City of Port St Lucie



PORT ST. LUCIE

NEIGHBORHOOD SERVICES

AMENDED SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

Table of Contents

Description	Page #
Section I. Program Details	**3**
Section II. LHAP Strategies	**7**
A. Home Purchase Assistance	**7**
B. Comprehensive Owner-Occupied Rehabilitation	**9**
C. Limited Owner-Occupied Rehabilitation	**10**
D. Accessibility/Retrofit	**12**
E. Water/Sewer Connection	**15**
F. Disaster Recovery	**15**
G. Culvert Repair	**17**
H. Manufactured Housing (Mobile Homes)	**17**
Section III. LHAP Incentive Strategies	**19**
A. **Expedited Permitting**	**19**
B. **Local Government/Regulatory Review Proc**	**20**
C. **Allowance of Fee Waivers or Modification of Impact Fees**	**20**
D. **Allowance of Flexible Densities**	**20**
E. **Reduction of Parking and Setback Requirements**	**20**
F. **Allowance of Flexible Lot Configurations**	**20**
G. **Preparation of Printed Inventory of Locally Owned Lands Suitable for Affordable Housing Projects**	**20**
H. **Support of Development Near Transportation Hubs and Major Employment Centers and Mixed-Use Developments**	**20**
Other adopted policies in the Comprehensive Plan's Housing Element and Other Recommendations of the Affordable Housing Advisory Committee (AHAC)	**21**
Section IV. Exhibits	**21**
A. Administrative Budget for each fiscal year covered in the Plan.	**22**
B. Timeline for Estimated Encumbrance and Expenditure.	**23**
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.	**24**
D. Signed LHAP Certification.	**27**
E. Signed, dated, witnessed or attested adopting resolution.	**28**

Section I. Program Details:

A. LG(s)

Name of Local Government	City of Port St Lucie
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 extremely low, 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: 2025-2026, 2026-2027, 2027-2028

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 advertising in the local newspaper and/or on the City's or County's government website of the Local Housing Assistance Plan and the Notice of Funding Availability. Public hearings were advertised and the Plan was made available during the public comment periods. Plans are published on the City's website at www.cityofpsl.com/housing.

H. Advertising and Outreach: SHIP funding availability shall be advertised on the City or County government's website and/or 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. The City also utilizes its website (www.cityofpsl.com) and its public access through social media, traditional media advisories, and television to provide housing program information and updates.

I. Waiting List/Priorities: A waiting list procedure has not been established for applicants once funds are exhausted.

Disaster Recovery applicants may be funded prior to applicants on a waiting list for other strategies.

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:

The City may give priority to extremely low, very low, low income, and/or special needs applicants on the waiting list in order to maintain compliance with State guidelines relating to low income and/or special needs (defined in 420.0004(13) F.S.) set asides.

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. The City keeps information about various resources available on its website.

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 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 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 finds that the money deposited in the local housing assistance trust fund is 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	City of Port St Lucie	10%
Third Party Entity/Sub-recipient	N/A	N/A

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 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.*

S. Project Delivery Costs (PDC): Costs will be paid to the service provider to cover the costs of delivering housing-related services performed by non-city employees on rehabilitation projects. PDC will include initial inspections, developing work write-up/cost estimates, performing construction bid tasks, coordination and/or dispute resolution meetings, and construction inspections oversight for strategies involving rehabilitation or new construction. Recording fees are not included in PDC, as they are considered

administrative costs.

Strategy	Description of PDC	Max. $ Amount
Home Purchase Assistance	Initial inspection, write-up, before and after photos, contractor draws and final draw	$3,500
Comprehensive Owner-Occupied Rehabilitation	Initial inspection, write-up, before and after photos, contractor draws and final draw	$3,500
Limited Owner-Owner-Occupied & Manufactured Housing Rehabilitation	Initial inspection, write-up, before and after photos, contractor draws and final draw	$1,750
Accessibility/Retrofit (Special Needs)	Initial inspection, write-up, before and after photos, contractor draws and final draw	$1,500
Disaster Recovery	Initial inspection, write-up, before and after photos, contractor draws and final draw	$1,750
Culvert Repair	Initial inspection, write-up, before and after photos, contractor draws and final draw	$1,500

T. Essential Service Personnel Definition (ESP): ESP includes anyone employed in the education system (primary, secondary and post-secondary education services), city or county government personnel, public safety (first responders), health care personnel, and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: The City will require Energy Star appliances when possible. All homes are required to have storm shutters or impact resistant windows if SHIP is replacing windows. Other energy-efficient upgrades may be recommended in connection with needed repairs. When replacing garage doors, we upgrade to insulated doors when possible; windows and sliders are placed with low-e and air conditioners are 16-seer. Other items may include the following: attic insulation to R-30, caulking around windows and doors, and weather stripping of all exterior doors. When economically feasible, these specifications require the use of "new" products that meet or exceed the green communities' initiative criteria, Florida Building Code, and housing quality standards.

V. Describe efforts to meet the 20% Special Needs set-aside: The City can partner with social services agencies serving the designated special needs populations to further support the goal of the special needs set aside, if needed. Staff also review the files of each new applicant to determine if that applicant or any member of the household meets the definition of Special Needs as defined under 420.0004 (13), Florida Statutes. Those households are eligible for all of our housing strategies and, if needed, they may request accessibility retrofit improvements that enable them to live more independently in their homes.

