



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

FISCAL YEARS COVERED

2012/2013 2013/2014 AND 2014/2015

Department of Urban Redevelopment

**Fort Pierce City Hall
100 North U.S. Hwy. 1
Fort Pierce, Florida 34950**

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I. PROGRAM DESCRIPTION

A. Name of participating local government: City of Fort Pierce

Interlocal: Yes ___ No X

B. Purpose of the program: The Local Housing Assistance Plan (LHAP) establishes a plan for the entire jurisdiction of the City of Fort Pierce to meet the housing needs of very low, low and moderate-income households, to expand production of and preserve affordable housing and to further the housing element of the City of Fort Pierce's Comprehensive Plan specific to affordable housing.

C. Fiscal years covered by the Plan:

2012/2013

2013/2014

2014/2015

D. Governance: The SHIP Program is established in accordance with Section 420.907.9079, Florida Statutes and Chapter 67-37 Florida Administrative Code. The SHIP Program does further the housing element of the City's Comprehensive Plan.

E. Local Housing Partnership: The City continues to collaborate with public, private and non-profit organizations to carry out its affordable housing programs. These partnerships allow the City to be effective in combining all available resources and cost-saving measures and substantially reduce the cost of housing for income-qualified residents. The City will continue to encourage active partnerships between government sectors, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups to produce affordable housing and to provide related services.

Homeownership assistance for new and existing properties is provided in partnership with local financial institutions and in consultation with local citizens. The St. Lucie County Lending Consortium brings together lenders, title companies, mortgage brokers, realtors, homebuilders, and local government, through public meetings every other month.

F. Leveraging: The City will continue to use SHIP funds to leverage local and federal funds such as Community Development Block Grant (CDBG) and other federal, state and local sources, including federal housing grants and State of Florida Housing Corporation program funds. The City will continue to leverage its SHIP funds as possible and combine local resources and cost saving measures thereby reducing the cost of housing.

G. Public Input: Public input was solicited through face-to-face meetings with housing providers, social service providers, local lenders and neighborhood associations through the bi-monthly meetings of the St. Lucie County Lending Consortium. Comments were also solicited in developing this Plan and a draft Plan was made available for public review for more than thirty (30) days. An announcement that the Draft LHAP was available for public review and comment was advertised in the local newspaper of general circulation on February 1, 2012. The Draft LHAP was available for public review and comment between February 1

and March 5, 2012 on the City's website (www.cityoffortpierce.com), and in hardcopy at the Fort Pierce City Hall in the Department of Urban Redevelopment and in the downtown public library. A public hearing and opportunity for public comment was presented during a regularly scheduled City Commission meeting on March 19, 2012. No comments were received from the public, during the public review period or during the public hearing.

- H. Advertising and Outreach:** A notice of funding availability will be published in a newspaper of general circulation serving a diverse population, at least thirty (30) days in advance of each funding cycle and announcements will be made by mail-outs to various organizations throughout the community. Additionally, staff will participate at local housing fairs and or community events. If no funding is available due to a waiting list, no notice of funding availability will be advertised.
- I. Discrimination:** In accordance with the provisions of Florida Statutes 760.20-760.37, it is unlawful to discriminate based on race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.
- J. Support Services and Counseling:** Urban Redevelopment staff meet monthly with the Treasure Coast Continuum of Care in an effort to coordinate housing supportive services. Staff also meets every-other month with the St. Lucie County Lending Consortium, who works with the City to provide credit counseling, homeownership counseling (pre and post), and debt management assistance.
- K. Purchase Price Limits:** Pursuant to Chapter 67-37.007(6) F.A.C., 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. According to Florida Statute 420.9075(4)(c), the sales price or value of new or existing eligible housing, as determined by the U.S. Department of Treasury, may not exceed 90% of the average median 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 most current Treasury Area Median Purchase Prices will be used. All units must be new, rehabilitated within the past year, or require rehabilitation at the time of purchase to be eligible.
- L. Income Limits, Rent Limits and Affordability:** The income and rent limits used in the SHIP Program are updated annually, based on information collected from the U.S. Department of Housing and Urban Development (HUD) and distributed by the Florida Housing Finance Corporation. Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of the median adjusted gross annual income for the households as indicated in Sections 420.9071. However, it is not the intent to limit an individual household's ability to devote more than 30 percent of his income for housing. Housing for which a household devotes more than 30 percent 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 percent benchmark and in the case when rental housing does not exceed those rental limits adjusted for bedroom size.

