



Residential Rehabilitation Program

Frequently Asked Questions

A. What is the Residential Rehabilitation Program?

Funded by State Housing Initiatives Partnership (SHIP), the Residential Rehabilitation Program provides financial assistance to City of Fort Pierce homeowners to address repair items that compromise the life, health, and/or safety of the household.

B. Who is eligible to receive assistance?

Owner(s) who occupy the home, meet the current family income guidelines, and all criteria as established by the Housing Rehabilitation Program Policy.

2022 Maximum Income Limits – Adjusted for Household Size

Household Size	Maximum Income Limit
1	\$67,200
2	\$76,800
3	\$86,400
4	\$96,000
5	\$103,680
6	\$111,360
7	\$119,040
8	\$126,720

Income Limits Effective 4/18/2022 and Subject to Change

C. Are there income guidelines for this program?

Yes. Income limits are established by the Federal government and adjusted for the number of people who live in your household. The program verifies your **current** household income and projects it 12 months forward to determine income eligibility. This is the first step in determining if you qualify for assistance from the City.

D. Besides being income eligible, what other requirements need to be met in order to qualify for the program?

In order to qualify for assistance, properties (including but not limited to single-family home, townhouse or condominium) must meet the following criteria:

- The Property must be located within the corporate City limits of Fort Pierce.
- The Property must be the homesteaded primary residence of the Owner(s)'s for the last two (2) years prior to date of application.

- The Property must be owned by fee simple title or long-term leasehold (99 year minimum), or life estate. Neither the Owner(s) nor the property can have any restrictions, encumbrances, or judgments that would restrict the marketable nature of the Owner(s) interest.
- Owner(s) must be current on their existing mortgage, if one exists.
- Owner(s) must be current on their property taxes.
- **Cost of the estimated rehabilitation cannot exceed 100% of the market property value as determined by the St. Lucie County Property Appraiser estimate or the \$50,000 maximum assistance unless additional non-SHIP funded resources are used to pay the difference.**
- **The property must be eligible for attaining a building permit for the required repairs.**
- **If previously received funding with the S.H.I.P. funding, owner is not eligible to receive funding through other programs. Funding is once in a lifetime.**
- City Loan shall be first or second position only to ensure that funds can be recaptured. The total amount of the proposed loan with the City must not exceed 125% of total market value including any and existing mortgages. The value of the property will be estimated using the St. Lucie County Property Appraiser (www.paslc.org) value.

E. How much assistance is the City providing?

The amount of assistance is not to exceed \$50,000.

F. What if the funds are not enough to bring my home up to these standards?

A determination is made by the City of Fort Pierce staff to ensure the property justifies rehabilitation within the allotted program maximum limits.

G. Is this a grant or a loan?

The assistance provided by the City is in the form of a **0% interest deferred loan**.

Assistance Amount	Occupancy Period
<i>Under to \$35,000</i>	<i>10 Years</i>
<i>\$35,001 to \$50,000</i>	<i>15 Years</i>

A deferred loan means that you will not have to make payments on the assistance provided by the City. You will not be required to pay the loan back as long as the property remains your primary residence (homestead property) and there is no change in title or ownership during the term of the deferred loan.

H. Will I need to sign a contract?

Yes. Owner(s) awarded a loan will be required to execute required Agreements and Security documents that fully describes the terms and conditions of the assistance for an amount not to exceed \$50,000. The City of Fort Pierce cannot provide legal advice to any Owner(s) have with regard to the agreements.