W. Describe efforts to reduce homelessness: HUD is providing program funding for homeless services in St. Lucie County through the Continuum of Care administered by the Treasure Coast Homeless Services Council, Inc (TCHSC). The City of Port St Lucie maintains its membership on the Council, including assisting with the Board functions and specialized committees. The City supports TCHSC's grant application to HUD. The City has established partnerships with the TCHSC to leverage grant funding and will continue to do so when possible. The City also supports County level initiatives and local social service providers when possible. The County established a Homelessness Advisory Committee specifically to develop and implement a path forward to achieve a functional end to individual homelessness throughout St. Lucie County. Membership requirements that were established in partnership with the other municipalities in the County require that

all municipalities are represented on the Committee. The City maintains an elected official on the Committee to represent the City's needs and support the initiative. More information is available online at: https://www.stlucieco.gov/departments-and-services/board-of-county-commissioners/advisory-boards-and-committees/homeless-advisory-committee.

Section II. LHAP Strategies:

A. Home Purchase Assistance	Code 1, 2

a. Summary: Funds will be awarded for down payment and closing costs for new and existing homes, including homes purchased from a community land trust (CLT). Home rehabilitation is also an eligible use, as needed when purchasing existing homes. To be eligible, existing homes must need and receive at least $2,500 in rehabilitation paid within 12 months by SHIP, CDBG, HOME, the seller, the buyer or another source.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $103,500

e. Terms (see "Additional Information" for special terms for CLT home purchases):

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Years in loan term: 10 years (very-low and low), 30 years (moderate).
4. Forgiveness: For very-low and low-income categories, the funds will be forgiven on a prorated basis so that 10% of the principal is forgiven annually. Funds for moderate-income recipients will be forgiven on a prorated basis so that 1/30th is forgiven annually.
5. Repayment: For those who comply with SHIP rules, assistance will be forgiven by the end of the loan term and no repayment will be required.
6. Default: The loan will be determined to 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. If any of these occur, the outstanding balance will be due and payable. 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.

   The loan balance is due in the event of a default, which includes:

   - Violation by borrower of the terms of the note or mortgage securing the note.
   - Failure by borrower to timely pay all taxes, assessments, insurance, and any other charges and fines that may be imposed on the property which may be superior to the loan or mortgage.
   - Failure to occupy the home as a permanent residence.
   - Institution of foreclosure proceedings of a mortgage or lien of any kind, superior or inferior to this encumbrance, by one other than the City.
   - If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture fund through the legal process if it is determined that adequate funds may be

available to justify pursuing a repayment.

f. Recipient Selection Criteria: The City or Sponsor will accept applications during the advertised "Application Period" when applicable. Applicants will be processed on a first-qualified, first-assisted basis. However, due to SHIP income set-aside requirements, actual assistance may be provided in a manner necessary to meet these requirements. The City will give priority to as described in the section I. (I) of this plan. The applicant's verifiable cash and other assets (combined with gifts from family members, if applicable) cannot exceed $15,000. Tax deferred accounts are not counted as cash on hand.

The applicant must be able to qualify for a mortgage loan from a member of the Lending Consortium or approved local lender offering bond or special financing. A prequalification letter will be required before the application will be processed. The applicants front-end and back-end rations should not be less than 29% or more than 45% of household income. Mitigating circumstances may be considered (i.e., history of paying more for housing, etc.). The applicant must complete a homebuyer education workshop by a HUD approved Counseling Agency and provide a certificate of completion prior to closing on the purchase of the home. The applicant cannot own a home at the time of the application, and they must contribute $500 of their own funds toward the total cost of the home purchase transaction. The applicant must complete a CLT education class when purchasing in a CLT and properties that qualify will be placed into a CLT, approved by the City.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Households that received prior assistance under this strategy may not reapply, even if the City's mortgage is paid off or completely satisfied.
- Mobile and Manufactured homes are not eligible.
- Purchase Price (value) is determined by an appraisal.
- Program will follow specific requirements required by a participating CLT, certified by Florida Housing Coalition (FHC).
- Subordination: in cases where a SHIP client wishes to refinance their first mortgage, the City's Current policy allows for a subordination of its Mortgage if the household will benefit with an interest rate and/or housing payments reduction that is sufficient to offset the costs of the refinancing. The City will not subordinate for debt consolidation, and the household may not receive any cash payment in the transaction.
- Terms for CLT home purchases: This SHIP assistance is assumable to an income-eligible purchaser. The terms of the Note and Mortgage shall allow subsequent purchasers to assume the loan with approval by the CLT. Otherwise, no repayment is required during the loan term, provided the loan remains in good standing.
- Any filed bankruptcy must be discharged for at least two years prior to the date of application.

B. Comprehensive Owner-Occupied Rehabilitation	Code 3

a. Summary: Funding for eligible owner/occupants in the City of Port St. Lucie to assist with comprehensive rehabilitation of housing to eliminate code violations, correct safety, and sanitary issues, and/or provide hazard mitigation or accessibility /retrofit improvements.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $53,500

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 15 years
4. Forgiveness: Loan will be forgiven on a prorated basis at the rate of 6.67% annually so that the outstanding balance is satisfied after 15 years.
5. Repayment: None required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs:
    - Violation by borrower of the terms of the note or mortgage securing the note.
    - 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.
    - Failure by borrower to timely pay all taxes, assessments, insurance, and any other charges and fines that may be imposed on the property which may be superior to the loan or mortgage.
    - Failure to occupy the home as a permanent residence.
    - Institution of foreclosure proceedings of a mortgage or lien of any kind, superior or inferior to this encumbrance, by one other than the City.
    - If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
    - If any of these occur, the outstanding balance will be due and payable.

