



STATE HOUSING INITIATIVES PARTNERSHIP (SHIP)

LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2025-2026, 2026-2027, 2027-2028

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Adopted by the BOCC: 05/06/2025

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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: 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 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 provides 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 an 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, 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](http://www.floridahousing.org).

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

- 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 money 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 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 s. 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.” 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 local housing assistance plan is the responsibility of St. Lucie County under the direction of the Housing Manager or designee. | 10%                   |

- 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 Owner-Occupied Rehab, Purchase Assistance, Emergency Repairs, Demolition/Reconstruction, and Disaster Mitigation, should they require inspections. For construction projects, project delivery costs will not exceed five percent (5%) of the SHIP award. For purchase assistance, project delivery costs will not exceed two percent (2%) of the SHIP award.

**T. Essential Service Personnel Definition (ESP):** ESP includes 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, and skilled building trades.

**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.

**T. Describe efforts to meet the 20% Special Needs set-aside:** For each annual allocation with a requirement to serve people 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
- Rental Assistance

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 a Disabling Condition, as defined in Florida Statute 420.0004 (7), which includes Developmental Disabilities, as defined in Florida Statute ,393.063 (11) 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.

- U. 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. Housing Strategies

| A. Owner Occupied Rehabilitation | Code: 3 |
|----------------------------------|---------|
|----------------------------------|---------|

- 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 homeowners' insurance assistance for one year may also be incorporated.
- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- 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. Term: 10 years
  4. Forgiveness: The loan is forgiven on a prorated basis so that ten percent (10%) of the principal is forgiven annually.
  5. Repayment: None if 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;
    - Foreclosure;
    - 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 property heir.

- f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs and income groups as described in section 1. (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 a clear title and be free of any adverse of any 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. 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. Purchase Assistance | Code 1 and 2 |
|------------------------|--------------|
|------------------------|--------------|

- a. **Summary:** SHIP funds will be awarded for down payment and closing costs (DPA/CC), with rehabilitation (existing) to applicants to purchase a newly constructed, modular, 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.
- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$125,000  
DPA and Closing Costs \$100,000, Repairs: \$25,000
- 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 ten percent (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;
  - Foreclosure;
  - 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 property heir.

- f. **Recipient Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs and income groups as described in section 1.(I). of this plan. Applicants must contribute at least \$500 to the purchase and complete 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:** N/A
- h. **Additional Information:** Project delivery costs will be a grant to the applicant and not included in the mortgage and note but are within the maximum award.

| C. Emergency Repair | Code 6 |
|---------------------|--------|
|---------------------|--------|

- 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.
- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- 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 twenty percent (20%) per year.
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;
  - Foreclosure;
  - 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.

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 selected on a first-qualified, first complete basis with priorities in Section 1.(I).
- 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. Proof of insurance claim must be submitted, if applicable. Mobile Homes, Condos, and other attached homes are not eligible. Funds may be used to assist with the payment of relocation costs associated with rehabilitation of the residence. Costs will be considered on a case-by-case basis, based on the type of emergency repair and timeline.

|                               |                   |
|-------------------------------|-------------------|
| <b>D. Disaster Mitigation</b> | <b>Code 5, 16</b> |
|-------------------------------|-------------------|

- 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:** 2025-2026, 2026-2027, 2027-2028

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 selected on a first-qualified, first complete basis with priorities in Section 1.(I).

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

h. **Additional Information:** Should this strategy be active and utilized, it 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.

|                                     |               |
|-------------------------------------|---------------|
| <b>E. Demolition/Reconstruction</b> | <b>Code 4</b> |
|-------------------------------------|---------------|

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:** 2025-2026, 2026-2027, 2027-2028

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

d. **Maximum award:** \$375,000.00

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;
- Foreclosure;
- 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.