M. Welfare Transition Program: Should an eligible sponsor be used, the City will develop a qualification system and selection criteria for applications for Awards to eligible sponsors, which will include a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

N. Monitoring and First Right of Refusal: In the case of rental housing, the Urban Redevelopment Department staff shall annually monitor and determine tenant eligibility, or to the extent another governmental entity provides the same monitoring and determination, the City may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored at least annually for 15 years or the term of assistance, whichever is longer, unless 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.

O. Administrative Budget: A detailed line item budget of proposed administrative expenditures is attached as Exhibit A. The Department of Urban Redevelopment is responsible for administration of the SHIP program for fiscal years 2012-2013, 2013-2014 and 2014-2015. Ten percent (10%) of the total SHIP allocation and loan repayment proceeds will be authorized for administrative expenses each year, as approved by City Commission's attached resolution (Exhibit E).

P. Program Administration: Administration of the LHAP is the responsibility of the City of Fort Pierce's Department of Urban Redevelopment. Should a third party entity or consultant contract for all or part of the administrative or other functions of the program, the City will have available, in detail, the duties, qualifications and selection criteria used to determine the entity or consultant contracted to provide this service.

Q. Essential Services Personnel: Defined, in accordance with Rule Chapter 67-37.002(8) F.A.C. and Chapter 67-37.005(8), F.A.C. and Section 420.9075(3) (a) F.S.

Persons in need of affordable housing who are employed in occupations or professions that include, but are not limited to, local or state law enforcement, fire, rescue, emergency services and management, public safety, educators, school district personnel in the public, private, college and university systems, health care professionals and support personnel, tourism industry professionals and employees, judicial/court system management and support personnel, service industry personnel (including child care, hospitality and food service) and other job categories as required by Section 420.9075(3)(a), F.S meet the 'Essential Services Personnel' definition.

R. Green/Innovative Design (Section 420.9075(3)(d)), F.S. The City of Fort Pierce will include rehabilitation activities that will conserve energy and water, including but not limited to the replacement of central air conditioning systems with

updated energy efficient models, installing programmable thermostats, installing water conserving water closets, installing insulation and envelope sealing.

- S. Special Housing Needs:** Section 420.9075(1)(a), F.S. The City of Fort Pierce recognizes that there are many elderly and disabled residents in need of accommodations beyond regular rehabilitation improvements. These can include grab bars, ramps, accessible kitchens and bathrooms, doors and switches, etc. The Department of Urban Redevelopment makes a concerted effort to identify these needs at the time of the initial inspection.

II. LHAP HOUSING STRATEGIES

The LHAP for the 2012-2013, 2013-2014 and 2014-2015 fiscal years will increase the availability of affordable housing by providing:

- Rehabilitation and emergency repairs for existing homeowners;
- "First Time Homebuyer" down payment and closing cost assistance for new homes or homes requiring rehabilitation;
- Construction or rehabilitation assistance for multi-family rental units;
- Foreclosure prevention assistance and counseling to qualified homeowners;
- Disaster, post disaster, and mitigation recovery assistance; and
- Replacement of site-built housing.

A. STRATEGY 1: OWNER-OCCUPIED HOUSING REPAIR/ REHABILITATION

Summary of the Strategy: The Owner-Occupied Housing Repair/Rehabilitation strategy provides for the upgrading of substandard owner-occupied housing units, while eliminating housing code violations. Additionally, the strategy provides for the construction or installation of non-luxury general property improvements to provide basic amenities and to bring units into conformity with applicable housing standards.

All rehabilitation work is required to include initiatives for green design and techniques as referenced in Section 420.9075(3)(d), F.S. This strategy is for eligible very low, low and moderate-income persons who own and occupy single-family housing units. The City shall award SHIP owner-occupied repair/rehabilitation assistance to income eligible households on a first-come/first-served preference, based on individual circumstances of each applicant participating in the City's housing program. When an extensive waiting list exists, applicants will be added to the list in first come/first served order. Applications will be received until funds are expended.

The City's Contracted Rehab Consultant will inspect homes of eligible applicants to identify work activities, through a work write up, for improvements that are needed for safe and sanitary habitation, correction of substantial code violations, or the creation of additional living space.