    - 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.

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis. The City will give priority to as described in the section I. (I) of this plan. The applicant's verifiable cash and other assets should not exceed $15,000. Tax deferred accounts are not counted as cash on hand.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Households that received prior assistance under this strategy may not reapply, even if the City's mortgage is paid off or completely satisfied.
- Mobile and Manufactured homes are not eligible.
- The City uses the assessed value of the property on the Property Appraiser's website to determine eligibility value within the purchase price limit as described in section I (L).
- An applicant requesting assistance will be required to:
    1. Have owned and occupied the home for at least 12 months prior to applying.

2. Property taxes and/or assessments must be current, with no reverse mortgages. All mortgages on property must be current and/or in compliance. Title issues and excessive liens will be evaluated on a case-by-case basis.
3. Allow the rehabilitation specialist, contractor, or consultant to access the home for an inspection to determine the need for the repair.

- Every effort shall be made to ensure rehabilitation of an existing owner-occupied residence is completed with as little inconvenience and disruption of daily activities as possible. If it is determined by City staff or the Inspector that the health and safety of the residents require temporary relocation during the rehabilitation work, funds can be used to cover rental costs, utility charges, relocation and storage costs associated with the provision of temporary housing to the homeowner while the construction work is in progress. Such expenses will be included as part of the total project cost/award amount.
- Loan will be awarded up to the maximum award amount.
- Subordination: in cases where a SHIP client wishes to refinance their first mortgage, the City's Current policy allows for a subordination of its Mortgage if the household will benefit with an interest rate and/or housing payments reduction that is sufficient to offset the costs of the refinancing. The City will not subordinate for debt consolidation, and the household may not receive any cash payment in the transaction.
- Any filed bankruptcy must be discharged for at least two years prior to the date of application.

C. Limited Owner-Occupied Rehabilitation (Emergency Repair)	Code 6

a. Summary: Funding for eligible owner-occupants in the City of Port St Lucie to assist in addressing the following emergency repairs to resolve the immediate threat to the homeowner. An emergency repair is to correct a verified safety or health hazard. This is not a rehabilitation strategy; it is limited to making emergency repairs. Eligible activities include, but are not limited to roof leaks, HVAC, plumbing, electrical and similar items.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $26,750
(Maximum funding amount includes a grant of up to $1,750 in project delivery costs.)

e. Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: Loan will be forgiven on a prorated basis at a rate of 20% annually so that the outstanding balance is satisfied after 5 years.
5. Repayment: None required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs:
    - Violation by borrower of the terms of the note or mortgage securing the note.
    - 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. Failure by borrower to timely pay all taxes, assessments, insurance, and any other charges and fines

that may be imposed on the property which may be superior to the loan or mortgage.

- Failure to occupy the home as a permanent residence.
- Institution of foreclosure proceedings of a mortgage or lien of any kind, superior or inferior to this encumbrance, by one other than the City.
- If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture fund through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
- If any of these occur, the outstanding balance will be due and payable.

- 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.

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis. The City will give priority to as described in section I. (I) of this plan. The applicant's verifiable cash and other assets should not exceed $15,000. Tax deferred accounts are not counted as cash on hand.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Households that received prior assistance under this strategy may not reapply, even if the City's mortgage is paid off or completely satisfied.
- Mobile and Manufactured homes are not eligible
- The City uses the assessed value of the property on the Property Appraiser's website to determine eligibility value within the purchase price limit as described in section I (L).
- An applicant requesting assistance will be required to:
    1. Have owned and occupied the home for at least 12 months prior to applying.
    2. Property taxes and/or assessments must be current, with no reverse mortgages. All mortgages on property must be current and/or in compliance. Title issues and excessive liens will be evaluated on a case-by-case basis.
    3. Allow the rehabilitation specialist, contractor, or consultant to access the home for an inspection to determine the need for the repair.
- Every effort shall be made to ensure rehabilitation of an existing owner-occupied residence is completed with as little inconvenience and disruption of daily activities as possible. If it is determined by City staff or the Inspector that the health and safety of the residents require temporary relocation during the rehabilitation work, funds can be used to cover rental costs, utility charges, relocation and storage costs associated with the provision of temporary housing to the homeowner while the construction work is in progress. Such expenses will be included as part of the total project cost/award amount.
- Loan will be awarded up to the maximum award amount.
- Subordination: in cases where a SHIP client wishes to refinance their first mortgage, the City's Current policy allows for a subordination of its Mortgage if the household will benefit with an interest rate and/or housing payments reduction that is sufficient to offset the costs of the refinancing. The City will not subordinate for debt consolidation, and the household may not receive any cash payment in the transaction.
- Any filed bankruptcy must be discharged for at least two years prior to the date of

application.

D. Accessibility/Retrofit (Special Needs)	Code 11

a. Summary: The program provides for modifications to the home to provide household members with special needs (as defined in 420.0004 (13) increased access and/or use of their homes. These modifications may include either structural adaptations or addition of apparatus that is permanently affixed to the housing unit.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $16,500
(Maximum funding amount includes a grant of up to $1,500 in project delivery costs.)

