating with the St. Lucie County Community Services Division to provide funding for wages for employees who are working in a temporary emergency shelter until the complex is completed.

SECTION II. LHAP STRATEGIES

A. OWNER-OCCUPIED HOUSING REPAIR/ REHABILITATION

Code 3

- a. Summary of Strategy: The City provides Owner-Occupied Housing Repair/Rehabilitation funding through the SHIP program for the upgrading of substandard owner-occupied housing units and to address housing code violations. Additionally, this strategy provides for the construction or installation of general property improvements to provide basic amenities and to bring units into conformity with applicable housing standards.

All rehabilitation work is required to include initiatives for green design and techniques as referenced in Section 420.9075(3)(d), F.S. This strategy is for eligible very low, low and moderate-income persons who own and occupy single-family housing units. The City shall award SHIP owner-occupied repair/ rehabilitation assistance to income eligible households on a first-qualified/first-served. When an extensive waiting list exists, applicants will be added to the list in first qualified/first served order. Applications will be received until funds are expended.

The City’s contracted Rehab Consultant will inspect homes of eligible applicants to identify work activities, through a work write up, for improvements that are needed for safe and sanitary habitation, correction of substantial code violations, or the creation of additional living space.

- b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021
- c. Income Categories to be served: Very low and low income families
- d. Maximum award: \$35,000
- e. Terms: Deferred mortgage loan at 0% interest due and payable upon sale, transfer or rental of residence for very low and low-to- moderate income families. The deferred loan will reduce annually (see chart below) if the owner continues to occupy the unit as their principal residence. The loan is forgiven on an annual basis according to the chart below. Loans will be secured by a mortgage and note. Should the property be sold or if the household fails to maintain it as their principal residence during the term of the deferred mortgage loan, the remaining amount will be due and payable to the SHIP Housing Trust Fund. In the event of the death of the property owner, the same recapture criteria applies to the heir(s).

Forgiveness:

Assistance Amount	Term Period	Annual Forgiveness
\$500 - \$10,000	5 years	1/5 of loan amount
\$10,001 - \$30,000	10 years	1/10 of loan amount
\$30,001 - \$35,000	15 years	1/15 of loan amount

- f. Recipient Selection Criteria: Low to moderate-income homeowners will be assisted on a first qualified/first served basis, following advertisement of the availability of funds. When an extensive list of approved applicants exists and no funding is available, prospective applicants will be added to a call-back list containing names and contact information for citizens who inquire about strategies that no longer have funding available. Those households on the call-backlist will be personally contacted when an

advertisement is placed in a newspaper of general circulation and in periodicals serving ethnic and diverse neighborhoods announcing that an application period will open at least 30 days before the beginning of the period.

- g. Sponsor/Developer Selection Criteria: The City will follow its standard procurement process to secure a developer for each individual home rehabilitation project. Each project will be released for bid, following the City’s standard procurement process.
- h. Additional Information: The City may leverage local and federal funds when cost of the project exceeds the maximum award allocation. When an extensive approved waiting list exists, qualified applicants will be selected from the list in first-qualified/first-served order.

B. HOME PURCHASE ASSISTANCE

Codes 1, 2

- a. Summary of Strategy:
- b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021
- c. Income Categories to be served: Very Low, Low and Moderate Income
- d. Maximum award: Up to \$15,000 for very low and low-income families, and \$10,000 for moderate-income families
- e. Terms:
 - 1. Deferred loan/grant
 - 2. Interest Rate: 0%
 - 3. Years in loan term:

Assistance Amount	Term Period	Annual Forgiveness
\$10,000	10 year	1/10 of loan amount
\$15,000	15 years	1/15 of loan amount

- 4. Forgiveness: The loan is forgiven on an annual basis according to the chart above. Loans will be secured by a mortgage and note.
- 5. Repayment/Default: Should the property be sold or if the household fails to maintain it as their principal residence during the term of the deferred mortgage loan, the remaining amount will be due and payable to the SHIP Housing Trust Fund. In the event of the death of the property owner, the same recapture criteria applies to the heir(s).
- f. Recipient Selection Criteria: Low to moderate-income homeowners will be assisted on a first qualified/first served basis, following advertisement of the availability of funds. When an extensive list of approved applicants exists and no funding is available, prospective applicants will be added to a call-back list containing names and contact information for citizens who inquire about strategies that no longer have funding available. Those households on the call-backlist will be personally contacted when an advertisement is placed in a newspaper of general circulation and in periodicals serving ethnic and diverse neighborhoods announcing that an application period will open at least 30 days before the beginning of the period.

- g. Sponsor/Developer Selection Criteria: The City will provide a listing of local banks, mortgage companies for citizens to consider, if needed. The citizen will select, on their own, the lending institution to work with to secure a loan for their new home. The City will pay the down payment/closing costs directly to the title company handling the closing of sale to the new homeowner.
- h. Additional Information: When an extensive approved waiting list exists, qualified applicants will be selected from the list in first-qualified/first-served order.