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 selected through the owner-occupied rehabilitation strategy and converted to this strategy as described above.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** Project delivery costs will be a grant to the applicant and not included in the mortgage and note.

| F. Security and/or Utility Deposits | Code 13, 23 |
|-------------------------------------|-------------|
|-------------------------------------|-------------|

- a. **Summary:** The purpose of this strategy will be to provide rental assistance in the form of security deposits, first and last month's rent, and utility deposits. Applicants must show that they will be able to sustain future rental payments. Sustainability 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:** 2025-2026, 2026-2027, 2027-2028
- 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-served 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

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| <b>G. Emergency Repair - Code Violation Abatement Program (CVAP)</b> |
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|---------------|
| <b>Code 6</b> |
|---------------|

a. **Summary:** SHIP funds will be allocated to assist residents who have been cited with a structural code violation(s) by providing assistance to abate the violation. Funds may not be utilized for manufactured housing constructed after June 1994. 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:** 2025-2026, 2026-2027, 2027-2028

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 up to date on property taxes, insurance, utilities, and mortgage payments, if applicable. Documents showing that they are current will be required from the applicant.
- 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.

## H. Foreclosure Prevention

Code 7

- a. **Summary:** Funds will be awarded to qualified homeowners to retain their primary residence by preventing foreclosure on their first mortgage. Assistance may include the payment of delinquent principal, interest, escrow shortages, late fees, and lender-required reinstatement costs. Applicants must be at least one full monthly mortgage payment delinquent and no more than six (6) months in arrears at the time of application. Assistance will be provided one time per household.
- b. **Fiscal Years Covered:** 2025-2026, 2026-2027, 2027-2028
- c. **Income Categories to be served:** Extremely low, very low, and low
- d. **Maximum award:** \$15,000
- e. **Terms:**
1. Grant: Funds will be awarded as a grant with no recapture terms.
  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 assisted on a first-qualified, first served basis. Eligible mortgages include fully amortizing, fixed-rate first mortgages. Adjustable-rate mortgages (ARMs) may be considered when the delinquency is not primarily caused by a payment reset or interest-rate shock. Interest-only, negative-amortization, balloon-payment, and other non-traditional mortgage products are not eligible. This strategy is designed to assist homeowners with an eligible, fully amortizing first mortgage. Assistance will be provided one time per household on a first-qualified, first-served basis. The homeowner must meet the following qualifications:
1. Proof of Arrearage: Applicant must provide a written delinquency statement or reinstatement quote from the mortgage holder dated within the past 30 days
  2. Applicant must provide documentation demonstrating the hardship that caused the delinquency.
- Eligible hardships include:
- Loss of employment
  - Underemployment
  - Medical expenses
  - Divorce or separation
  - Death in the immediate family
  - Unforeseen home repair-related bills
3. Applicants must demonstrate the ability to resume mortgage payments after assistance is provided.
- a. Affidavit of Ability to Resume Payments: Applicant must sign an affidavit confirming:  
The hardship has been resolved or stabilized, and  
The household can resume monthly mortgage payments.

4. Applicant must complete a budget, credit, or debt-reduction course through any HUD-approved housing counseling agency. Counseling may be completed online, virtually, or in person. Proof of completion is required prior to award.

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

h. **Additional Information:**

**1. Lien Requirements:**

The property must not have subordinate liens that impair the ability to cure the first mortgage delinquency. Existing SHIP, CDBG, and NSP liens are permitted as long as the primary lender agrees to reinstate the first mortgage.

**2. Ineligible Uses:**

Funds may not be used to:

- Pay off HOA liens or fees
- Pay property taxes or tax certificates
- Pay attorney fees associated with a completed foreclosure sale
- Satisfy non-mortgage-related debts

**3. Foreclosure Status:**

Assistance will not be provided to properties already in foreclosure sale status. Cases with a filed foreclosure action may be considered if a reinstatement amount is available and lender cooperation is confirmed.