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: Loan will be forgiven on a prorated basis at a rate of 20% annually so that the outstanding balance is satisfied after 5 years.
5. Repayment: None required as loan as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs:
    - Violation by borrower of the terms of the note or mortgage securing the note.
    - 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. Failure by borrower to timely pay all taxes, assessments, insurance, and any other charges and fines that may be imposed on the property which may be superior to the loan or mortgage.
    - Failure to occupy the home as a permanent residence.
    - Institution of foreclosure proceedings of a mortgage or lien of any kind, superior or inferior to this encumbrance, by one other than the City.
    - If the home is foreclosed on by a superior mortgage holder, the City will make an effort to recapture fund through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
    - If any of these occur, the outstanding balance will be due and payable.

    - 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.

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis. The City will give priority to as described in the section I. (I) of this plan. The applicant's verifiable cash and other assets should not exceed $15,000. Tax deferred accounts are not counted as cash on hand.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Households that received prior assistance under this strategy may not reapply, even if the City's mortgage is paid off or completely satisfied.
- Mobile and Manufactured homes are not eligible
- The City uses the assessed value of the property on the Property Appraiser's website to determine eligibility value within the purchase price limit as described in section I (L).
- An applicant requesting assistance will be required to:
    1. Have owned and occupied the home for at least 12 months prior to applying.
    2. Property taxes and/or assessments must be current, with no reverse mortgages. All mortgages on property must be current and/or in compliance. Title issues and excessive liens will be evaluated on a case-by-case basis.
    3. Allow the rehabilitation specialist, contractor, or consultant to access the home for an inspection to determine the need for the repair.
- Every effort shall be made to ensure rehabilitation of an existing owner-occupied residence is completed with as little inconvenience and disruption of daily activities as possible. If it is determined by City staff or the Inspector that the health and safety of the residents require temporary relocation during the rehabilitation work, funds can be used to cover rental costs, utility charges, relocation and storage costs associated with the provision of temporary housing to the homeowner while the construction work is in progress. Such expenses will be included as part of the total project cost/award amount.
- Loan will be awarded up to the maximum award amount.
- Subordination: in cases where a SHIP client wishes to refinance their first mortgage, the City's Current policy allows for a subordination of its Mortgage if the household will benefit with an interest rate and/or housing payments reduction that is sufficient to offset the costs of the refinancing. The City will not subordinate for debt consolidation, and the household may not receive any cash payment in the transaction.
- Any filed bankruptcy must be discharged for at least two years prior to the date of application.

E. Water and Sewer Connection	Code 3

a. Summary: Designed to make housing payments more affordable by paying the initial cost to connect to water/sewer on the primary residence or payoff the outstanding balance remaining on a water/sewer connection loan.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $10,000

e. Terms:

1. Repayment loan/deferred loan/grant: 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 will be ranked for assistance based on a first-qualified, first-served basis. The City will give priority to as described in the section I. (I) of this plan. Clients must have owned the home as homestead for a least one year prior to application before assistance will be provided. The applicant's verifiable cash and other assets should not exceed $15,000. Tax deferred accounts are not counted as cash on hand.

g. Sponsor/Sub-recipient Selection Criteria: N/A

h. Additional Information:

- Recipients of prior SHIP Water and Sewer Connection assistance do not qualify.
- Mobile and Manufactured homes are not eligible.

g. Sponsor Selection Criteria: N/A

h. Additional Information: N/A

F. Disaster Recovery	Code 5

a. Summary: Provides assistance to households following a disaster that is declared by the President of the United States or Governor of the State of Florida. This strategy will utilize disaster funds allocated by Florida Housing Finance Corporation and/or any portion of SHIP funding that has not already been encumbered for other strategies.

Disaster Recovery funds may be used for items such as the following:

- Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable.
- Payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies.
- Purchase of emergency supplies such as a generator and/or supplies to waterproof damaged homes.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $25,000
(Maximum funding amount includes a grant up to $1,750 for project delivery costs.)

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: Loan will be forgiven on a prorated basis at a rate of 20% annually so that the outstanding balance is satisfied after 5 years.
5. Repayment: None required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs:

- Violation by borrower of the terms of the note or mortgage securing the note.
- 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. Failure by borrower to timely pay all taxes, assessments, insurance, and any other charges and fines that may be imposed on the property which may be superior to the loan or mortgage.
- Failure to occupy the home as a permanent residence.
- Institution of foreclosure proceedings of a mortgage or lien of any kind, superior or inferior to this encumbrance, by one other than the City.
- If the home is foreclosed by a superior mortgage holder, the City will make an effort to recapture fund through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
- If any of these occur, the outstanding balance will be due and payable.

