



Saint Lucie County

STATE HOUSING INITIATIVES
PARTNERSHIP (SHIP)
LOCAL HOUSING ASSISTANCE
PLAN (LHAP)

2022-2023, 2023-2024, 2024-2025

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I. Program Details:

A. Local Government

Name of Local Government	St. Lucie County
Does this LHAP contain an interlocal agreement?	No

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2022-2023, 2023-2024, 2024-2025

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

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

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

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

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

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

1. Persons with Special Needs as defined in Section 420.0004 (13)(a), F.S:
 - a.) Extremely Low Income – 30%
 - b.) Very Low Income - 50%
 - c.) Low Income – 80%
 - d.) Moderate Income – 120%

2. After serving special needs households applicants will be served on first-qualified, first-served basis with priority given to very low, then low, and then moderate-income groups.

- 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:** St. Lucie County has several partnerships with organizations such as the Council of Social Agencies (COSA), Roundtable of St. Lucie County, the United Way, and Career Source Research Coast. Each of these agencies provide support to residents in need. St. Lucie County is a member of the Continuum of Care. In addition, the County’s Human Services Division provides additional support services such as assistance with education, prescriptions, housing, and case management to assist clients with the goal of becoming self-sufficient.
- L. **Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. **Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. **Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county, or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility

requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

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

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

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

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

Entity	Duties	Admin. Fee Percentage
St. Lucie County	Administration of the local housing assistance plan is the responsibility of St. Lucie County under the direction of the Housing Manager or designee.	100%

- 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:** Project delivery costs performed by non-salaried housing department employees shall include, survey fees, appraisal fees, title services fees, permitting fees, environmental testing fees, recording fees, counseling costs, and inspection fees. For construction projects, project delivery costs will not exceed 5% of the construction’s costs. For purchase assistance, project delivery costs will not exceed 2% of the purchase price of the home.

- T. Essential Service Personnel Definition (ESP):** ESP includes “Essential Services Personnel” refer to active duty/reserve military personnel; teacher and educators; employees of school districts, community colleges, or universities; police and fire personnel including police, fire, emergency medical service and 9-1-1 dispatchers; health care personnel and employees of hospitals and assisted living facilities.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes:

All housing rehabilitation and new construction will incorporate “green” standards including, but not limited to:

- Any appliances replaced or installed shall be Energy Star.
- Any door and/or window replaced or installed shall be Energy Star.
- Any lighting fixture replaced or installed shall be Energy Star.

Weatherization shall be incorporated into all homes rehabilitated, including but not limited to the attic and sealing of all exterior walls. New construction is presumed to meet the minimum insulation and sealing requirements. Any replaced or new HVAC unit shall have a SEER rating of at least 15.

V. Describe efforts to meet the 20% Special Needs set-aside: For each annual allocation with a requirement to serve persons with special needs, the County will meet the requirement through the following housing programs, further defined in the strategies section.

- Owner Occupied Rehabilitation
- Emergency Repair

Persons with special needs, as defined in F.S. 420.0004 (13) means an adult requiring independent living services in order to maintain housing or development independent living skills and who has a disabling condition, a young adult formerly in foster care who is eligible for services under F.S. 409.1451(5), a survivor of domestic violence as defined in F.S. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the supplemental Security Income (SSI) program or from veterans’ disability benefits.

The County will give first priority to serving persons with developmental disabilities, as defined in F.S. with an emphasis on home modifications, including technological enhancements and devices, which allow the homeowner to remain independent in their own homes and maintain homeownership.

W. Describe efforts to reduce homelessness: Efforts to end homelessness will be addressed utilizing the Security and/or Utility Deposits strategy as funding allows. Additionally, St. Lucie County has an ongoing partnership with the Treasure Coast Homeless Services Council, Lead Agency of the Continuum of Care (CoC) Program. As part of this partnership, St. Lucie County administers the Shelter Plus Care Program, the Supportive Services for Veterans Families (SSVF) Program and participates in the annual Point in Time (PIT) count.

St. Lucie County is in the process of developing a strategic plan to address homelessness. Additionally, a community for homeless veterans is being developed.

Treasure Coast Homeless Services Council (TCHSC) is the lead agency for the Continuum of Care (CoC) and will be notified of funding opportunities.