**4. Funding Availability:**

This strategy is subject to annual SHIP funding availability and may not be offered every fiscal year.

|                                               |                       |
|-----------------------------------------------|-----------------------|
| <b>I. Manufactured Housing (Mobile Homes)</b> | <b>Codes 3,28, 29</b> |
|-----------------------------------------------|-----------------------|

- a. Summary: The manufactured housing strategy may provide funds for:
1. Relocation assistance for owners/tenants who have been evicted 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 not to exceed six months (code 29)
  3. Rehabilitation/emergency repairs (code 3)
- b. Fiscal Years Covered: 2025-2026, 2026-2027, and 2027-2028
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000 (relocation assistance)

\$5,000 (lot rental assistance)  
\$15,000 (rehab/emergency repairs)

e. Terms:

7. Repayment loan/deferred loan/grant: For relocation assistance and lot rental assistance, the funds are awarded as a grant. For rehab/emergency repairs, the assistance will be in the form of a loan secured by a note and mortgage/lien.
8. Interest Rate: 0%
9. Years in loan term: N/A for relocation assistance and lot rental assistance, 10 years for rehab/emergency repairs
10. Forgiveness: N/A for relocation assistance and lot rental assistance, forgiven at ten percent (10%) annually for rehab/emergency repairs.
11. Repayment: N/A for relocation assistance and lot rental assistance. None required for rehab/emergency repairs if loan is in good standing.
12. Default: N/A for relocation assistance and lot rental assistance. For rehab/emergency repairs, 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. If any of these occur, the outstanding balance will immediately become 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 property heir.

If the home is foreclosed on by a superior mortgage holder, the county 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.

- 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. No assistance will be granted to any property owner who is in arrears with property taxes at the time of application.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Manufactured housing constructed in 2010 or later is eligible.

### III. Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, we 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

# EXHIBIT A

| Saint Lucie County                                                                                                                                                                                                                                            |               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Fiscal Year: 2025-2026                                                                                                                                                                                                                                        |               |
| Estimated SHIP Funds for Fiscal Year:                                                                                                                                                                                                                         | \$ 621,172.00 |
| Salaries and Benefits                                                                                                                                                                                                                                         | \$ 55,817.20  |
| Office Supplies and Equipment                                                                                                                                                                                                                                 | \$ 3,000.00   |
| Travel Per diem Workshops, etc.                                                                                                                                                                                                                               | \$ 2,500.00   |
| Advertising                                                                                                                                                                                                                                                   | \$ 800.00     |
| Other*                                                                                                                                                                                                                                                        | \$            |
| Total                                                                                                                                                                                                                                                         | \$ 62,117.20  |
| Admin %                                                                                                                                                                                                                                                       | 10.00%        |
| OK                                                                                                                                                                                                                                                            |               |
| Fiscal Year 2026-2027                                                                                                                                                                                                                                         |               |
| Estimated SHIP Funds for Fiscal Year:                                                                                                                                                                                                                         | \$ 621,172.00 |
| Salaries and Benefits                                                                                                                                                                                                                                         | \$ 55,817.20  |
| Office Supplies and Equipment                                                                                                                                                                                                                                 | \$ 3,000.00   |
| Travel Per diem Workshops, etc.                                                                                                                                                                                                                               | \$ 2,500.00   |
| Advertising                                                                                                                                                                                                                                                   | \$ 800.00     |
| Other*                                                                                                                                                                                                                                                        | \$            |
| Total                                                                                                                                                                                                                                                         | \$ 62,117.20  |
| Admin %                                                                                                                                                                                                                                                       | 10.00%        |
| OK                                                                                                                                                                                                                                                            |               |
| Fiscal Year 2027-2028                                                                                                                                                                                                                                         |               |
| Estimated SHIP Funds for Fiscal Year:                                                                                                                                                                                                                         | \$ 621,172.00 |
| Salaries and Benefits                                                                                                                                                                                                                                         | \$ 55,817.20  |
| Office Supplies and Equipment                                                                                                                                                                                                                                 | \$ 3,000.00   |
| Travel Per diem Workshops, etc.                                                                                                                                                                                                                               | \$ 2,500.00   |
| Advertising                                                                                                                                                                                                                                                   | \$ 800.00     |
| Other*                                                                                                                                                                                                                                                        | \$            |
| Total                                                                                                                                                                                                                                                         | \$ 62,117.20  |
| 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