- 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.

f. Recipient/Tenant Selection Criteria: A special funding cycle will be established after declaration of disaster if funding is available. Applicants for Disaster Recovery may be given priority above others on a waiting list for other strategies. Recipients on the Disaster Recovery list will be selected on a first-qualified, first-served basis. In order to maintain income and/or special needs set asides, however advertising and selection is limited to Very Low and/or Low Income or Special Needs, as needed. When a waiting list is necessary, the City may give priority to extremely low, very-low, low income or special needs applicants on the list in order to maintain compliance with State guidelines relating to low income and/or special needs. The applicant's verifiable cash and other assets should not exceed $15,000. Tax deferred accounts are not counted as cash on hand.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Households that received prior assistance under this strategy may not reapply, even if the City's mortgage is paid off or completely satisfied.
- Mobile and Manufactured homes are not eligible.
- The City uses the assessed value of the property on the Property Appraiser's website to determine eligibility value within the purchase price limit as described in section I (L).
- An applicant requesting assistance will be required to:
    1. Have owned and occupied the home for at least 12 months prior to applying.
    2. Property taxes and/or assessments must be current, with no reverse mortgages. All mortgages on property must be current and/or in compliance. Title issues and excessive liens will be evaluated on a case-by-case basis.
    3. Allow the rehabilitation specialist, contractor, or consultant to access the home for an inspection to determine the need for the repair.
- Every effort shall be made to ensure rehabilitation of an existing owner-occupied residence is completed with as little inconvenience and disruption of daily activities as possible. If it is determined by City staff or the Inspector that the health and safety of the residents require temporary relocation during the rehabilitation work, funds can be used to cover rental

costs, utility charges, relocation and storage costs associated with the provision of temporary housing to the homeowner while the construction work is in progress. Such expenses will be included as part of the total project cost/award amount.

- Loan will be awarded up to the maximum award amount.
- Subordination: in cases where a SHIP client wishes to refinance their first mortgage, the City's Current policy allows for a subordination of its Mortgage if the household will benefit with an interest rate and/or housing payments reduction that is sufficient to offset the costs of the refinancing. The City will not subordinate for debt consolidation, and the household may not receive any cash payment in the transaction.

G. Culvert Repair	Code 6

a. Summary: Funding for eligible owner/occupants in the City of Port St Lucie Intended to repair failed culverts pipes that have created poor drainage, flooding issues and water quality problems.

b. Fiscal Years Covered: 2025-2026, 2026-2027, 2027-2028

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

d. Maximum award: $16,500
Maximum funding amount includes a grant up to $1,500 for project delivery costs

e. Terms:

7. Repayment loan/deferred loan/grant: Grant
8. Interest Rate: N/A
9. Years in loan term: N/A
10. Forgiveness: N/A
11. Repayment: N/A
12. Default N/A

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis. The City will give priority to as described in the section I. (I) of this plan. Clients must have owned the home as homestead for a least one year prior to application before assistance will be provided. The applicant's verifiable cash and other assets should not exceed $15,000. Tax deferred accounts are not counted as cash on hand.

g. Sponsor/Sub-recipient Selection Criteria: N/A

h. Additional Information:

- Recipients of prior Culvert assistance do not qualify.
- Mobile and Manufactured homes are not eligible.

g. Sponsor Selection Criteria: N/A

h. Additional Information: N/A

H. **Manufactured Housing (Mobile Homes)**	Code 3, 28, 29

a. Summary: The manufactured housing strategy may provide funds for:

1. Relocation assistance for persons who are deprived of affordable housing due to closure of a mobile home park in accordance with 723.003, F.S. (code 28)
2. Lot rent assistance to owners of manufactured housing/mobile homes in a mobile home park, not to exceed six months (code 29)
3. Rehabilitation/emergency repairs (code 3)

b. Fiscal Years Covered: 2026-2027, 2027-2028

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

d. Maximum award: $10,000 (relocation assistance)
$5,000 (lot rental assistance)
$15,000 (rehab/emergency repairs)

e. Terms:

1. Repayment loan/deferred loan/grant: For relocation assistance and lot rent assistance, the funds are awarded as a grant. For rehab/emergency repairs the loan is secured by a note and mortgage/lien.
2. Interest Rate: 0%
3. Years in loan term: N/A for relocation assistance and lot assistance, 10 years for rehab/emergency repairs
4. Forgiveness: N/A for relocation assistance and lot assistance. Rehab/emergency repairs loans will be forgiven on a prorated basis at a rate of 20% annually so that the outstanding balance is satisfied after 10 years.
5. Repayment: N/A for relocation assistance and lot assistance. None required for rehab/emergency repairs as long as loan is in good standing.
6. Default: N/A for relocation assistance and lot assistance.
   For rehab/emergency repairs, the loan will be determined to be in default if any of the following occurs during the Loan term:
   - Violation by borrower of the terms of the note or mortgage securing the note.
   - 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.
   - Failure by borrower to timely pay all taxes, assessments, insurance, and any other charges and fines that may be imposed on the property which may be superior to the loan or mortgage.
   - Failure to occupy the home as a permanent residence.
   - Institution of foreclosure proceedings of a mortgage or lien of any kind, superior or inferior to this encumbrance, by one other than the City.
   - If the home is foreclosed by a superior mortgage holder, the City will make an effort to recapture fund through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
   - If any of these occur, the outstanding balance will be due and payable.

- 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.

f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities detailed in Section I.I being met first.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Manufactured housing constructed after January 2010 is eligible.
- Households that received prior assistance under this strategy may not reapply, even if the City's mortgage is paid off or completely satisfied.
- An applicant requesting assistance will be required to:
  - Have owned and occupied the home for at least 12 months prior to applying.
  - Property taxes and/or assessments must be current, with no reverse mortgages. All mortgages on property must be current and/or in compliance. Title issues and excessive liens will be evaluated on a case-by-case basis.
  - Allow the rehabilitation specialist, contractor, or consultant to access the home for an inspection to determine the need for the repair.
- Every effort shall be made to ensure rehabilitation of an existing owner-occupied residence is completed with as little inconvenience and disruption of daily activities as possible. If it is determined by City staff or the Inspector that the health and safety of the residents require temporary relocation during the rehabilitation work, funds can be used to cover rental costs, utility charges, relocation and storage costs associated with the provision of temporary housing to the homeowner while the construction work is in progress. Such expenses will be included as part of the total project cost/award amount.
- For lot rent assistance, applicant(s) must be able to provide written proof of hardship.

