



City of Port St Lucie



"A City for All Ages"

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

2022-2023, 2023-2024, 2024-2025



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I. Program Details:

A. LG(s)

Name of Local Government	City of Port St Lucie
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

B. Purpose of the program:

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

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

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

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

The City of Port St Lucie has partnered with the Martin/St. Lucie Lending Consortium since the inception of the SHIP program. The partnership established and described herein is applicable to the Down Payment Assistance Program, only when available. Any financial institution or mortgage company that agrees to send representatives to semi-monthly meetings, provide a special lending package and support homebuyer education classes may join the consortium and offer first mortgage loans to SHIP applicants. The Consortium lenders have agreed to limit lender fees and provide fixed rate mortgages for SHIP applicants. When bond or portfolio loans are necessary or beneficial for applicants but are not available from consortium members, Neighborhood Services staff may give temporary approval for a lender outside of the consortium to fund the loan. It must be in the best interest of the applicant and the SHIP program to do so. Training events and special meetings are also scheduled to bring together lenders, title companies, realtors and homebuilders, as needed.

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 public meetings with housing providers, social service providers, 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, no notice of funding availability is required. The City also utilizes its website (www.cityofpsl.com) and its public access to social media and television to provide housing program information and updates.
- I. Priorities:** A waiting list will be established when there are eligible applicants for strategies that no longer have funding available or if it is necessary to suspend selection due to high volume of applications. 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 names were placed on the list as well as any established funding priorities as described in this plan.
Disaster Recovery applicants may be funded prior to applicants on a waiting list for other strategies.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

The city will give priority to extremely low, very-low, low income, and/or special needs applicants on the waiting list in order to maintain compliance with State guidelines relating to low income and/or special needs (defined in 420.004 F.S.) set asides.

- J. Discrimination :** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	x
Local HFA Numbers	

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

“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the



households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county, or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	City of Port St Lucie	10%
Third Party Entity/Sub-recipient	N/A	N/A

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following



definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes, and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

S. Project Delivery Costs: Must state the specific strategies and the specific activities that will be charged as a PDC. *State the percentage and/or maximum dollar amount.*

Home Purchase Assistance	Initial inspection, write-up, before and after photos, contractor draws and final draw	\$1,500
Comprehensive Owner-Occupied Rehabilitation	Initial inspection, write-up, before and after photos, contractor draws and final draw	\$3,500
Limited Owner-Owner-Occupied Rehabilitation	Initial inspection, write-up, before and after photos, contractor draws and final draw	\$1,500
Accessibility/Retrofit (Special Needs)	Initial inspection, write-up, before and after photos, contractor draws and final draw	\$1,500
Disaster Recovery	Initial inspection, write-up, before and after photos, contractor draws and final draw	\$1,500

T. Essential Service Personnel Definition (ESP): **ESP includes** teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: The City will require energy star appliances when possible. All homes are required to have storm shutters or impact resistant windows if SHIP is replacing windows. Other energy efficient upgrades may be recommended in connection with needed repairs. When replacing garage doors, we upgrade to insulated doors; windows and sliders are replaced with low-e and air conditioners are 16-seer. Other items may include the following: attic Insulation to R-30, caulking around windows and doors, and weather-stripping of all exterior doors.

V. Describe efforts to meet the 20% Special Needs set-aside: The City of Port St Lucie has reached out to several organizations that support special needs households to access the housing needs of their clients.. Staff also reviews the files of each new applicant to determine if that applicant or any member of the household meets the definition of Special Needs as defined under Chapter 67-37.002 (21), F.A.C. Those households are eligible for all of our housing strategies and, if needed, they may request accessibility retrofit improvements that enable them to live more independently in their homes.

W. Describe efforts to reduce homelessness: HUD is providing program funding for homeless services in St. Lucie County through the Continuum of Care administered by the Treasure Coast Homeless Services Council. The City of Port St. Lucie maintains its membership on the Council and the priorities established in its CDBG Action Plan match those of the regional Continuum of Care. The City supports the Council’s grant application to



HUD. The City is a member of the Treasure Coast Homeless Services Council, which is the lead agency for the Regional Continuum of Care. The City participates in the Continuum and supports its efforts. The homeless priorities established by the Continuum are also the City’s priorities established in its CDBG Consolidated Plan.

