

# CITY OF FORT PIERCE



## LOCAL HOUSING ASSISTANCE PLAN (LHAP)

# DRAFT

For Fiscal Years  
2021-2022, 2022-2023, 2023-2024

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**I. Section I: Program Details:**

**A. LG(s)**

Name of Local Government	<b>City of Fort Pierce</b>
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’s Comprehensive Plan specific to affordable housing.

**C. Fiscal years covered by the Plan: 2021-2022, 2022-2023, 2023-2024**

**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; and persons or entities that can provide housing or support services.
- E. Leveraging:** The Plan is intended to increase the availability of affordable residential housing 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 Microsoft *Teams* meetings with housing providers, social service providers and local lenders. 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 (not the same as a Callback list) will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the Wait 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.
- J. Callback List:** A Callback List containing the names and contact information of citizens who inquire about assistance will be established when the program is closed. Households on the list will be personally contacted (via email, via phone if email not available) when an advertisement is placed in the newspaper of general circulation and on the City’s website. Advertisement of the program’s opening will be initiated at least 30 days prior to the program’s opening/accepting of applications.

**Annual Allocation Information**  
**Maximum Allocation for Each Housing Strategy**

<b>New Construction</b>	40% of funding allocation
<b>Purchase Assistance</b>	30 % of funding allocation
<b>Owner-Occupied Rehab</b>	15% of funding allocation
<b>Disaster/Post-Disaster Mitigation</b>	100% of funding allocation

The following priorities for funding described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

1. Elderly and Special Needs Households (20% of Allocation)
2. Households Consisting of Extremely Low, Very-Low, Low, and Moderate-Income Levels  
(All households Must Reside within the City of Fort Pierce)

**K. 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.

**L. 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.

**M. 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	
Local HFA Numbers	X

**N. 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](http://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.*

**O. 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.

**P. 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.

**Q. 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.*

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

Entity	Duties	Admin. Fee Percentage
Local Government	All Administrative Duties	100%
Third Party Entity/Sub-recipient	The City has the discretion to assign to 3 <sup>rd</sup> party; percentage of admin fee determined by percentage of assignment of SHIP duties/tasks	

**S. 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 either 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.*

**T. Project Delivery Costs:** Project delivery costs may include the costs associated with outsourcing of services to a third party as follows:

- 1) Service Delivery Fee; 2) Application Intake & Processing; 3) Termite Inspections; 4) Scope of Work Development Assistance; 5) Surveys; 6) Lead-Based Paint Inspections

**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, when economically feasible, will incorporate the following Green Building initiatives: 1) Utilization of Energy Star rated products, 2) High-Energy efficient, hurricane impact windows, air conditioning units, 3) Durable, long-lasting asphalt roof shingles and light-colored reflective roofing material.

**V. Efforts to meet the 20% Special Needs set-aside:** During all application periods for all affordable home strategies, 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 those submitted by citizens with Special Needs. Once identified, these populations will receive top priority in the verification and awarding process.

**W. Describe efforts to reduce homelessness:** The City collaborates with local homeless service providers, the St. Lucie County Community Services Division, and local non-profits to work with individuals who are deemed homeless. Through collaborative communication efforts, resources in the form of funding, housing placement, or other means to assist homeless are put in place.

**Section II. LHAP Strategies:**

<b><i>A. New Construction</i></b>	<b><i>Code 10</i></b>
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<p>a. <b>Summary of Strategy:</b> SHIP funds will be awarded to for-profit and not-for-profit organizations, including Community Land Trusts (CLT), for acquisition, infrastructure, and development costs, as well as all other associated fees and permits for the construction of housing units to pay down the development cost to further reduce the sale price to income eligible homebuyers.</p>
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b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024

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

d. **Maximum award:** CLT Homes: \$50,000 / Non-CLT Homes: \$50,000

One hundred percent (100%) of the City’s investment shall be converted to an assumable mortgage with a Land Use Restriction Agreement (LURA), deed restriction, and/or other affordability restrictions or covenants to the

benefit of the prospective homebuyer subordinate to the first mortgage to ensure homes remain affordable in perpetuity. A CLT will satisfy this requirement.

e. **Terms:**

**Sponsor Terms:**

1. **Repayment loan/deferred loan/grant:** Deferred Loan secured by a recorded subordinate mortgage, note, and restrictive covenant.
2. **Interest Rate:** % 0
3. **Years in loan term:** 1 Year
4. **Forgiveness:** N/A
5. **Repayment:** If the loan is in good standing upon sale of the property to an eligible homebuyer with affordability restrictions and/or covenants to ensure homes remain affordable in perpetuity, the loan will be considered paid in full. The loan will be reflected in the contract for sale to the benefit of the eligible homebuyer and the City will satisfy the promissory note and release the restrictive covenant with the Developer. 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 of 100 percent of the developer's loan for that property. A reasonable profit/fee (up to 15%) to the nonprofit developer will be determined by the City. If all conditions are met, the City /lender will release property or satisfy the City's mortgage. First lien will have "due on demand" maturity language.
6. **Default:** The loan will be in default if: the developer fails to construct and sell the assisted unit(s) with affordability restrictions and or covenants recorded on the property to an eligible homebuyer within six (6) months after the final certificate of occupancy is issued and within the contractual timeframe. The City will recapture the subsidy and/or property within ninety (90) days of maturity of the recorded Mortgage Agreement.