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

| 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 are 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 |
|-------------|--------------------|---------------------------|
| 2025-2026   | 3/30/2028          | 6/15/2028                 |
| 2026-2027   | 3/30/2029          | 6/15/2029                 |
| 2027-2028   | 3/30/2030          | 6/15/2030                 |

Requests for Expenditure Extensions (close-out year ONLY) must be emailed to [robert.dearduff@floridahousing.org](mailto:robert.dearduff@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.*

#### **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.

## EXHIBIT C

LHAP Exhibit C 2025

| FLORIDA HOUSING FINANCE CORPORATION             |                           |                             |               |                 |          |                 |           |                 |                  |                       |              |       |
|-------------------------------------------------|---------------------------|-----------------------------|---------------|-----------------|----------|-----------------|-----------|-----------------|------------------|-----------------------|--------------|-------|
| HOUSING DELIVERY GOALS CHART                    |                           |                             |               |                 |          |                 |           |                 |                  |                       |              |       |
| 2025-2026                                       |                           |                             |               |                 |          |                 |           |                 |                  |                       |              |       |
| Name of Local Government:                       |                           |                             |               |                 |          |                 |           |                 |                  |                       |              |       |
| Estimated Funds (Anticipated allocation only):  |                           |                             | \$ 621,172    |                 |          |                 |           |                 |                  |                       |              |       |
| Code                                            | Strategies                | Qualifies for 75% set-aside | VLI Units     | Max. SHIP Award | LI Units | Max. SHIP Award | Mod Units | Max. SHIP Award | New Construction | Without Constructi on | Total        | Units |
|                                                 | Homeownership             |                             |               |                 |          |                 |           |                 |                  |                       |              |       |
| 3                                               | Home-Owner Rehabilitation | Yes                         | 2             | \$150,000       | 2        | \$125,000       |           |                 | \$550,000.00     | \$0.00                | \$550,000.00 | 4     |
|                                                 |                           |                             |               |                 |          |                 |           |                 | \$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             |                 | 2        |                 | 0         |                 | \$550,000.00     | \$0.00                | \$550,000.00 | 4     |
| 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 Constructi on | 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     |
|                                                 | Total Rental              |                             | 0             |                 | 0        |                 | 0         |                 | \$0.00           | \$0.00                | \$0.00       | 0     |
|                                                 |                           |                             |               |                 |          |                 |           |                 |                  |                       |              |       |
|                                                 | Administration Fees       |                             | \$ 61,117     |                 |          | 10%             |           | OK              |                  |                       |              |       |
|                                                 | Home Ownership Counseling |                             | \$ -          |                 |          |                 |           |                 |                  |                       |              |       |
| Total All Funds                                 |                           |                             | \$ 611,117 OK |                 |          |                 |           |                 |                  |                       |              |       |
| Set-Asides                                      |                           |                             |               |                 |          |                 |           |                 |                  |                       |              |       |
| Percentage Construction/Rehab (75% requirement) |                           |                             | 88.5%         |                 | OK       |                 |           |                 |                  |                       |              |       |
| Homeownership % (65% requirement)               |                           |                             | 88.5%         |                 | OK       |                 |           |                 |                  |                       |              |       |
| Rental Restriction (25%)                        |                           |                             | 0.0%          |                 | OK       |                 |           |                 |                  |                       |              |       |
| Very-Low Income (30% requirement)               |                           |                             | \$ 300,000    | 48.3%           | OK       |                 |           |                 |                  |                       |              |       |
| Low Income (30% requirement)                    |                           |                             | \$ 250,000    | 40.2%           | OK       |                 |           |                 |                  |                       |              |       |
| Moderate Income                                 |                           |                             | \$ -          | 0.0%            |          |                 |           |                 |                  |                       |              |       |

## FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

2026-2027

Name of Local Government:

Estimated Funds (Anticipated allocation only):