Section II. LHAP Strategies

A. Owner Occupied Rehabilitation	Code: 3
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- a. **Summary:** SHIP funds will be allocated for rehabilitation repairs to correct substandard conditions, eliminate code violations, upgrade major systems, make modifications for accessibility, and make general property site improvements to improve the health, safety, and welfare of the occupants. Storm resistant construction or other elements that reduce long term costs related to the maintenance, utilities, and insurance may also be incorporated. Funds may be used to assist with the payment of

relocation costs associated with rehabilitation of the housing unit. Funds may also be used for the removal and disposal of asbestos or lead-based paint. Funds may not be utilized for mobile homes.

- b. **Fiscal Years Covered:** 2022-2023, 2023-2024, 2024-2025
- c. **Income Categories to be served:** very low, low, and moderate
- d. **Maximum award:** \$90,000
- e. **Terms:**
1. Deferred loan: Funds will be awarded as a deferred loan secured by a recorded mortgage and note.
 2. Interest Rate: 0%
 3. Term: 10 years
 4. Forgiveness: The loan is forgiven on a prorated basis so that 10% of the principal is forgiven annually.
 5. Repayment: None as long as the loan remains in good standing.
 6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term:
 - sale, transfer, or conveyance of property;
 - Conversion to a rental property;
 - Loss of homestead exemption status; or failure to occupy the home as primary residence;
 - Failure to maintain homeowners' insurance for the period of the deferred payment loan;
- Should the homeowner refinance the first mortgage for more favorable terms as evidenced by documentation provided by the lender, St. Lucie County will consider subordination of its loan. The refinance cannot result in cash out to the homeowner or SHIP funds are required to be repaid.
- If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the term of the loan, the loan will be forgiven, and a mortgage satisfaction will be provided to the next of kin.
- f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first complete basis with the priorities for Special Needs and income groups as described in section I. (I) of this plan. Other eligibility criteria include:
- Applicants must not have been previously assisted with SHIP funding administered by St. Lucie County in the past five (5) years.
 - No assistance will be granted to any property owner who is in arrears with property taxes or mortgage payments at the time of application.
 - Applicants must own and occupy the assisted home as their primary residence and have proof of homestead at the time the application is submitted. If Homestead documentation is unavailable, an application for Homestead, a Driver's License with the property address listed plus three months of utility bills in the name of the applicant may be used for primary residence verification.
 - The property must have clear title and be free of any adverse liens and/or judgments.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** All work will be performed by contractors on the County's approved contractors list. Mobile homes, Condos, and other attached homes are not eligible.

- a. **Summary:** SHIP funds will be awarded for down payment and closing costs (DPA/CC) to households to purchase a newly constructed or existing home. A newly constructed home must have received a certificate of occupancy within the last twelve months. Prospective homebuyers must qualify as a First Time Homebuyer under the HUD definition:
- 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 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.
- b. **Fiscal Years Covered:** 2022-2023, 2023-2024, 2024-2025
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award: DPA/CC:** \$100,000 Repairs: \$25,000
In no case shall the maximum award per unit exceed a combined amount of \$125,000.
- e. **Terms:**
1. Deferred Loan: Funds will be awarded as a deferred subordinate loan secured by a recorded mortgage and note and will include any down payment, closing costs, and repairs costs.
 2. Interest Rate: 0%
 3. Years in loan term: 10
 4. Forgiveness: Funds will be forgiven on a prorated basis so that 10% of the principal is forgiven annually.
 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 during the loan term:

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 will be forgiven.
- f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first complete basis with the priorities for Special Needs and income groups as described in section one of this plan. Applicants must contribute at least \$500 to the purchase and attend a homebuyer education course provided by a housing counseling agency approved by the U.S. Department of Housing and Urban Development.
- g. **Sponsor Selection Criteria:**
- h. **Additional Information:** Project delivery costs will be a grant to the applicant and not included in the mortgage and note.