**Recipient Terms:** The funds awarded to the Developer passes through to the homebuyer and serves to reduce the mortgage principal for the qualified homebuyer, therefore, making the home affordable. To qualify for assistance, applicants must be able to obtain a first mortgage from a licensed lending institution. The first mortgage is not to exceed a term of 30 years, with a fixed rate.

1. **Repayment loan/deferred loan/grant:** Deferred loan secured by a note and mortgage.
2. **Interest Rate:** 0%
3. **Years in Loan Term:** 30 years
4. **Forgiveness:** If the loan is in good standing it will be forgiven at the end of the loan term
5. **Repayment:** No payments 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, bankruptcy, foreclosure, conveyance of property; conversion to a rental property; loss of Homestead exemption status; failure to occupy the home as a primary residence, failure to maintain homeowner's insurance. If the homeowner dies, the loan may be assumed by a SHIP eligible

heir who will occupy the home as a primary residence. If the 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 superior mortgage holder accelerates the loan or forecloses upon the home, the City will attempt to obtain repayment of funds via the legal process if the City determines that adequate funds may be available to justify pursuing repayment.

f. **Recipient/Tenant Selection Criteria:**

- Applications will be ranked for assistance based on a first-qualified, first-ready-to-close basis;
- Recipients must secure a first mortgage by an approved lender;
- Recipients must contribute five hundred dollars (\$500.00) towards the transaction, but their total liquid assets (liquid assets include all assets that can be accessed without penalty) may not exceed thirty thousand dollars (\$30,000);
- Asset limitation will be suspended during recovery from a disaster that is declared by an Executive order of the President of the United States or the Florida Governor to expend SHIP Disaster recover funds.

**Homebuyer Education**

Homebuyers must complete an approved homebuyer education class from a HUD certified agency and obtain a Certificate of Completion. CLT homebuyers must complete an approved homebuyer education class from a HUD certified agency that contains a community land trust component and/or session with the CLT in addition to the homebuyer education class that requires CLT buyers to demonstrate and attest to a clear understanding of the terms of community land trust homeownership and obtain a Certificate of Completion.

g. **Sponsor Selection Criteria:** Applications from potential sponsors will be reviewed on an ongoing basis.

Sponsor/developers are required to be awarded construction financing through other local, state, federal private programs, or show sufficient liquid assets necessary to construct new affordable homes. Funding for each project will be based upon the gap demonstrated by the developer in the project budget. The project gap is the difference between the cost incurred by the developer to construct the unit and the sales price the market will bear to sell the unit to an eligible buyer.

Not-for-profit sponsors used to implement this program must have received a tax-exempt ruling as a non-profit agency from the IRS under Section 501(c) of the Internal Revenue Code. The not-for-profit must have in its mission statement, Articles of Incorporation or Bylaws that it is dedicated to the provision of housing and services for eligible households. For-profit sponsors administering the program must have experience performing housing activities for eligible households.

**The criteria to select for-profit or non-profit 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:**

- All eligible units must be in located within the City of Fort Pierce
- Units to be developed shall be site built or block structures
- Mobile homes are not eligible for this program
- Homes may not be developed in a 100-year flood plain or on properties that a first mortgage lender would require by covered by flood insurance
- The City will be placed in second lien position behind the first mortgage for all homebuyer transactions
- Except for Disaster Recover, New Home buyers are not eligible to receive additional SHIP assistance until (10) years after lien origination.
- Down Payment assistance may be provided simultaneously with new home ownership by a recipient eligible for both strategies, if needed.
- If funds are given to an entity that is not a CLT, a Land Use Restriction Agreement (LURA) deed restriction, and or other affordability restrictions or covenants shall be recorded in the county records ensuring permanent affordability.

<b><i>B. Purchase Assistance</i></b>	<i>Code 2</i>
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a. **Summary of Strategy:** The City of Fort Pierce may provide funds for Home Purchase Assistance 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:** 2021-2022, 2022-2023, 2023-2024

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

d. **Maximum award:** Up to \$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/Grant
2. **Interest Rate:** 0%
3. **Years in loan term:** See below

<b>Assistance Amount</b>	<b>Term Period</b>	<b>Annual Forgiveness</b>
\$10,000	10 Year	1/10 of loan amount

\$15,000	15 year	1/15 of loan amount
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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:** Should the property be sold, or 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 with the City of Fort Pierce. In the event of the death of the property owner, the same recapture criteria will apply to the heir(s).