Section II. LHAP Strategies:

A. Home Purchase Assistance	Code 1,2
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a. Summary: Funding assistance to eligible home buyers to purchase newly constructed homes or existing homes in the City of Port St Lucie. SHIP monies may be used for all or any portion of the following: down payment, closing costs, prepaids and gap financing. Existing homes may use up to \$1,000 to address needed repairs based on an Inspection report.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$21,500
Maximum funding amount includes a grant of up to \$1,500 for project delivery costs.
- e. Terms:
 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 15 years
 4. Forgiveness: Loan will be forgiven at the end of the term.
 5. Repayment: None required if the loan is in good standing
 6. Default: The loan balance is due in the event of default, which includes:
 - Violation by borrower of the terms of the note or mortgage securing the note.
 - Sale or transfer of all or any part of the property or any interest in the property by borrower (unless) if one of the following applies: 1) upon the death of the last surviving mortgagor, a person becomes the owner of the mortgaged property by virtue of (a) a remainder interest in the property created prior to death of the last mortgagor, or (b) a probate or other such proceeding, and that beneficiary is eligible to assume the remaining principal balance due under the Note and the Mortgage. Persons qualified to assume the mortgage must occupy the subject property and qualify under current State Housing Initiatives Partnership (SHIP)
 - Failure by borrower to timely pay all taxes, assessments, insurance, and any other charges and fines that may be imposed on the property which may be superior to the loan or mortgage.
 - Failure to occupy the home as a permanent residence.
 - Institution of foreclosure proceedings of a mortgage or lien of any kind, superior or inferior to this encumbrance, by one other than the City.
 - If the home is foreclosed on by a superior mortgage holder, the city will make an effort to recapture fund through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.



- f. **Recipient/Tenant Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis. The city will give priority to as described in the section I. (I) of this plan. The applicant’s verifiable cash and other assets (combined with gifts from family members, if applicable) cannot exceed \$15,000. Tax deferred accounts are not counted as cash on hand. The applicant must be able to qualify for a mortgage loan from a member of the Lending Consortium or approved local lender offering bond or special financing. A prequalification letter will be required before the application will be processed. The applicants front-end and back-end ratios should not be less than 29% or more than 45% of household income. Mitigating circumstances may be considered (i.e., history of paying more for housing, etc.) The applicant must complete a homebuyer education workshop by a HUD approved Counseling Agency and provide a certificate of completion prior to closing on the purchase of the home. The applicant cannot own a home at the time of the application, and they must contribute \$500 of their own funds toward the total cost of the home purchase transaction.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
- Households that received prior assistance under this strategy may not reapply, even if the City’s mortgage is paid off or completely satisfied.
 - Mobile and Manufactured homes are not eligible
 - improvements that were completed by the seller within 12 months prior to closing.
 - Loan will be awarded up to the maximum award amount.
 - Subordination: in cases where a SHIP client wishes to refinance their first mortgage, the City’s Current policy allows for a subordination of its Mortgage if the household will benefit with an interest rate and/or housing payments reduction that is sufficient to offset the costs of the refinancing. The City will not subordinate for debt consolidation, and the household may not receive any cash payment in the transaction.

B. Comprehensive Owner-Occupied Rehabilitation	Code 3
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a. Summary: Funding for eligible owner/occupants in the City of Port St Lucie to assist with comprehensive rehabilitation of housing to eliminate code violations, correct safety, and sanitary issues, and/or provide hazard mitigation or accessibility /retrofit improvements.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$53,500
Maximum funding amount includes a grant of up to \$3,500 for project delivery costs.
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
 2. Interest Rate: 0%