\$ 621,172

| Code                   | Strategies                | Qualifies for<br>75% set-aside | VLI Units | Max. SHIP<br>Award | LI Units | Max. SHIP<br>Award | Mod<br>Units | Max. SHIP<br>Award | New Construction | Without<br>Construction | Total        | Units |
|------------------------|---------------------------|--------------------------------|-----------|--------------------|----------|--------------------|--------------|--------------------|------------------|-------------------------|--------------|-------|
|                        | Homeownership             |                                |           |                    |          |                    |              |                    |                  |                         |              |       |
| 3                      | Home-Owner Rehabilitation | Yes                            | 2         | \$150,000          | 2        | \$125,000          |              |                    | \$550,000.00     | \$0.00                  | \$550,000.00 | 4     |
|                        |                           |                                |           |                    |          |                    |              |                    | \$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         |                    | 2        |                    | 0            |                    | \$550,000.00     | \$0.00                  | \$550,000.00 | 4     |
| Purchase Price Limits: |                           |                                | New       | \$ 560,154         | Existing | \$ 560,154         |              |                    |                  |                         |              |       |

OK

OK

| Code | Rental                    | Qualifies for<br>75% set-aside | VLI Units  | Max. SHIP<br>Award | LI Units | Max. SHIP<br>Award | Mod<br>Units | Max. SHIP<br>Award | New Construction | Without<br>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       |                                | \$ 61,117  |                    | 10%      |                    | OK           |                    |                  |                         |        |       |
|      | Home Ownership Counseling |                                | \$ -       |                    |          |                    |              |                    |                  |                         |        |       |
|      | Total All Funds           |                                | \$ 611,117 |                    | OK       |                    |              |                    |                  |                         |        |       |

## Set-Asides

|                                                 |            |       |    |
|-------------------------------------------------|------------|-------|----|
| Percentage Construction/Rehab (75% requirement) |            | 88.5% | OK |
| Homeownership % (65% requirement)               |            | 88.5% | OK |
| Rental Restriction (25%)                        |            | 0.0%  | OK |
| Very-Low Income (30% requirement)               | \$ 300,000 | 48.3% | OK |
| Low Income (30% requirement)                    | \$ 250,000 | 40.2% | OK |
| Moderate Income                                 | \$ -       | 0.0%  |    |

## FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

2027-2028

Name of Local Government:

| Estimated Funds (Anticipated allocation only):  |                           | \$ 621,172                     |            |                    |          |                    |              |                    |                  |                         |              |       |
|-------------------------------------------------|---------------------------|--------------------------------|------------|--------------------|----------|--------------------|--------------|--------------------|------------------|-------------------------|--------------|-------|
| Code                                            | Strategies                | Qualifies for<br>75% set-aside | VLI Units  | Max. SHIP<br>Award | LI Units | Max. SHIP<br>Award | Mod<br>Units | Max. SHIP<br>Award | New Construction | Without<br>Construction | Total        | Units |
|                                                 | Homeownership             |                                |            |                    |          |                    |              |                    |                  |                         |              |       |
| 3                                               | Home-Owner Rehabilitation | Yes                            | 2          | \$150,000          | 2        | \$125,000          |              |                    | \$550,000.00     | \$0.00                  | \$550,000.00 | 4     |
|                                                 |                           |                                |            |                    |          |                    |              |                    | \$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     |
|                                                 |                           |                                |            |                    |          |                    |              |                    | \$0.00           | \$0.00                  | \$0.00       | 0     |
|                                                 |                           |                                |            |                    |          |                    |              |                    | \$0.00           | \$0.00                  | \$0.00       | 0     |
|                                                 |                           |                                |            |                    |          |                    |              |                    | \$0.00           | \$0.00                  | \$0.00       | 0     |
|                                                 | Total Homeownership       |                                | 2          |                    | 2        |                    | 0            |                    | \$550,000.00     | \$0.00                  | \$550,000.00 | 4     |
| Purchase Price Limits:                          |                           |                                | New        | \$ 560,154         | Existing | \$ 560,154         |              |                    |                  |                         |              |       |
|                                                 |                           |                                | OK         |                    | OK       |                    |              |                    |                  |                         |              |       |
| Code                                            | Rental                    | Qualifies for<br>75% set-aside | VLI Units  | Max. SHIP<br>Award | LI Units | Max. SHIP<br>Award | Mod<br>Units | Max. SHIP<br>Award | New Construction | Without<br>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       |                                | \$ 61,117  |                    | 10%      |                    | OK           |                    |                  |                         |              |       |
|                                                 | Home Ownership Counseling |                                | \$ -       |                    |          |                    |              |                    |                  |                         |              |       |
|                                                 | Total All Funds           |                                | \$ 611,117 |                    | OK       |                    |              |                    |                  |                         |              |       |
| Set-Asides                                      |                           |                                |            |                    |          |                    |              |                    |                  |                         |              |       |
| Percentage Construction/Rehab (75% requirement) |                           |                                | 88.5%      |                    | OK       |                    |              |                    |                  |                         |              |       |
| Homeownership % (65% requirement)               |                           |                                | 88.5%      |                    | OK       |                    |              |                    |                  |                         |              |       |
| Rental Restriction (25%)                        |                           |                                | 0.0%       |                    | OK       |                    |              |                    |                  |                         |              |       |
| Very-Low Income (30% requirement)               |                           |                                | \$ 300,000 | 48.3%              | OK       |                    |              |                    |                  |                         |              |       |
| Low Income (30% requirement)                    |                           |                                | \$ 250,000 | 40.2%              | 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 (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)(c). 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