I. What type of improvements can be made?

Assistance is only provided to cover the cost of rehabilitation necessary to bring the property in compliance with locally adopted, written property standards, and applicable Federal, State and City of Fort Pierce codes. Physical improvements to the dwelling will be made based on priority and must fall in one of the following priority categories in order to be eligible:

Priority I- Housing Systems

- Electrical wiring, fixtures or systems
- Heating, ventilation and air-conditioning
- Roofs, walls and structural load bearing walls
- Plumbing

- Health and safety items
- Termites (as needed basis)
- Miscellaneous code violations

Priority II- Architectural Barrier Removal for ADA Compliance

- Widening of doors
- Installation of ramps
- Roll-in showers (as space permits)
- Grab bars and permanently attached physical-assist apparatus
- Air-conditioning (if medically necessary)
- Hearing-impaired smoke detection equipment
- Specialty plumbing fixtures
- Lowering of light switches
- Other permanently attached fixtures determined to be of assistance in removing architectural barriers

J. Who decides what work is needed?

City staff will develop the scope of work and estimated cost for the project. A building inspector from the City’s Building Department will meet with the Owner(s) to inspect the residence. They will inspect the property to ensure that the property is able to be rehabbed (no issues to health, safety, or issues involving code violations). Once the building inspectors okay the home for rehab, a Scope of Work will be prepared, prior to the project’s approval by City Commissioners.

K. Who will do the work?

The City’s Purchasing Department is responsible for facilitating the contractor selections process. All eligible Contractors will be invited to attend Pre-Bid meetings held at the Owner(s) property. Contractors will be provided with the approved Scope Work Report that will detail the work to be completed.

L. Who will inspect the work?

The City’s Building Department and Grants Administration Division staff will make periodic inspections of all work performed.

M. How long does the rehabilitation work take?

The length of time depends on the amount of work necessary to address the identified repairs. The Contractor, within ten (10) calendar days from the date of the Contract/Notice to Proceed, is responsible to apply for a building permit. The Contractor shall have all work completed, including punch list items, and final invoice submitted within 120 calendar days (or 4 months) of the date of the building permit.

N. How do I apply for the Program?

Applications will be available online [Grants Administration | Fort Pierce, FL - Official Website \(cityoffortpierce.com\)](http://cityoffortpierce.com)

Once funds are fully obligated, the program will then close until additional funds are made available. Priority will be given to the elderly, disabled and veterans during the initial application intake period. Reasonable accommodations can be made for applicants with special needs who require assistance with the completion or submission of their application.

O. What documents are required to apply?

The documents listed below **must be** submitted with your completed application, which consists of a completed application form AND all the applicable supporting documentation as listed below. Some of the requested information may not pertain you. Only provide the information that pertains to your household. Appropriate information will be verified. **Only copies will be accepted.**

1. **Proof of property ownership:** Please note, that a Title Search will be performed to verify information as to ownership provide by each applicant.
2. **Deed:** (which may be a warranty deed, special warranty deed, personal representative deed or quit claim deed)
or
 - A. Title Insurance Policy or
 - B. Lease with a term in excess of 99 years or
 - C. Order determining Homestead in an estate or
 - D. Copy of a Trust Agreement or
 - E. Certificate of Title

If the Deed lists anyone that does not reside in the home, a notarized, sworn statement must be provided by the non-resident(s) that attests to the fact that the individual(s) do not reside in the home and have their primary residence elsewhere. The individual(s) must provide a copy of a residential property lease or an ad valorem property tax bill indicating their primary residence is elsewhere.

3. **Proof of Income:** Three (3) months most recent pay stubs or earnings statements showing the employees name, gross pay per pay period, deductions, and frequency of pay for every household member over 18 years old.
4. **Property Taxes:** St. Lucie County Notice of Ad Valorem Taxes (must show Assessed Value of Property). This may be obtained by logging on to the Property Appraisers web site at <https://www.paslc.gov/property-search/real-estate/basic-site-address>.
5. **Proof that you are current in the payment of your property taxes:**
 - A. Paid Property Tax Receipt from the St. Lucie County Property Appraiser or
 - B. Copy of your canceled check, front and back, showing payment or
 - C. Sworn Affidavit certifying that you have paid your property taxes or
 - D. A printout from the St. Lucie County Property Appraisers web site
6. **Bank Statements;** Last three (3) months bank statements for every household member. We need every page of the bank statements.
7. **Proof of Hazard and Flood Insurance:** A copy of your homeowner's insurance policy. Policy must include flood insurance. If Flood Insurance is not required, please provide a Determination Letter from FEMA.
8. **Federal Income Tax Returns:** Federal income tax returns filed with the IRS for the last two (2) years AND W-2's for the last two (2) years. We will accept:
A copy of the original signed federal tax return with W-2's or
A transcript of your federal return from the IRS with W-2's. You can request a transcript by filling out IRS form 4506-T and sending to the IRS. The form can be obtained from the IRS website www.irs.gov, by calling the IRS at 1-800-829-3676, or by going to the IRS office.