- a. **Summary:** Funds will be awarded to applicants in need of rehabilitation of their home related to a dire situation that needs to be mitigated immediately. This includes but is not limited to: damaged roofing that is actively leaking, damaged windows causing exposure to the elements, sewage backup, or electrical or plumbing problems that could cause damage to the home or is an immediate health hazard to the occupants. A/C replacement is eligible with documentation from a physician stating it is medically necessary. Funds may also be awarded to pay insurance deductibles, directly to the insurance company for any emergency repairs covered by the homeowner's policy. Proof of insurance claim must be submitted, if applicable. Funds may be used to assist with the payment of relocation costs associated with rehabilitation of the residence. Mobile homes, Condos, and other attached homes are not eligible.
- b. **Fiscal Years Covered:** 2022-2023, 2023-2024, 2024-2025
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$50,000
- e. **Terms:**
1. Deferred loan: Funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 5
 4. Forgiveness: The loan will be forgiven at a rate of 20% per year.
 5. Repayment: In the event the home
 4. Default: The loan will be determined to be in default if any of the following occurs during the Loan term:
 - sale, transfer, or conveyance of property;
 - Conversion to a rental property;
 - Loss of homestead exemption status; or failure to occupy the home as primary residence.
 - Should the homeowner refinance the first mortgage for more favorable terms as evidenced by documentation provided by the lender, St. Lucie County may consider subordination of its loan. The refinance cannot result in cash out to the homeowner or SHIP funds are required to be repaid.
- f. **Recipient Selection Criteria:** Applicants will be selected on a first-qualified, first complete basis. In addition, the applicant must have the need for an immediate repair.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** When an applicant is assisted with emergency repairs, they will not lose their place on the rehabilitation waiting list. However, the amount of funds expended for the emergency repairs will be counted towards the maximum award if the applicant receives subsequent assistance through the rehabilitation strategy. Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by the homeowner's policy. Mobile Homes, Condos, and other attached homes are not eligible.

D. Disaster Assistance**Code 5**

- a. **Summary:** Funds will be allocated to assist households following a disaster as declared by Executive Order by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. Funds may be used for items such as, but not limited to:
- The purchase of emergency supplies for eligible households to weatherproof damaged homes;
 - Interim repairs to avoid further damage;
 - Tree and debris removal required to make the individual housing unit habitable;
 - Construction of wells or repairs to existing wells where public water is not available;
 - Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
 - First and last month rent, as well as security deposits for eligible recipients who have been displaced from their homes due to disaster;
- b. **Fiscal Years Covered:** 2022-2023, 2023-2024, 2024-2025
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$15,000
- e. **Terms:**
1. Grant: Funds will be awarded as a grant with no recapture terms.
 1. Interest Rate: N/A
 2. Years in loan term: N/A
 3. Forgiveness: N/A
 4. Repayment: N/A
 5. Default: N/A
- f. **Recipient Selection Criteria:** Applicants will be assisted on a first-qualified, first-complete basis.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** This strategy will be advertised at the beginning of the yearly hurricane season. For housing repairs, it must be documented that the applicant did not receive funds from FEMA, SBA, or homeowner's insurance. A self-declaration will suffice.

E. Rental New Construction/Rehabilitation**Code 14, 21**

- a. **Summary:** Funds will be awarded to developers to construct or rehabilitate affordable rental units. This funding is intended to be used as gap financing required for the project. In cases where a smaller development (less than 50 units) is being proposed that includes Special Needs units, the county may choose to provide a larger amount of the overall construction financing.
- b. **Fiscal Years Covered:** 2022-2023, 2023-2024, 2024-2025

- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** Up to \$100,000 for developments of 50 units or less
Up to \$175,000 for developments of more than 50 units
- e. **Terms:**
 1. **Loan/Grant:** For for-profit developers, funds will be awarded as a loan secured by a recorded subordinate mortgage and note.
For non-profit developers, funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
 2. **Interest Rate:** 0%
 3. **Years in loan term:** The loan term will defer to the most restrictive funding source.
 4. **Forgiveness:** For For-profits, the loan is due and payable at the end of the term unless the county negotiates an extended loan term to secure affordable rental units in the best interest of the county's residents. For Non-profits, the loan is forgiven on a prorated basis beginning in year six so that 10% of the loan is forgiven annually from years six through fifteen.
 5. **Repayment:** None required as long as the loan is in good standing.
 6. **Default:** For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur, the outstanding balance will be due and payable.
- f. **Tenant Selection Criteria:** All applicants for residence in a SHIP-assisted unit must meet income qualifications of the program as determined by the St. Lucie County Housing Division
- g. **Developer Selection Criteria:** Developers will apply to the county through an RFQ process that is open year-round. The RFQ will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, proof of non-profit status, and a housing unit design plan that meets with the county's housing element in the Comprehensive Plan.