Jamie Lee Fowler  
Chief Elected Official or designee

Witness

Jamie Fowler - SLCC BOCC Chair  
Type Name and Title

Date

OR

John Mangalini  
Attest:

(Seal)

APPROVED AS TO FORM  
AND CORRECTNESS

ASSA COUNTY ATTORNEY



## **EXHIBIT E**

### **RESOLUTION NO. 2025-101**

**A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF ST. LUCIE COUNTY, FLORIDA, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE 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, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

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

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

**WHEREAS**, as required by section 420.9075, F.S. It is found that 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 s. 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.

**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; and

**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 2025-2026, 2026-2027, 2027-2028.

**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.

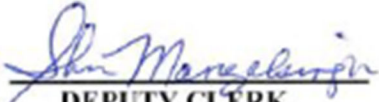
After motion and second, the vote on this resolution was as follows:

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

|                                     |     |
|-------------------------------------|-----|
| Commissioner Jamie Fowler, Chair    | AYE |
| Commissioner Larry Leet, Vice Chair | AYE |
| Commissioner James Clasby           | AYE |
| Commissioner Erin Lowry             | AYE |
| Commissioner Cathy Townsend         | AYE |

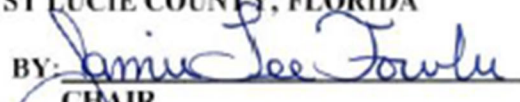
PASSED AND ADOPTED this 6th day of May, 2025.

ATTEST:

  
DEPUTY CLERK



BOARD OF COUNTY COMMISSIONERS  
ST LUCIE COUNTY, FLORIDA

BY:   
CHAIR

APPROVED AS TO CORRECTNESS  
AND FORM:

  
COUNTY ATTORNEY

**EXHIBIT F**

**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.

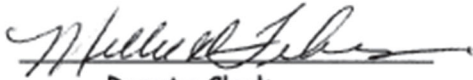
2. This resolution shall take effect on March 10, 2010.

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 Dzadovsky | AYE |

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

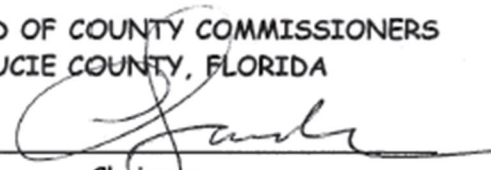
ATTEST:

  
Deputy Clerk



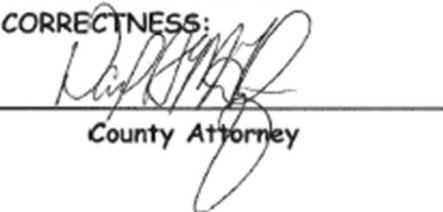
BOARD OF COUNTY COMMISSIONERS  
ST. LUCIE COUNTY, FLORIDA

BY:

  
Chairman

APPROVED AS TO FORM AND  
CORRECTNESS:

BY:

  
County Attorney

## **EXHIBIT G**

### **RESOLUTION NO. 2026-58**

**A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF ST. LUCIE COUNTY, FLORIDA, AMENDING THE LOCAL HOUSING ASSISTANCE PLAN ADOPTED PURSUANT TO THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SECTIONS 420.907–420.9079, FLORIDA STATUTES, AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE, TO INCLUDE A FORECLOSURE PREVENTION STRATEGY; AUTHORIZING THE CHAIR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS; AND 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 420.907–420.9079, Florida Statutes, and Rule Chapter 67-37, Florida Administrative Code, require local governments to adopt and maintain a Local Housing Assistance Plan outlining the strategies through which SHIP funds will be expended; and

**WHEREAS**, on May 6, 2025, the Board of County Commissioners approved a three-year Local Housing Assistance Plan for Fiscal Years 2025-2026, 2026-2027, and 2027-2028; and

**WHEREAS**, the Community Services Department, Housing Division, has identified the need to amend the Local Housing Assistance Plan to add a foreclosure prevention strategy to preserve existing homeownership and prevent displacement of income-eligible households; and

**WHEREAS**, the proposed foreclosure prevention strategy has been reviewed by the Florida Housing Finance Corporation and was conditionally approved on December 17, 2025, subject to approval by the Board of County Commissioners and submission of the amended Local Housing Assistance Plan with an executed resolution; and

**WHEREAS**, the Board of County Commissioners finds that inclusion of a foreclosure prevention strategy is consistent with the purposes of the SHIP Act and is in the best interest of the residents of St. Lucie County.

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ST. LUCIE COUNTY, FLORIDA, AS FOLLOWS:**

**Section 1.** The Local Housing Assistance Plan for Fiscal Years 2025-2026, 2026-2027, and 2027-2028 is hereby amended to include a foreclosure prevention strategy, as more fully described in the amended Local Housing Assistance Plan attached hereto and incorporated by reference.

- Section 2.** The Board of County Commissioners acknowledges the conditional approval of the foreclosure prevention strategy by the Florida Housing Finance Corporation dated December 17, 2025, and authorizes submission of the amended Local Housing Assistance Plan, together with this executed resolution, for final approval.
- Section 3.** The Chair of the Board of County Commissioners is hereby authorized and directed to execute any documents and certifications required by the Florida Housing Finance Corporation and to take any actions necessary to carry out the intent and purposes of this resolution.
- Section 4.** This resolution shall take effect immediately upon its adoption.

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

|                                     |     |
|-------------------------------------|-----|
| Commissioner Jamie Fowler, Chair    | AYE |
| Commissioner Larry Leet, Vice Chair | AYE |
| Commissioner James Clasby           | AYE |
| Commissioner Erin Lowry             | AYE |
| Commissioner Cathy Townsend         | AYE |

PASSED AND ADOPTED this 21<sup>st</sup> day of April, 2026.

ATTEST:

  
DEPUTY CLERK



BOARD OF COUNTY COMMISSIONERS  
ST LUCIE COUNTY, FLORIDA

BY:

  
CHAIR

APPROVED AS TO CORRECTNESS  
AND FORM:

  
COUNTY ATTORNEY

## EXHIBIT H

### RESOLUTION NO. 2026-961

**A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF ST. LUCIE COUNTY, FLORIDA, AMENDING THE LOCAL HOUSING ASSISTANCE PLAN ADOPTED PURSUANT TO THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SECTIONS 420.907-420.9079, FLORIDA STATUTES, AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE, TO INCLUDE A MANUFACTURED HOUSING (MOBILE HOMES) STRATEGY CONSISTENT WITH CHAPTER 2026-173, LAWS OF FLORIDA; AUTHORIZING SUBMISSION OF THE AMENDED PLAN TO THE FLORIDA HOUSING FINANCE CORPORATION; AUTHORIZING THE CHAIR TO EXECUTE NECESSARY DOCUMENTS AND CERTIFICATIONS; AND 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 420.907-420.9079, Florida Statutes, and Rule Chapter 67-37, Florida Administrative Code, require participating local governments to adopt and maintain a Local Housing Assistance Plan identifying the strategies through which SHIP funds will be expended; and