Section III. LHAP Incentive Strategies:

The City is currently in the process of updating its Comprehensive Plan due to be completed by the end of 2026.

In addition to the **required Incentive Strategy A and Strategy B**, the City also has adopted the following policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. Name of the Strategy: **Expedited Permitting for Affordable Housing Projects**
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects. Comprehensive Plan Policy 3.1.10.1 states "The City shall continue to provide expedited permitting procedures for affordable housing projects developed with state and federal funds."

B. Name of Strategy: **Local Government/Regulatory Review Process**
The establishment of a process by which a local government considers, before adoption, policies,

procedures, ordinances, regulations, or plan provisions that increase the cost of housing. An ongoing process for reviewing local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption. Comprehensive Plan Policy 3.1.1.3 states "Continue to review ordinances, codes, regulations and the permitting process for the purpose of eliminating excessive requirements, streamlining and amending or adding other requirements in order to maintain or increase private sector participation in meeting the housing needs of all residents, especially those with special housing needs, while continuing to insure the health, welfare, and safety of the residents."

C. Name of the Strategy: **Allowance of Fee Waivers or Modification of Impact Fees for Affordable Housing Projects**
Comprehensive Plan Policy 3.1.10.3 states "The City shall reduce, waive, or support alternative methods of the impact fee payment for affordable housing."

D. Name of Strategy: **Allowance of Flexible Densities for Affordable Housing Projects**
Comprehensive Plan Policy 3.1.10.6 states "The City may allow flexibility in densities to facilitate affordable housing."

E. Name of Strategy: **Reduction of Parking and Setback Requirements for Affordable Housing Projects**
Comprehensive Plan Policy 3.1.10.4 states "The City shall establish guidelines that allow parking and setback reductions for affordable housing projects where it can be shown that such reduction will be compatible with the surrounding neighborhood and will not cause an adverse impact to the neighborhood by 2013."

F. Name of Strategy: **Allowance of Flexible Lot Configurations for Affordable Housing Projects**
Comprehensive Plan Policy 3.1.10.8 states "The City may update its Land Development Regulations to allow flexibility in lot configurations for affordable housing."

G. Name of Strategy: **Preparation of Printed Inventory of Locally Owned Lands Suitable for Affordable Housing Projects**
Policy for Disposition of City owned land was approved by the City Council on June 16, 2003, and revised on January 22, 2018, via Resolution 18-R07, City Council Directed Policy 18.01. Update to be included in Comprehensive Plan updates of 2025.

H. Name of Strategy: **Support of Development Near Transportation Hubs and Major Employment Centers and Mixed-Use Developments**
Comprehensive Plan Policy 3.1.10.5 states "The City shall encourage development of affordable housing and/or workforce housing near (within ½ mile) a transportation hub, major employment center, and mixed-use development."

Other adopted policies in the Comprehensive Plan's Housing Element:
Comprehensive Plan Policy 3.1.10.7 states "The City may establish a requirement that new residential or mixed use development provide either affordable housing or contributions to an Affordable Housing Trust Fund."
Comprehensive Plan Policy 3.1.10.9 states "As the City approves policies, procedures, ordinances regulations or plans, it should include an analysis of any potential affect they have on the cost of housing."

Other Recommendations of the Affordable Housing Advisory Committee (AHAC): The Committee supports the HUD Thriving Communities Technical Assistance Plan for the development of a Workforce Housing Program & targeted developer engagement.

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.

Exhibit A

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A (2025)

City of Port St. Lucie		
Fiscal Year: 2025-2026		
Estimated SHIP Funds for Fiscal Year:	$	1,826,423.00
Salaries and Benefits	$	178,640.00
Office Supplies and Equipment	$	1,250.00
Travel Per diem Workshops, etc.	$	1,300.00
Advertising	$	1,450.00
Other*	$	
Total	$	182,640.00
Admin %		10.00%
		OK
Fiscal Year 2026-2027		
Estimated SHIP Funds for Fiscal Year:	$	1,815,941.00
Salaries and Benefits	$	177,594.00
Office Supplies and Equipment	$	1,250.00
Travel Per diem Workshops, etc.	$	1,300.00
Advertising	$	1,450.00
Other*	$	-
Total	$	181,594.10
Admin %		10.00%
		OK
Fiscal Year 2027-2028		
Estimated SHIP Funds for Fiscal Year:	$	1,826,423.00
Salaries and Benefits	$	178,640.00
Office Supplies and Equipment	$	1,250.00
Travel Per diem Workshops, etc.	$	1,300.00
Advertising	$	1,450.00
Other*	$	
Total	$	182,640.00
Admin %		10.00%
		OK
*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

City of Port St. Lucie affirms that funds allocated for these fiscal years will meet the following deadlines:
(local government)