The County reserves the right to select developments that meet all the above requirements and:
 1. Are in areas of immediate need due to lack of available units;
 2. Propose to preserve and improve existing units.

All funding awards will be subject to closing on other funding sources.
- h. **Additional Information:** Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units.

F. Demolition/Reconstruction	Code 4
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- a. **Summary:** This strategy is designed to assist eligible homeowners with a replacement home when it has been determined that it is not economically feasible to rehabilitate the existing home. Reconstruction will occur when the cost to rehabilitate an existing home is 60% or more of the cost to construct a replacement home. Funds may be used to assist with the payment of relocation costs associated with rehabilitation of the occupants.
- b. **Fiscal Years Covered:** 2022-2023, 2023-2024, 2024-2025

- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$180,000
- e. **Terms:**
 - 1. Deferred loan: Funds will be awarded as a deferred loan secured by a recorded mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10
 - 4. Forgiveness: The loan is forgiven on a prorated basis so that 10% of the principal is forgiven annually.
 - 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 during the loan term:
 - 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 to maintain homeowners' insurance for the period of the deferred payment loan;
 - Should the homeowner refinance the first mortgage for more favorable terms as evidenced by documentation provided by the lender, St. Lucie County may consider subordination of its loan. The refinance cannot result in cash out to the homeowner or SHIP funds are required to be repaid.
- f. **Recipient Selection Criteria:** Applicants will be selected through the owner-occupied rehabilitation strategy and converted to this strategy as described above.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** 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 will be forgiven.

Project delivery costs will be a grant to the applicant and not included in the mortgage and note.

G. Security and/or Utility Deposits	Code 23
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- a. **Summary:** The purpose of this strategy will be to provide rental assistance in the form of security deposits, first and last month rent, and utility deposits. Applicants must show that they will be able to sustain future rental payments. Sustainability shall mean that housing costs do not exceed 35% of the household's gross monthly income. The applicant will be required to provide a basic income and expense worksheet.
- b. **Fiscal Years Covered:** 2022-2023, 2023-2024, 2024-2025
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$10,000
- e. **Terms:**
 - 1. Grant: The assistance will be in the form of a grant with no recapture requirement.

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 Selection Criteria:** Recipients will be assisted on a first-qualified, first-complete basis. Eligible hardships include but are not limited to: unemployment or underemployment through no fault of the applicant, sudden medical expenses, divorce or separation, death in the family, or unforeseen vehicle repair bills. Applicants whose hardships involve domestic abuse shall be given priority.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** N/A

H. Code Violation Abatement Program (CVAP)	Code 6
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- a. **Summary:** SHIP funds will be allocated to assist residents who have been cited with a code violation(s) by providing assistance to abate the violation. Eligible violations include:
- Building without a permit
 - Repair of broken windows
 - Painting
 - Roof Repair
- Funds may not be utilized for mobile homes. In cases where multiple violations have been cited, the homeowner must abate all SHIP ineligible violations prior to receiving SHIP CVAP assistance.
- b. **Fiscal Years Covered:** 2022-2023, 2023-2024, 2024-2025
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$10,000
- e. **Terms:**
1. Grant: The assistance will be in the form of a grant with no recapture requirement.
 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 Selection Criteria:** Applicants will be selected from the list of households seeking rehabilitation on a first-qualified, first served basis. Additionally, the following criteria must be met.
- Applicants must be able to demonstrate the ability to pay property taxes, insurance, utilities, and mortgage payments, if applicable. Documents showing on time payment will be required from the applicant.
 - No assistance will be granted to any property owner who is in arrears with property taxes, mortgage payments, or County utility payments at the time of application.

- Applicants must own and occupy the assisted home as their primary residence and have proof of homestead at the time the application is submitted. If homestead documentation is unavailable, an application for Homestead, a Driver's License with the property address listed plus three months of utility bills in the name of the applicant may be used for primary residence verification.
- Homeowners cannot be assisted more than once within a 24-month period.
- Homeowners cannot be assisted with SHIP CVAP for the same violation more than once.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:** Applicants must be able to document a hardship. The hardship must be related to death, disability or illness, divorce, or reduced income through no fault of their own.