9. **Proof of number of dependents claimed:** Dependents must be listed on your federal tax return:
 - A. Birth Certificate on which the parent/applicant's name is listed or
 - B. School records which give the parents' names and address or
 - C. Court-ordered letters of guardianship or
 - D. Divorce decree or
 - E. Letters of adoption
 - F. If a dependent over 18 is a full time student please submit a copy of their class schedule in addition to the above documents.

10. **Social Security Cards:** Social Security Cards for all household members. The City will review the original social security card however; a copy will not be kept in the program file.

11. **Photo Identification:** Provide photo ID for all household members over the age of 18.

12. **Proof of citizenship or legal alien status documents:**
 - A. United States of America birth certificate or
 - B. Naturalization papers or
 - C. Alien registration card

13. **Divorce Decree:** If you are divorced we need a copy of your divorce decree or certified court documents.

14. **Self-Employment Income:** Schedule C, E, or F must be included with your federal income tax return AND
 - A. Accountant or bookkeeper's statement of net income expected for the next 12 months printed on the accountant/book keeper's company letterhead
 - B. A notarized, sworn statement, from the self-employed individual, of net income expected for the next 12 months

15. **Social Security, Supplemental Security Income (SSI), and Disability benefits:** An award or benefit notification letter prepared and signed by the authorizing agency.

16. **Unearned Income:** Provide documents for all that apply.
 - A. Unemployment Compensation - Unemployment benefit award notice with three (3) copies of unemployment checkstubs.
 - B. Disability Compensation - Notice of eligibility from employer or authorizing agency and three (3) copies of checkstubs.
 - C. Worker's Compensation - Notice of eligibility with amount awarded and three (3) copies of check stubs.
 - D. Severance Pay - Notice of employer stating the amount received in severance pay.
 - E. Welfare of other needs-based payments given to any household members
 - F. Unemployed household member not receiving unemployment benefits or income. Please provide a notarized, sworn statement from the household member stating that unemployment benefits are not received and he/or she is not receiving any income.

17. **Alimony or Child Support Payments:**
 - A. A printout from the court or governmental agency through which payments are being made.
or

- B. An original notarized letter from the non-custodial parent stating the amount given weekly, bi-weekly, or monthly.
or
 - C. An original notarized statement from custodial parent stating that child support is not received for each child.
18. **Scholarships, Grants, and Veterans Administration Benefits:** Benefactor's written confirmation of amount of assistance, and educational institutions written confirmation of expected cost of the student's tuition, fees, books, and equipment for the next 12 months.
19. **Assets:** Most current statements for the below assets for each household member if applicable. We need all pages of each statements submitted and listed on your application form.
- A. 401(K) / 403(B) account statement
 - B. Retirement statement
 - C. Pension statement
 - D. IRA statement and/or Certificate of deposit (CD) statement
 - E. Annuities
20. **Life Insurance:** Life insurance policy with current cash value and the type (term or whole). All pages of the most current policy statement.
21. **Recurring Contributions and Gifts:** Example: non-household member paying all of part of bills, mortgages or contributing money on a regular basis.
- A. Notarized statement or affidavit signed by the person providing the assistance, giving the purpose, dates and value of the gifts or
 - B. A letter from a bank, attorney, or a trustee providing required verification.
22. **Mortgage Statements:** If you currently have a mortgage on your property, or an equity line, provide a copy of your most recent mortgage statement(s).