Fiscal Year	Encumbered	Expended	Closeout Report
2025-2026	6/30/2027	6/30/2028	9/15/2028
2026-2027	6/30/2028	6/30/2029	9/15/2029
2027-2028	6/30/2029	6/30/2030	9/15/2030

If funds allocated for these fiscal years is not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation should be notified according to the following dates:

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2022-2023	3/30/2028	6/15/2028
2023-2024	3/30/2029	6/15/2029
2024-2025	3/30/2030	6/15/2030

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to robert.dearduff@floridahousing.org and kathy.cutler@floridahousing.org and include:

1. A statement that "(city/county) 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/timeline 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.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

ACFR financial statements are due each June 30 for the report ending September 30 of the previous year.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2025-2026

Name of Local Government: City of Port St. Lucie

Estimated Funds (Anticipated allocation only): $ 1,826,423,000

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1,2	Home Purchase Assistance	Yes	0	$100,000	0	$100,000	0	$100,000	$0.00	$0.00	$0.00	0
3	Comprehensive Owner-Occupied Rehabilitation	Yes	5	$80,000	10	$80,000	0	$80,000	$1,200,000.00	$0.00	$1,200,000.00	15
6	Limited Owner-Occupied Rheabilitation	Yes	3	$25,000	3	$25,000	0	$25,000	$150,000.00	$0.00	$150,000.00	6
11	Accessiblity/Retrofit (Special Needs)	Yes	5	$25,000	6	$25,000	0	$0	$275,000.00	$0.00	$275,000.00	11
3	Water and Sewer Connection	Yes	0	$8,000	2	$8,000	0	$8,000	$16,000.00	$0.00	$16,000.00	2
3	Water and Sewer Assessment	Yes	0	$5,000	0	$5,000	0	$5,000	$0.00	$0.00	$0.00	0
5	Disaster Recovery	Yes	0	$25,000	0	$25,000	0	$25,000	$0.00	$0.00	$0.00	0
13	Rental Assistance	No	0	$5,000	0	$5,000	0	$5,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		13		21		0		$1,641,000.00	$0.00	$1,641,000.00	34
Purchase Price Limits:			New	$ 560,154	Existing	$ 560,154						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$	182,642	0%		OK					
	Home Ownership Counseling		$	-								
	Total All Funds		$	1,823,642	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		0.1%	Does Not Meet Requirement
Homeownership % (65% requirement)		0.1%	Does Not Meet Requirement
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	$ 600,000	0.0%	OK
Low Income (30% requirement)	$ 1,041,000	0.1%	OK
Moderate Income	$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government:	City of Port St. Lucie
Estimated Funds (Anticipated allocation only):	$ 1,851,747

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1,2	Home Purchase Assistance	Yes	0	$100,000	0	$100,000	0	$100,000	$0.00	$0.00	$0.00	0
3	Comprehensive Owner-Occupied Rehabilitation	Yes	5	$80,000	10	$80,000	0	$80,000	$1,200,000.00	$0.00	$1,200,000.00	15
6	Limited Owner-Occupied Rheabilitation	Yes	3	$25,000	3	$25,000	0	$25,000	$150,000.00	$0.00	$150,000.00	6
11	Accessiblity/Retrofit (Special Needs)	Yes	5	$25,000	6	$25,000	0	$0	$275,000.00	$0.00	$275,000.00	11
3	Water and Sewer Connection	Yes	0	$8,000	2	$8,000	0	$8,000	$16,000.00	$0.00	$16,000.00	2
3	Water and Sewer Assessment	Yes	0	$5,000	0	$5,000	0	$5,000	$0.00	$0.00	$0.00	0
5	Disaster Recovery	Yes	0	$25,000	0	$25,000	0	$25,000	$0.00	$0.00	$0.00	0
13	Rental Assistance	No	0	$5,000	0	$5,000	0	$5,000	$0.00	$0.00	$0.00	0
3,28,29	Manufactured Housing (Mobile Homes)	No	0	$15,000	0	$15,000	0	$15,000	$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		13		21		0		$1,641,000.00	$0.00	$1,641,000.00	34
Purchase Price Limits:			New	$ 560,154	Existing	$ 560,154						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$	185,175	10%		OK					
	Home Ownership Counseling		$	-								
	Total All Funds		$	1,826,175	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		88.6%	OK
Homeownership % (65% requirement)		88.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)		$ 600,000	32.4% OK
Low Income (30% requirement)		$ 1,041,000	56.2% OK
Moderate Income		$ -	0.0%