3. Years in loan term: 15 years
 4. Forgiveness: Loan will be forgiven on a prorated basis annually.
 5. Repayment: None required as long as the loan is in good standing.
Default: remaining loan balance is due in the event of default, which includes:
 - Violation by borrower of the terms of the note or mortgage securing the note.
 - Sale or transfer of all or any part of the property or any interest in the property by borrower unless(a) the remaining principle balance due under the note and mortgage is paid in full; or (b) if one of the following applies: (1 upon the death of the last surviving mortgagor, a person becomes the owner of the mortgaged property by virtue of (a) a remainder interest in the
 - property created prior to the death of the last mortgagor, or (b) a probate or other such proceeding, and that beneficiary is eligible to assume the remaining principle balance due under the Note and the Mortgage. Persons qualified to assume the mortgage must occupy the subject property and qualify under current State Housing Initiatives Partnership (SHIP) or similar housing assistance program guidelines.
 - Failure by the borrower to timely pay all taxes, assessments, insurance, and any other charges and fines that may be imposed on the property which may be superior to the loan or mortgage.
 - Borrower moving to another location as a permanent residence, unless the remaining principle balance due under the note and the mortgage is paid in full.
 - Institution of foreclosure proceedings of a mortgage or lien of any kind, superior or inferior to this encumbrance, by one other than the City.
- f. **Recipient/Tenant Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis. The city will give priority to as described in the section I. (I) of this plan. Clients must have owned the home as homestead for a least one year prior to application before assistance will be provided unless the home is being purchased with SHIP funding under the Purchase Assistance strategy. The applicant’s verifiable cash and other assets should not exceed \$15,000. Tax deferred accounts are not counted as cash on hand.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
- Households receiving assistance under this strategy may not reapply, even if the City’s mortgage is paid off or completely satisfied.
 - This assistance is not designed to be combined with any other strategies in order to produce a higher amount. At least one year shall have passed before a second strategy can be utilized unless the Neighborhood Services Director approves funding for a bona fide emergency.
 - Mobile and Manufactured homes are not eligible.
 - Subordination: in cases where a SHIP client wishes to refinance their first mortgage, the City’s Current policy allows for a subordination of its Mortgage if the household will benefit with an interest rate and/or housing payments reduction that is sufficient to offset the costs of the refinancing. The City will not subordinate for debt consolidation, and the household may not receive any cash payment in the transaction.



C. Limited Owner-Occupied Rehabilitation (Emergency)	Code 6
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a. Summary: Funding for eligible owner-occupants in the City of Port St Lucie to assist in addressing the following emergency repairs to resolve the immediate threat to the homeowner. An emergency repair is to correct a verified safety or health hazard. This is not a rehabilitation strategy; it is limited to making emergency repairs. Eligible activities include, but are not limited to roof leaks, HVAC, plumbing, electrical and similar items.

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

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

d. Maximum award: \$16,500

Maximum funding amount includes a grant up to \$1,500 project delivery costs.

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: Loan will be forgiven on a prorated basis annually so that the outstanding balance is satisfied after 5 years
5. Repayment: None required as long as the loan is in good standing.
2. Default: remaining loan balance is due in the event of default, which includes:
 - Violation by borrower of the terms of the note or mortgage securing the note.
 - Sale or transfer of all or any part of the property or any interest in the property by borrower unless(a) the remaining principle balance due under the note and mortgage is paid in full; or (b) if one of the following applies: (1) upon the death of the last surviving mortgagor, a person becomes the owner of the mortgaged property by virtue of (a) a remainder interest in the property created prior to the death of the last mortgagor, or (b) a probate or other such proceeding, and that beneficiary is eligible to assume the remaining principle balance due under the Note and the Mortgage. Persons qualified to assume the mortgage must occupy the subject property and qualify under current State Housing Initiatives Partnership (SHIP) or similar housing assistance program guidelines.
 - Failure by the borrower to timely pay all taxes, assessments, insurance, and any other charges and fines that may be imposed on the property which may be superior to the loan or mortgage.
 - Borrower moving to another location as a permanent residence, unless the remaining principle balance due under the note and the mortgage is paid in full.
 - Institution of foreclosure proceedings of a mortgage or lien of any kind, superior or inferior to this encumbrance, by one other than the City.

f. **Recipient/Tenant Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis. The city will give priority to as described in the section I. (I) of this plan. Clients must have owned the home as homestead for a least one year prior to application before assistance will be provided unless the home is being purchased with SHIP funding under the Purchase Assistance strategy. The applicant's verifiable cash and other assets should not



exceed \$15,000. Tax deferred accounts are not counted as cash on hand.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - Households receiving assistance under this strategy may not reapply, even if the City’s mortgage is paid off or completely satisfied.
 - Mobile and Manufactured homes are not eligible
 - This assistance is not designed to be combined with any other strategies in order to produce a higher amount. At least one year shall have passed before a second strategy can be utilized unless the Neighborhood Services Director approves funding for a bona fide emergency.
 - Mobile and Manufactured homes are not eligible.
 - Subordination: in cases where a SHIP client wishes to refinance their first mortgage, the City’s Current policy allows for a subordination of its Mortgage if the household will benefit with an interest rate and/or housing payments reduction that is sufficient to offset the costs of the refinancing. The City will not subordinate for debt consolidation, and the household may not receive any cash payment in the transaction.