I. Foreclosure Prevention	Code 7
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a. **Summary:** Funds will be awarded to assist homeowners with delinquent mortgage payments. Additionally, funding may assist with late fees, attorney's fees, homeowner's association payments, special assessments, and other foreclosure associated costs.

b. **Fiscal Years Covered:** 2022-2023, 2023-2024, 2024-2025

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

d. **Maximum award:** \$25,000

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Funds will be awarded as a deferred payment loan secured by recorded mortgage and note.
2. **Interest Rate:** 0%
3. **Years in loan term:** 5 years
4. **Forgiveness:** The loan is forgiven on a prorated basis so that 20% of the principal is forgiven annually.
5. **Repayment:** None required as long as loan is in good standing.
6. **Default:** The loan will be in default and payment of the full amount shall become due if any of the following occurs within the deferred loan term:
 - sale, transfer, or conveyance of property;
 - Conversion to a rental property;
 - Death of the homeowner(s)
 - Loss of homestead exemption status; or failure to occupy the home as primary residence;
 - Foreclosure.

f. **Recipient Selection Criteria:**

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

1. Provide proof of the arrearage in the form of notification from the mortgage lender of applicant's delinquency and/or intent to foreclose.
2. Provide proof of hardship that caused the arrearage (considerable loss of income/employment, death of household member, divorce, unexpected medical expenses, or unanticipated home repairs or cost associated with escrow increases).

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:** Should the homeowner refinance the first mortgage for more favorable terms as evidenced by documentation provided by the lender, St. Lucie County will consider subordination of its loan. The refinance cannot result in cash out to the homeowner or SHIP funds are required to be repaid. 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 will be forgiven.

III. **LHAP Incentive Strategies**

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

A. Name of the Strategy: Expedited Permitting

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

On March 9, 2010, Resolution 10-060 was passed directing the St. Lucie County Building Department to expedite the review of all building permit applications for County funded affordable housing projects. A stamp was created so that permit applications that meet such criteria are easily identified by the Building Department.

B. Name of the Strategy: Ongoing Review Process

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

County staff is assigned the task of reviewing proposed regulations, which may significantly affect affordable housing in unincorporated St. Lucie County. The Affordable Housing Advisory Committee will be notified of any such finding and be given the opportunity to provide their comments and feedback. Findings will be reported and recommendations made to the Board of County Commissioners when appropriate.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Resolution 10-060 Expedited Permitting

Saint Lucie County

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 497,418.00
Salaries and Benefits	\$ 43,941.00
Office Supplies and Equipment	\$ 3,000.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 800.00
Other*	\$
Total	\$ 49,741.00
Admin %	10.00%
	OK

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 497,418.00
Salaries and Benefits	\$ 43,941.00
Office Supplies and Equipment	\$ 3,000.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 800.00
Other*	\$
Total	\$ 49,741.00
Admin %	10.00%
	OK

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 497,418.00
Salaries and Benefits	\$ 43,941.00
Office Supplies and Equipment	\$ 3,000.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 800.00
Other*	\$
Total	\$ 49,741.00
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:

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Exhibit B
Timeline for SHIP Expenditures

St. Lucie County affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2022-2023	6/30/2024	6/30/2025	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2025	9/15/2026
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2022-2023	3/30/2025	6/15/2025
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and cameka.gardner@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 of how/when the money will be expended.

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

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.

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2022-2023

Name of Local Government: Saint Lucie County

Estimated Funds (Anticipated allocation only): \$ 497,418

Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
3	Owner-Occupied Rehabilitation	Yes	2	\$90,000	3	\$88,500			\$445,500.00	\$0.00	\$445,500.00	5
									\$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
									\$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 Homeownership		2		3				\$445,500.00	\$0.00	\$445,500.00	5

Purchase Price Limits: New \$ 334,249 Existing \$ 334,249

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	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 \$ 49,742 10% OK

Home Ownership Counseling \$ -

Total All Funds \$ 495,242 OK

Set-Asides

Percentage Construction/Rehab (75% requirement)		89.6%	OK
Homeownership % (65% requirement)		89.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 180,000	36.2%	OK
Low Income (30% requirement)	\$ 265,500	53.4%	OK
Moderate Income	\$ -	0.0%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity: St. Lucie County