C. FORECLOSURE PREVENTION

Code 7

- a. Summary of Strategy: SHIP funds may be used to help homeowners avoid foreclosure by catching up their mortgage payments. Eligible expenses include delinquent mortgage payments (principal, interest, taxes and insurance), attorney fees, late fees, and other customary fees associated with mortgage payments.
- b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021
- c. Income Categories to be served: Very Low, Low and Moderate Income Households
- d. Maximum award: \$7,500
- e. Terms:
 - 1. Deferred loan/grant - Assistance will be provided through a deferred payment loan.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 1 Year
 - 4. Forgiveness / Repayment: Assistance will be through a one (1) year zero percent (0%) interest deferred payment loan secured by a mortgage and note to qualified homeowners, forgiven at the end of one year.
 - 5. Default: Should the property be sold, rented, title transferred, etc. or the household fail to maintain the home as their principal residence during the term of the contractual term of the loan, the invested funds shall become due and payable to the SHIP Housing Trust Fund.
- f. Recipient Selection Criteria: Homeowners that reside within the city limits of Fort Pierce will be eligible to apply for assistance through this strategy. Applicants will be selected on a first qualified/first served basis.
- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: None

D. DISASTER/POST DISASTER MITIGATION

Code 5

- a. Summary of Strategy: In the event of a state or federally-declared disaster by Executive Order as required in Section 420.9078(1), F.S., SHIP funds may be used to leverage with available federal and state resources to assist income-eligible households with disaster related repairs. SHIP disaster funds may be used for items such as, but not limited to purchase emergency supplies to weatherproof damaged homes, provide repairs to avoid further damage, remove trees and debris, pay insurance deductibles, and to provide additional post-disaster assistance for non-insured repairs. Security deposits and rental assistance for displaced disaster-related recipients (not to exceed two months), will be provided only during the term of the Executive Order. Alternatively, funds may also be used to retrofit residences with mitigation features (installation of roofing straps, shutters, storm doors, windows and garage doors) that help prevent future storm damage.
- b. Fiscal Years Covered: 2018-2019, 2019-2020, 2020-2021
- c. Income Categories to be served: Very low, low and moderate-income families
- d. Maximum award: \$15,000
- e. Terms:
 - 1. Deferred loan/grant - Assistance will be provided through a deferred payment loan.
 - 2. Interest Rate: 0%
 - 3. Years in loan term / Forgiveness: For assistance amounts up to \$7,500, the total loan amount will be forgiven on the first anniversary of the date of the execution of the deferred mortgage. For assistance amounts between \$7,501 and \$15,000, one-fifth of the loan will be forgiven from the balance owned on each anniversary date of the execution of the deferred mortgage.

Assistance Amount	Term Period	Annual Forgiveness
\$0 - \$7,500	1 year	-
\$7,501 - \$15,000	5 years	1/5 of loan amount

- 4. Repayment / Default: Should the property be sold or the household fail to maintain the property as their principal residence during the term of the deferred mortgage loan, the remaining amount will immediately become due and payable to the SHIP Housing Trust Fund.

Loans will be secured by a mortgage and note, due and payable upon sale, transfer, or rental of residence. Full recapture of funds invested will be required upon default, unless a forgiveness provision is incorporated into the mortgage and note in which case the non-depreciated portion shall be due and payable upon default. In the event that the City receives reimbursement from federal and state sources, such reimbursed funds will be utilized in accordance with the approved Housing Assistance Plan in effect at the time the funds are disbursed.

- f. Recipient Selection Criteria: Assistance will be provided on a first qualified/first serve basis following advertisement of the availability of funds. When an extensive waiting list exists, applicants will be added to the list in first qualified/first served order. Applications will be received until funds are expended.
- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: The City may leverage local and federal funds when cost of the project exceeds the maximum award allocation.

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 and automated permit process in place, for all projects. The City encourages pre-construction meetings with the builder and Planning Department staff, to save the builder the expense of having plans redrawn to meet City requirements and cause possible delays in the permitting process.
- 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.

A committee is in place to review the City's building codes and land development regulations. The objective of the committee is to recommend the elimination of excessive non-essential requirements that add to the cost of housing. The committee may make non-binding recommendations to the Grants Administration Division, City Manager, and/or City Commission.
- C. Other Incentive Strategies Adopted: N/A

IV. EXHIBITS:

- 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
- F. Ordinance: (If changed from the original creating ordinance)
- G. Interlocal Agreement
- H. Other Documents Incorporated by Reference