D. Accessibility/Retrofit (Special Needs)	Code 11
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a. Summary: The program provides for modifications to the home to provide household members with special needs (as defined in 420.0004 (13) increased access and/or use of their homes. These modifications may include either structural adaptations or addition of apparatus that is permanently affixed to the housing unit.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$16,500
Maximum funding amount includes a grant of up to \$1,500 project delivery costs.
- e. Terms:
 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 5 years
 4. Forgiveness: Loan will be forgiven on a prorated basis annually so that the outstanding balance is satisfied after 5 years.
 5. Repayment: None required as long as the loan is in good standing.
 3. Default: remaining loan balance is due in the event of default, which includes:
 - Violation by borrower of the terms of the note or mortgage securing the note.
 - Sale or transfer of all or any part of the property or any interest in the property by borrower unless(a) the remaining principle balance due under the note and mortgage is paid in full; or (b) if one of the following applies: (1 upon the death of the last surviving mortgagor, a person becomes the owner of the mortgaged property by virtue of (a) a remainder interest in the



property created prior to the death of the last mortgagor, or (b) a probate or other such proceeding, and that beneficiary is eligible to assume the remaining principle balance due under the Note and the Mortgage. Persons qualified to assume the mortgage must occupy the subject property and qualify under current State Housing Initiatives Partnership (SHIP) or similar housing assistance program guidelines.

- Failure by the borrower to timely pay all taxes, assessments, insurance, and any other charges and fines that may be imposed on the property which may be superior to the loan or mortgage.
- Borrower moving to another location as a permanent residence, unless the remaining principle balance due under the note and the mortgage is paid in full.
- Institution of foreclosure proceedings of a mortgage or lien of any kind, superior or inferior to this encumbrance, by one other than the City.

f. **Recipient/Tenant Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis. The city will give priority to as described in the section I. (I) of this plan. Clients must have owned the home as homestead for a lease one year prior to application before assistance will be provided unless the home is being purchased with SHIP funding under the Purchase Assistance strategy. The applicant’s verifiable cash and other assets should not exceed \$15,000. Tax deferred accounts are not counted as cash on hand.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Households receiving assistance under this strategy may not reapply, even if the City’s mortgage is paid off or completely satisfied.
- This assistance is not designed to be combined with any other strategies in order to produce a higher amount. At least one year shall have passed before a second strategy can be utilized unless the Neighborhood Services Director approves funding for a bona fide emergency.
- Mobile and Manufactured homes are not eligible
- Subordination: in cases where a SHIP client wishes to refinance their first mortgage, the City’s Current policy allows for a subordination of its Mortgage if the household will benefit with an interest rate and/or housing payments reduction that is sufficient to offset the costs of the refinancing. The City will not subordinate for debt consolidation, and the household may not receive any cash payment in the transaction.

E. Water and Sewer Connection	Code 3
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a. Summary: Designed to make housing payments more affordable by paying the initial cost to connect to water/sewer on the primary residence or payoff the outstanding balance remaining on a water/sewer connection loan.