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 (CAFR). An electronic copy of the CAFR 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

S. P. Mitchell

Chief Elected Official or designee

Witness

Sean Mitchell, SLC BOCC Chair

Type Name and Title

Date

OR

[Signature]
Attest: *Deputy Clerk*



(Seal)

APPROVED AS TO FORM
AND CORRECTNESS:

[Signature]

COUNTY ATTORNEY

RESOLUTION NO. 22-086

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

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

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

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

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

WHEREAS, as required by Section 420.9075, Florida Statute, it is found that five percent (5%) of the local housing distribution plus five percent (5%) of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed ten percent (10%) of the local housing distribution plus five percent (5%) of program income deposited into the trust fund, except that small counties, as defined in Section 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to ten percent (10%) of program income for administrative costs; and

WHEREAS, the Community Services Department-Housing Division has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board finds that it is in the best interest of the public for St. Lucie County to submit the 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 Board of County Commissioners of St. Lucie County, Florida, as follows:

Section 1: The Board of County Commissioners of St. Lucie County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for Fiscal Years 2022-2023, 2023-2024, and 2024-2025.

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

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

Chair Sean Mitchell	AYE
Vice Chair Frannie Hutchinson	AYE
Commissioner Christopher Dzadoovsky	AYE
Commissioner Linda Bartz	AYE
Commissioner Cathy Townsend	AYE

PASSED AND ADOPTED this 19 day of April, 2022.

ATTEST:



DEPUTY CLERK



**BOARD OF COUNTY COMMISSIONERS
ST LUCIE COUNTY, FLORIDA**

BY: 

CHAIR

APPROVED AS TO CORRECTNESS
AND FORM:



COUNTY ATTORNEY

RESOLUTION NO. 10-060

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF ST. LUCIE COUNTY, FLORIDA, DIRECTING THE ST. LUCIE COUNTY BUILDING OFFICIAL TO EXPEDITE THE REVIEW OF ALL BUILDING PERMIT APPLICATIONS FOR COUNTY GRANT FUNDED AFFORDABLE HOUSING PROJECTS

WHEREAS, the Board of County Commissioners of St. Lucie County, Florida, has made the following determinations:

1. Pursuant to Section 420.9076, Florida Statutes, the Board of County Commissioners has created the Affordable Housing Advisory Committee to make review County policies and procedures, ordinances, land development regulations and the Comprehensive Plan in order to make recommend specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of property to appreciate in value.

2. On January 27, 2009, the Board of County Commissioners adopted Resolution No. 09-03 which accepted the 2008 Incentive Review and Recommendation Report of the Affordable Housing Advisory Committee, including a recommendation to expedite the review of building permit applications for affordable housing projects.

NOW, THEREFORE, BE IT RESOLVED by the Board of County Commissioners of St. Lucie County, Florida,

1. The St. Lucie County Building Official is here by directed to expedite the review of all building permit applications for affordable housing projects receiving grant funds through St. Lucie County.

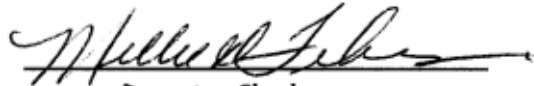
2. This resolution shall take effect on March 10, 2010.

After motion and second, the vote on this Resolution was as follows:

Chairman Charles Grande	AYE
Vice-Chairman Doug Coward	AYE
Commissioner Paula A. Lewis	AYE
Commissioner Chris Craft	AYE
Commissioner Chris Dzadoovsky	AYE

PASSED AND DULY ADOPTED by the Board of County Commissioners of St. Lucie County, Florida, on this 9th day of March, 2010.

ATTEST:

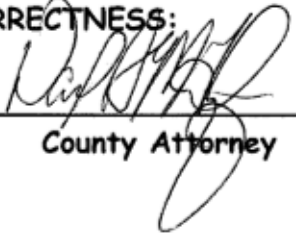

Deputy Clerk



BOARD OF COUNTY COMMISSIONERS
ST. LUCIE COUNTY, FLORIDA

BY: 
Chairman

APPROVED AS TO FORM AND
CORRECTNESS:

BY: 
County Attorney