**WHEREAS**, on May 6, 2025, the Board of County Commissioners adopted Resolution 2025-101, approving a three-year Local Housing Assistance Plan (LHAP) for Fiscal Years 2025-2026, 2026-2027, and 2027-2028; and,

**WHEREAS**, on April 21, 2026, the Board of County Commissioners adopted Resolution 2026-58, amending the current LHAP to include a foreclosure prevention strategy; and,

**WHEREAS**, Senate Bill 594 was approved by the Governor and became Chapter 2026-173, Laws of Florida, effective July 1, 2026, amending sections 420.9072 and 420.9075, Florida Statutes, to require each county and eligible municipality to include in its Local Housing Assistance Plan a strategy addressing persons displaced by the closure of a mobile home park and a strategy for providing program funds to mobile homeowners that includes lot rental assistance; and

**WHEREAS**, Chapter 2026-173 authorizes lot rental assistance for eligible mobile home owners for up to six months, authorizes rehabilitation and emergency repairs of mobile homes with SHIP funds reserved for construction, rehabilitation, or emergency repair, and removes the former limitation on the percentage of SHIP funds that may be used for manufactured housing; and

**WHEREAS**, the Community Services Department, Housing Division, has prepared an amendment to the LHAP for Fiscal Years 2025-2026, 2026-2027, and 2027-2028 to add a Manufactured Housing (Mobile Homes) Strategy providing relocation assistance related to mobile home park closures, lot rental assistance, and rehabilitation or emergency repairs of eligible manufactured housing; and

**WHEREAS**, the Board of County Commissioners finds that the proposed amendment is consistent with the SHIP Act, advances the preservation of safe and affordable housing, and is in the best interest of the residents of St. Lucie County.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ST. LUCIE COUNTY, FLORIDA, AS FOLLOWS:

- Section 1.** The Local Housing Assistance Plan for Fiscal Years 2025-2026, 2026-2027, and 2027-2028 is hereby amended to include a Manufactured Housing (Mobile Homes) Strategy, as more fully described in the amended Local Housing Assistance Plan attached hereto and incorporated herein by reference. The strategy includes: (a) relocation assistance for eligible owners or tenants displaced by the closure of a mobile home park; (b) lot rental assistance for eligible mobile homeowners, not to exceed six months' rent; and (c) rehabilitation or emergency repairs of eligible manufactured housing.
- Section 2.** The Board of County Commissioners authorizes submission of the amended Local Housing Assistance Plan and this executed resolution to the Florida Housing Finance Corporation for review and approval. County staff may make non-substantive, technical, or conforming revisions requested by the Florida Housing Finance Corporation or the County Attorney that do not materially alter the strategy or funding terms approved by the Board.
- Section 3.** The Chair of the Board of County Commissioners is hereby authorized and directed to execute any documents and certifications required by the Florida Housing Finance Corporation and to take any actions necessary to carry out the intent and purposes of this resolution.
- Section 4.** This resolution shall take effect immediately upon its adoption.

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

|                                     |     |
|-------------------------------------|-----|
| Commissioner Jamie Fowler, Chair    | AYE |
| Commissioner Larry Leet, Vice Chair | AYE |
| Commissioner James Clasby           | AYE |
| Commissioner Erin Lowry             | AYE |
| Commissioner Cathy Townsend         | AYE |

PASSED AND ADOPTED this 15 day of September, 2026.

ATTEST:

  
DEPUTY CLERK



BOARD OF COUNTY COMMISSIONERS  
ST. LUCIE COUNTY, FLORIDA

BY:   
CHAIR

APPROVED AS TO CORRECTNESS  
AND FORM:

  
COUNTY ATTORNEY