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

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



- d. Maximum award: \$7,600
- e. Terms:
 1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis. The city will give priority to as described in the section I. (I) of this plan. Clients must have owned the home as homestead for a least one year prior to application before assistance will be provided unless the home is being purchased with SHIP funding under the Purchase Assistance strategy.
The applicant’s verifiable cash and other assets should not exceed \$15,000. Tax deferred accounts are not counted as cash on hand.
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information:
 - Recipients of prior SHIP Water and Sewer Connection assistance do not qualify.
 - Mobile and Manufactured homes are not eligible

F. Water and Sewer Assessment	Code 3
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a. Summary: Designed to help homeowners pay the assessment for water/sewer on their primary residence or payoff the outstanding balance remaining on a water/sewer assessment loan.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$5,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Grant
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified,



first-served basis. The city will give priority to as described in the section I. (I) of this plan. Clients must have owned the home as homestead for a least one year prior to application before assistance will be provided unless the home is being purchased with SHIP funding under the Purchase Assistance strategy. The applicant’s verifiable cash and other assets should not exceed \$15,000. Tax deferred accounts are not counted as cash on hand.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - Recipients of prior SHIP Water and Sewer Assessment assistance do not qualify.
 - Mobile and Manufactured homes are not eligible

G. Disaster Recovery	Code 5
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a. Summary: Provides assistance to households following a disaster that is declared by the President of the United States or Governor of the State of Florida. This strategy will utilize disaster funds allocated by Florida Housing Finance Corporation and/or any portion of SHIP funding that has not already been encumbered for other strategies.

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

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

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$26,500
Maximum funding amount includes a grant up to \$1,500 for project delivery costs
- e. Terms:
 1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 5 years
 4. Forgiveness: Loan will be forgiven on a prorated basis annually so that the outstanding balance is satisfied after 5 years.
 5. Repayment: None required as long as the loan is in good standing.
 6. Default: remaining loan balance is due in the event of default, which includes:
 - Violation by borrower of the terms of the note or mortgage securing the note.
 - Sale or transfer of all or any part of the property or any interest in the property by borrower unless(a) the remaining principle balance due under the note and mortgage is paid in full; or (b) if one of the following applies: (1 upon the death of the last surviving mortgagor, a person



becomes the owner of the mortgaged property by virtue of (a) a remainder interest in the property created prior to the death of the last mortgagor, or (b) a probate or other such proceeding, and that beneficiary is eligible to assume the remaining principle balance due under the Note and the Mortgage. Persons qualified to assume the mortgage must occupy the subject property and qualify under current State Housing Initiatives Partnership (SHIP) or similar housing assistance program guidelines.

- Failure by the borrower to timely pay all taxes, assessments, insurance, and any other charges and fines that may be imposed on the property which may be superior to the loan or mortgage.
- Borrower moving to another location as a permanent residence, unless the remaining principle balance due under the note and the mortgage is paid in full.
- Institution of foreclosure proceedings of a mortgage or lien of any kind, superior or inferior to this encumbrance, by one other than the City.

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

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Recipients of prior Disaster Recovery assistance do not qualify.
- Clients must have owned the home as homestead for a least one year prior to application before assistance will be provided
- Mobile and Manufactured homes are not eligible
- Subordination: in cases where a SHIP client wishes to refinance their first mortgage, the City’s Current policy allows for a subordination of its Mortgage if the household will benefit with an interest rate and/or housing payments reduction that is sufficient to offset the costs of the refinancing. The City will not subordinate for debt consolidation, and the household may not receive any cash payment in the transaction.

H. Rental Assistance	Code 13
-----------------------------	---------

a. Summary: Funds to assist renters that are either in arrears with their rental payment(s) or to obtain a lease on a rental unit. The assistance provides funding for first and last month’s rent, plus a security deposit for a new rental. Assistance for clients that are in arrears shall consist of no more than 3 months of rental payments.



- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$10,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A
- f. **Recipient/Tenant Selection Criteria:** Applicants will be ranked for assistance based on a first-qualified, first-served basis. The city will give priority to as described in the section I. (I) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - This is a one-time assistance program and recipients of prior SHIP Rental Assistance do not qualify.
 - Assistance will be sent directly to the Landlord and/or Management company in charge of accepting payments.
 - The applicant's verifiable cash and other assets should not exceed \$15,000. Tax deferred accounts are not counted as cash on hand.
 - The lease must be at least twelve months for a new rental assistance.
 - Mobile and Manufactured homes are not eligible



III. LHAP Incentive Strategies

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

A. Name of the Strategy: **Expedited Permitting**

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

Provide a description of the procedures used to implement this strategy:

Policy 3.1.10.1 The City shall continue to provide expedited permitting procedures for affordable housing projects developed with state and federal funds.

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.