6. **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 with the City of Fort Pierce. In the event of the death of the property owner, the same recapture criteria will apply to the heir(s).

f. **Recipient/Tenant 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 name and contact information for citizens who inquire about strategies that no longer have funding available. Households on the Call-back list Households on

g. **Sponsor Selection Criteria:** The City will provide a listing of local banks and mortgage companies for citizens to consider, if needed. Citizens will select, independent of the City, a lending institution to secure their home loan. The City will pay the down payment/and or closing costs directly to the title company handling the closing of the applicant's home sale.

h. **Additional Information:** Homebuyers must complete a certified, 8-hour homebuyer's workshop. Additionally, when an extensive approved waiting list exists, qualified applicants will be selected from the list in first-qualified, first-served order.

<b><i>C. Owner-Occupied Rehabilitation</i></b>	<b><i>Code 3</i></b>
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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 for the addressing of housing code violations. 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 a single-family housing unit that can be rehabbed or repaired to meet standard housing codes within the cost of the maximum awarded funding amount. Assistance is awarded to eligible applicants on a first-served, first qualified basis, with priority given to those persons who qualify as having Special Needs. The property slated for

rehabilitation must have a market value at least 50% or greater than the funding award amount.

Homes selected for rehab/repair, must undergo a full inspection by the City's building inspectors prior to approval of SHIP rehabilitation or repair. This inspection is to ensure that the amount funding awarded will fully cover the cost to bring the home into standard conditions. The program cannot perform partial rehab if a home is found to have substantial critical work in which the cost for rehab supersedes the maximum award amount. Building inspectors will identify, through a work write-up, the improvements needed for safe, sanitary habitation and corrections needed to remedy substantial code violations.

- b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024
- c. **Income Categories to be served:** Very low, low, and moderate
- 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-, Low-, and Moderate-income families. The deferred loan will reduce annually if the owner continues to occupy the unit as his or her principal residence. The loan is forgiven on an annual basis according to chart listed below. Loans will be secured by a mortgage and note. Should the property be sold or if the household fails to maintain the home as its 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(s), the same recapture criteria apply to the heirs(s).

<b>Assistance Amount</b>	<b>Term Period</b>	<b>Annual Forgiveness</b>
\$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

- 1. **Repayment loan/deferred loan/grant:** Deferred Loan
- 2. **Interest Rate:** % 0
- 3. **Years in loan term:** See chart above
- 4. **Forgiveness:** N/A
- 5. **Repayment:** Should the property be transferred, sold, or if the resident fails to maintain the home as the primary residence during the term of the deferred mortgage, the remaining amount will be due and payable to the SHIP Housing Trust Fund. In the event of the death of the property owner(s), the same recapture criteria apply to heir(s).
- 6. **Default:** The deferred mortgage will be found in default should the property be sold, transferred, or the household family to main the home as their principal residence during the contractual term of the mortgage.

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-served, first-qualified basis, with priority given to persons who are deemed as Special Needs. 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 rehab application and must

complete the income eligibility process before they are determined eligible. Applicants will be selected according to the greatest need based on criteria including age, disability, households with children under the age of 5, and dwelling situations that present a health or safety condition as determined by the initial in-house inspection.

A. **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. In the event all returned bids plus soft costs exceed the maximum award, the Program may (at the discretion of the Division Manager or designee) adjust the scope of service by eliminating/reducing items which do not impact code, health, or safety to meet compliance.

If the scope is unable to be adjusted, the project will be deemed ineligible. If a homeowner’s project has been deemed ineligible, the homeowner may reapply for assistance after six (6) months, provided that the Program is accepting applications and the underlying reason(s) for the ineligibility have changed (e.g., reduced construction costs, homeowner completed repairs, etc.)

<b><i>D. Strategy Name: Disaster/Post Disaster Mitigation</i></b>	<b><i>Code 5</i></b>
<p>a. <b>Summary of Strategy:</b> 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 or rental or mortgage assistance, if warranted by the nature of the disaster. 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:</p> <ul style="list-style-type: none"> <li>(a) Purchasing of emergency supplies to weatherproof damaged homes</li> <li>(b) Providing of repairs to avoid further damage</li> <li>(c) Removal of trees and debris,</li> <li>(d) Rental assistance for eligible recipients that have been displaced from their homes due to disaster (not to exceed two months)</li> <li>(e) 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.</li> </ul>	

b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024

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 grant.
2. **Interest Rate:** %0
3. **Years in loan term/ Forgiveness:** N/A.

4. **Repayment/Default:** N/A

f. **Recipient/Tenant Selection Criteria:** Applicants will be ranked for assistance based on first-qualified, first-served basis with priorities for the elderly (65 or older) and Special Needs households.

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.

**III. LHAP Incentive Strategies**

The City of Fort Pierce will employ the following strategies in order to facilitate the various affordable housing strategies listed in this Plan, as per Section 420.9076, F.S.:

**A. Expedited Permitting**

*Explanation: 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. Ongoing Review Process**

*Explanation: An ongoing 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.

**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.

Optional

F. Ordinance: (If changed from the original creating ordinance).

G. Interlocal Agreement.

H. Other Documents Incorporated by Reference.