LHAP 2018-2021

Exhibit A

Revised: 06/2016

City of Fort Pierce

Fiscal Year: 2018-2019		
Estimated Allocation for Calculating:	\$	200,000.00
Salaries and Benefits	\$	20,000.00
Office Supplies and Equipment	\$	
Travel Per diem Workshops, etc.	\$	
Advertising	\$	
Other*	\$	
Total	\$	20,000.00
		0.1
Fiscal Year: 2019-2020		
Estimated Allocation for Calculating:	\$	200,000.00
Salaries and Benefits	\$	20,000.00
Office Supplies and Equipment	\$	
Travel Per diem Workshops, etc.	\$	
Advertising	\$	
Other*	\$	
Total	\$	20,000.00
		0.1
Fiscal Year 2019-2021		
Estimated Allocation for Calculating:	\$	200,000.00
Salaries and Benefits	\$	20,000.00
Office Supplies and Equipment	\$	
Travel Per diem Workshops, etc.	\$	
Advertising	\$	
Other*	\$	
Total	\$	20,000.00
		0.1

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

Exhibit B
Timeline for SHIP Expenditures

The City of Fort Pierce affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	1st Year AR	2nd Year AR	Closeout AR
2018-2019	6/30/2020	6/30/2021	9/15/2019	9/15/2020	9/15/2021
2019-2020	6/30/2021	6/30/2022	9/15/2020	9/15/2021	9/15/2022
2020-2021	6/30/2022	6/30/2023	9/15/2021	9/15/2022	9/15/2023

If funds allocated for these fiscal years is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1st Year AR Not Submitted	2nd Year AR Not Submitted	Closeout AR Not Submitted
2018-2019	3/30/2020	3/30/2021	6/15/2019	6/15/2020	6/15/2021
2019-2020	3/30/2021	3/30/2022	6/15/2020	6/15/2021	6/15/2022
2020-2021	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terry.auringer@floridahousing.org and include:

1. A statement that the City of Fort Pierce requests an extension to the expenditure deadline for fiscal year _____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email terry.auringer@floridahousing.org when you are ready to "submit" the AR.

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government's LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

City of Fort Pierce
LHAP – 2018-2019, 2019-2020, 2020-2021

FLORIDA HOUSING FINANCE CORPORATION HOUSING DELIVERY GOALS CHART 2020-2021											Please check applicable box					
											New Plan:	Fiscal Yr. Closeout:				
											Amendment:					
Name of Local Government: City of Fort Pierce											Estimated Funds:	\$270,000.00				
											A	B	C	D	E	F
	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total			
Code	STRATEGIES (strategy title must be same as the title used in plan text)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units			
3	Owner Occupied Home Rehab	6	\$210,000	2	\$68,109				\$278,109.00		\$278,109.00	103.00%	8			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
	Subtotal 1 (Home Ownership)	6		2		0		\$0.00	\$278,109.00	\$0.00	\$278,109.00	103.00%	8			
	RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total			
	STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
	Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0			
	Administration Fees										\$13,500.00	5.00%				
	Admin. From Program Income										\$2,957.00	1.10%				
	Home Ownership Counseling											0.00%				
	GRAND TOTAL															
	Add Subtotals 1 & 2, plus all Admin	6		2		0		\$0.00	\$278,109.00	\$0.00	\$294,566.00	109.10%	8			
	Percentage Construction/Rehab										103%					
	Maximum Allowable															
	Purchase Price:							New	Existing							
	Allocation Breakdown	Amount	%													
	Very-Low Income		0.0%					Projected Program Income:	\$29,565.00	Max Amount Program Income For Admin	\$2,957.00					
	Low Income	\$68,109.00	25.2%					Projected Recaptured Funds:								
	Moderate Income		0.0%					Distribution:								
	TOTAL		25.2%					Total Available Funds:	\$29,565.00							

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: City of Fort Pierce

Certifies that:

- 1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- 2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- 3) A process to determine eligibility and for selection of recipients for funds has been developed.
- 4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- 5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- 6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- 7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- 8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- 9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- 10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- 11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.
- 12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year. SHIP funds will not be pledged for debt service on bonds.
- 13) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit

(LIHTC) Program shall comply with the income, affordability and other LIHTC requirements; similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

- 14) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years, which continue to serve eligible persons.
- 15) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). 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.
- 16) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- 17) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest:
(Seal)

THIS DOCUMENT WILL BE SIGNED FOLLOWING THE APPROVAL OF THE 2018-2021 LHAP BY THE FORT PIERCE CITY COMMISSION.

RESOLUTION #: _____

A RESOLUTION OF THE COMMISSION OF THE CITY OF FORT PIERCE, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by *section 420.9075, F.S.* It is found 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. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), 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.

WHEREAS, the Economic and Community Development Department has prepared a three-year

Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Commission finds that it is in the best interest of the public for the _____ (local government) to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

NOW THEREFORE, BE IT RESOLVED BY THE _____ OF THE _____, FLORIDA that:

Section 1: The _____ (commission or council) of the _____ (local government) hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years _____.

Section 2: The _____ (Chairman or Mayor or designee), is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS _____ DAY OF _____, _____.

Mayor or designee

(SEAL)

ATTEST:

City or County Clerk

THIS DOCUMENT WILL BE SIGNED FOLLOWING THE APPROVAL OF THE 2018-2021 LHAP BY THE FORT PIERCE CITY COMMISSION.