Provide a description of the procedures used to implement this strategy:

Policy 3.1.1.3: Continue to review ordinances, codes, regulations, and the permitting process for the purpose of eliminating excessive requirements, streamlining, and amending or adding other requirements in order to maintain or increase private sector participation in meeting the housing needs of all residents, especially those with special housing needs, while continuing to insure the health, welfare, and safety of the residents. Policy 3.1.10.2: Coordinate with the Treasure Coast Builders Association (TCBA) to review any increases in building fees. Policy 3.1.10.7: The City may establish a requirement that new residential or mixed-use development provide either affordable housing or contributions to an Affordable Housing Trust Fund.

C. Name of the Strategy: **Modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.**

Comprehensive Plan policy 3.1.10.3 The City shall reduce, waive or support alternative methods of the impact fee payment for affordable housing.

D. Name of the Strategy: **Public Land Inventory:** The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

Policy for Disposition of City owned land was approved by the City Council on June 16, 2003 and revised on January 22, 2018 Resolution 10-R07. City Council Directed Policy 18.01ccd.

E. Name of the Strategy: **Support of development near transportation HUBs:** The support of development near transportation hubs and major employment centers and mixed-use developments.



Policy 3.1.10.5: The City shall development of affordable housing and/or workforce housing near (within ½ mile) a transportation hub, major employment center and mixed-use development.

IV. EXHIBITS:

Required

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

Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement (Required if applicable).
- H. Other Documents Incorporated by Reference.

Exhibit A

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A (2022)

City of Port St Lucie

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$1,347,566.00
Salaries and Benefits	\$129,256.00
Office Supplies and Equipment	\$1,500
Travel Per diem Workshops, etc.	\$1,500
Advertising	\$1,500
Other*	\$1,000.00
Total	\$ 134,756.00
Admin %	10.00%
	OK

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$1,347,566.00
Salaries and Benefits	\$129,256.00
Office Supplies and Equipment	\$ 1,500.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 1,500.00
Other*	\$ 1,000.00
Total	\$ 134,756.00
Admin %	10.00%
	OK

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$1,347,566.00
Salaries and Benefits	\$129,256.00
Office Supplies and Equipment	\$ 1,500.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 1,500.00
Other*	\$ 1,000.00
Total	\$ 134,756.00
Admin %	10.00%
	OK

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

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Exhibit B Timeline for SHIP Expenditures

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

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

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

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

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

1. A statement that “(city/county) requests an extension to the expenditure deadline for fiscal year _____.”
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

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

Other Key Deadlines:

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

Exhibit C

LHAP Exhibit C 2021

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2022-2023												
Name of Local Government:			City of Port St Lucie									
Estimated Funds (Anticipated allocation only):			\$ 1,347,566									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1,2	Home Purchase Assistance	Yes	0	\$21,500	0	\$21,500	0	\$21,500	\$0.00	\$0.00	\$0.00	0
3	Comprehensive Owner-Occupied Rehabilitation	Yes	8	\$53,500	8	\$53,500	0	\$53,500	\$856,000.00	\$0.00	\$856,000.00	16
6	Limited Owner-Occupied Rehabilitation	Yes	1	\$16,500	1	\$16,500	0	\$16,500	\$33,000.00	\$0.00	\$33,000.00	2
11	Accessibility/Retrofit (Special Needs)	Yes	6	\$16,500	12	\$16,500	0	\$16,500	\$297,000.00	\$0.00	\$297,000.00	18
3	Water and Sewer Connection	Yes	1	\$7,600	1	\$7,600	0	\$7,600	\$15,200.00	\$0.00	\$15,200.00	2
3	Water and Sewer Assessment	Yes	0	\$5,000	0	\$5,000	0	\$5,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Recovery	Yes	0	\$26,500	0	\$26,500	0	\$26,500	\$0.00	\$0.00	\$0.00	0
13	Rental Assistance	No	1	\$10,000	1	\$10,000	0	\$10,000	\$0.00	\$20,000.00	\$20,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		17		23		0		\$1,201,200.00	\$20,000.00	\$1,221,200.00	40
Purchase Price Limits:			New	\$ 334,249	Existing	\$ 334,249						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ 134,756		10%		OK					
	Home Ownership Counseling		\$ -									
Total All Funds			\$ 1,355,956		This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)	89.1%	OK
Homeownership % (65% requirement)	90.6%	OK
Rental Restriction (25%)	0.0%	OK
Very-Low Income (30% requirement)	\$ 561,100 41.6%	OK
Low Income (30% requirement)	\$ 660,100 49.0%	OK
Moderate Income	\$ - 0.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2023-2024												
City of Port St Lucie												
Estimated Funds (Anticipated allocation only):			\$ 1,347,566									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1,2	Home Purchase Assistance	Yes	0	\$21,500	0	\$21,500	0	\$21,500	\$0.00	\$0.00	\$0.00	0
3	Comprehensive Owner-Occupied Rehabilitation	Yes	8	\$53,500	8	\$53,500	0	\$53,500	\$856,000.00	\$0.00	\$856,000.00	16
6	Limited Owner-Occupied Rehabilitation	Yes	1	\$16,500	1	\$16,500	0	\$16,500	\$33,000.00	\$0.00	\$33,000.00	2
11	Accessibility/Retrofit (Special Needs)	Yes	6	\$16,500	12	\$16,500	0	\$16,500	\$297,000.00	\$0.00	\$297,000.00	18
3	Water and Sewer Connection	Yes	1	\$7,600	1	\$7,600	0	\$7,600	\$15,200.00	\$0.00	\$15,200.00	2
3	Water and Sewer Assessment	Yes	0	\$5,000	0	\$5,000	0	\$5,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Recovery	Yes	0	\$26,500	0	\$26,500	0	\$26,500	\$0.00	\$0.00	\$0.00	0
13	Rental Assistance	No	1	\$10,000	1	\$10,000	0	\$10,000	\$0.00	\$20,000.00	\$20,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		17		23		0		\$1,201,200.00	\$20,000.00	\$1,221,200.00	40
Purchase Price Limits:			New	\$ 334,249	Existing	\$ 334,249						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees			\$ 134,756		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 1,355,956	This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)		89.1%	OK
Homeownership % (65% requirement)		90.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 561,100	41.6%	OK
Low Income (30% requirement)	\$ 660,100	49.0%	OK
Moderate Income	\$ -	0.0%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2024-2025												
Name of Local Government:			City of Port St Lucie									
Estimated Funds (Anticipated allocation only):			\$ 1,347,566									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1,2	Home Purchase Assistance	Yes	0	\$21,500	0	\$21,500	0	\$21,500	\$0.00	\$0.00	\$0.00	0
3	Comprehensive Owner-Occupied Rehabilitation	Yes	8	\$53,500	8	\$53,500	0	\$53,500	\$856,000.00	\$0.00	\$856,000.00	16
6	Limited Owner-Occupied Rehabilitation	Yes	1	\$16,500	1	\$16,500	0	\$16,500	\$33,000.00	\$0.00	\$33,000.00	2
11	Accessibility/Retrofit (Special Needs)	Yes	6	\$16,500	12	\$16,500	0	\$16,500	\$297,000.00	\$0.00	\$297,000.00	18
3	Water and Sewer Connection	Yes	1	\$7,600	1	\$7,600	0	\$7,600	\$15,200.00	\$0.00	\$15,200.00	2
3	Water and Sewer Assessment	Yes	0	\$5,000	0	\$5,000	0	\$5,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Recovery	Yes	0	\$26,500	0	\$26,500	0	\$26,500	\$0.00	\$0.00	\$0.00	0
13	Rental Assistance	No	1	\$10,000	1	\$10,000	0	\$10,000	\$0.00	\$20,000.00	\$20,000.00	2
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		17		23		0		\$1,201,200.00	\$20,000.00	\$1,221,200.00	40
Purchase Price Limits:			New	\$ 334,249	Existing	\$ 334,249						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees			\$ 134,756		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds				\$ 1,355,956	This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)		89.1%	OK
Homeownership % (65% requirement)		90.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 561,100	41.6%	OK
Low Income (30% requirement)	\$ 660,100	49.0%	OK
Moderate Income	\$ -	0.0%	

Exhibit D

Exhibit D
67-37.005(1), F.A.C.
2022

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Port St Lucie

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest:

(Seal)