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2027-2028

Name of Local Government: City of Port St. Lucie

Estimated Funds (Anticipated allocation only): $ -

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
1,2	Home Purchase Assistance	Yes	0	$100,000	0	$100,000	0	$100,000	$0.00	$0.00	$0.00	0
3	Comprehensive Owner-Occupied Rehabilitation	Yes	5	$80,000	10	$80,000	0	$80,000	$1,200,000.00	$0.00	$1,200,000.00	15
6	Limited Owner-Occupied Rheabilitation	Yes	3	$25,000	3	$25,000	0	$25,000	$150,000.00	$0.00	$150,000.00	6
11	Accessiblity/Retrofit (Special Needs)	Yes	5	$25,000	6	$25,000	0	$0	$275,000.00	$0.00	$275,000.00	11
3	Water and Sewer Connection	Yes	0	$8,000	2	$8,000	0	$8,000	$16,000.00	$0.00	$16,000.00	2
3	Water and Sewer Assessment	Yes	0	$5,000	0	$5,000	0	$5,000	$0.00	$0.00	$0.00	0
5	Disaster Recovery	Yes	0	$25,000	0	$25,000	0	$25,000	$0.00	$0.00	$0.00	0
13	Rental Assistance	No	0	$5,000	0	$5,000	0	$5,000	$0.00	$0.00	$0.00	0
3,28,29	Manufactured Housing (Mobile Homes)	No	0	$15,000	0	$15,000	0	$15,000	$0.00	$0.00	$45,000.00	0
									$0.00	$0.00	$0.00	0
	Total Homeownership		13		21		0		$1,641,000.00	$0.00	$1,686,000.00	34
Purchase Price Limits:			New	$ 560,154	Existing	$ 560,154						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
									$0.00	$0.00	$0.00	0
	Total Rental		0		0		0		$0.00	$0.00	$0.00	0
	Administration Fees		$ -		#DIV/0!		#DIV/0!					
	Home Ownership Counseling		$ -									
	Total All Funds		$	1,686,000	This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)		#DIV/0!	#DIV/0!
Homeownership % (65% requirement)		#DIV/0!	#DIV/0!
Rental Restriction (25%)		#DIV/0!	#DIV/0!
Very-Low Income (30% requirement)		$ 600,000 #DIV/0!	OK
Low Income (30% requirement)		$ 1,041,000 #DIV/0!	OK
Moderate Income		$ - #DIV/0!	

Exhibit D
67-37.005(1), F.A.C.
2025

CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: City of Port St Lucie

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 ensure 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 (ACFR). An electronic copy of the ACFR or a hyperlink 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.

(13) SHIP funds will not be pledged for debt service on bonds.

(14) 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.

(15) 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.

(16) 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.

(17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Witness

Date

OR

Attest: Sally Wash, City Clerk

Chief Elected Official or designee

Shannon M. Martin, Mayor
Type Name and Title

(Seal)

RESOLUTION 26-R75

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF PORT ST. LUCIE, FLORIDA, AMENDING THE LOCAL HOUSING ASSISTANCE PLAN TO COMPLY WITH CHAPTER 67-37, LAWS OF FLORIDA, AS PERMITTED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SECTIONS 420.907-420.9079, FLORIDA STATUTES, AND CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CITY MANAGER TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE FLORIDA HOUSING FINANCE CORPORATION; AUTHORIZING THE SUBMISSION OF THE AMENDED LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; PROVIDING FOR CONFLICT; PROVIDING FOR SEVERABILITY; PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317, Laws of Florida, 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, Sections 420.907-420.9089, Florida Statutes (2026), and Chapter 67-37, Florida Administrative Code, requires local governments to develop a develop a one- to three-year Local Housing Assistance Plan ("LHAP") outlining how funds will be used; and

WHEREAS, Chapter 2026-173, Laws of Florida, amended the SHIP Act to require that mobile home relocation be included in the LHAP and to require the inclusion of a strategy for assisting mobile home owners with lot rental assistance; and

WHEREAS, the SHIP Act provides, at subsection 420.9072(3)(c), Florida Statutes, that a local government may amend its local housing assistance plan by resolution after being approved for funding if the plan complies with program requirements; however, a local government must submit its amended plan for review by the Florida Housing Finance Corporation in order to ensure continued consistency with the requirements of the State Housing Initiatives Partnership Program; and

WHEREAS, the Neighborhood Services Department has prepared the amended Local Housing Assistance Plan, attached hereto and incorporated herein for submission to the Florida Housing Finance Corporation; and

RESOLUTION 26-R75

WHEREAS, the City Council finds that it is in the best interest of the public for the City of Port St. Lucie to submit the amended Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PORT ST. LUCIE, FLORIDA, THAT:

Section 1. Ratification of Recitals. The foregoing recitals are hereby ratified and confirmed as true and correct and are hereby made a part of this Resolution.

Section 2. Approval of the Local Housing Assistance Plan. The City Council of the City of Port St. Lucie hereby approves the amended Local Housing Assistance Plan, as attached and incorporated hereto, for submission to the Florida Housing Finance Corporation as required by Sections 420.907-420-9079, Florida Statutes, for fiscal years 2025-2026, 2026-2027, and 2027-2028. All provisions of the Local Housing Assistance Plan conform to the requirements of Section 420.9072, Florida Statutes, et seq., as amended by Chapter 2026-173, Laws of Florida, and Chapter 67-37, Florida Administrative Code.

Section 3. Authority. The City Manager 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 terms and conditions of said program.

Section 4. Conflict. If any resolutions, or parts of resolutions, are in conflict herewith, this Resolution shall control to the extent of the conflicting provisions.

Section 5. Severability. The provisions of this Resolution are intended to be severable. If any part of this Resolution is determined to be void or is declared illegal, invalid, or unconstitutional by a Court of competent jurisdiction, the remainder of this Resolution shall remain in full force and effect.

RESOLUTION 26-R75

Section 6. Effective Date. This Resolution shall become effective immediately upon adoption.

PASSED AND ADOPTED by the City Council of the City of Port St. Lucie, Florida, this 14th day of September 2026.

CITY COUNCIL
CITY OF PORT ST. LUCIE

By: _____
Shannon M. Martin, Mayor

ATTEST:

Sally Walsh, City Clerk

APPROVED AS TO FORM:

Richard Berrios, City Attorney