Maximum award: \$50,000

Term, Recapture and Default: Deferred mortgage loan at 0% interest due and payable upon sale, transfer or rental of residence for very low and low-income families. The deferred loan will depreciate annually (see chart below) if the owner continues to occupy the unit as their principal residence. On each anniversary

date of the execution of the deferred mortgage, the value of one year's payment will be deducted from the balance owed. Loans will be secured by a mortgage and note. Should the property be sold or if the household fails to maintain it as their principal residence during the term of the deferred mortgage loan, the remaining amount will be due and payable at five percent (5%) interest to the SHIP Housing Trust Fund. In the event of the death of the property owner, the same recapture criteria applies to the heir(s).

Assistance Amount	Lien Period	Annual Depreciation
\$500 - \$10,000	5 year	1/5 of loan amount
\$10,001 - \$30,000	10 years	1/10 of loan amount
\$30,001 - \$50,000	15 years	1/15 of loan amount

Sponsor Selection Criteria: Not applicable

Additional Information: The City may leverage local and federal funds when cost of the project exceeds the maximum award allocation. When an extensive waiting list exists, qualified applicants will be selected from the list in first-come/first-served order.

B. STRATEGY 2: HOME PURCHASE ASSISTANCE

Summary of the Strategy: The City may provide funds for Home Purchase Assistance for very low, low and moderate-income persons. The City shall award SHIP assistance to income-eligible households on a first-come/first-ready basis. The household selection is based on meeting all of the income eligibility criteria, credit financial status, and ability to qualify for a sufficient first mortgage. The first mortgages for these households may be obtained through such sources as, but not limited to: lenders, Federal Housing Administration (FHA) backed loans from a local lender, Veterans Administration (VA), or through any qualified lender, mortgage banker or broker.

Down payment and closing cost assistance for eligible first-time homebuyers to purchase a newly constructed home, or an existing home, which need repairs, for use as their principal residence. Purchasers of both new and existing homes will be assisted with only the amount required to reduce the purchase price (principal reduction) in order to make the unit affordable, pay for repairs required by the program, pay closing costs, or any combination of these needed, up to the maximum allocation. A *first time homebuyer* is defined as a person that has not owned a home in the previous three (3) years [exceptions will be made for individuals who are displaced homemakers]. A *displaced homemaker* is defined as an adult who has lost the primary source of financial support of the main family wage earner because of divorce, death, abandonment or disability. Eligible applicants must contribute a minimum of \$500.

Fiscal Years Covered: 2012/2013; 2013/2014; 2014/2015

Income Categories to be served: Very low, low, and moderate-income families.

Maximum award: \$15,000 for very low and low-income families, and \$10,000 for moderate-income families

Terms, Recapture and Default: Deferred mortgage loan at 0% interest due and payable upon sale, transfer or rental of residence for very low, low and moderate-income families. The deferred loan will depreciate annually (see chart below) if the owner continues to occupy the unit as their principal residence. On each anniversary date of the execution of the deferred mortgage, the value of one year's payment will be deducted from the balance owed. Loans will be secured by a mortgage and note. Should the property be sold or if the household fails to maintain it as their principal residence during the term of the deferred mortgage loan, the remaining amount will be due and payable at five percent (5%) interest to the SHIP Housing Trust Fund. In the event of the death of the property owner, the same recapture criteria applies to the heir(s).

Assistance Amount	Lien Period	Annual Depreciation
\$10,000	10 year	1/10 of loan amount
\$15,000	15 years	1/15 of loan amount

Recipient Selection Criteria: The City will work with financial institutions in the St. Lucie County Lending Consortium to qualify area citizens. Assistance will be provided on a first come/first served basis following advertisement of the availability of SHIP funds.

C. STRATEGY 3: NEW CONSTRUCTION/REHABILITATION OF MULTI-FAMILY RENTAL UNITS

Summary of Strategy: SHIP funds may be used as part of the local contribution when participating in such programs as, but not limited to, the Florida State Apartment Incentive Loan (SAIL) and Housing Tax Credit programs when they are used to perform construction of multi-family rental housing development occupied by income eligible families.

Eligible activities include state and Federal leveraging. Assistance shall be awarded in the form of a letter of commitment for local government contribution, contingent upon the Florida Housing Finance Corporation executing a loan agreement and/or awarding tax credits.

Fiscal Years Covered: 2012/2013; 2013/2014; 2014/2015

Income Categories to be served: Very low and low-income families

Maximum Award: \$50,000

Terms, Recapture and Default: Assistance will be through a 15-year, no interest and deferred payment loan, forgiven at the end of fifteen years, provided the units remain affordable during the period of the loan. The units must be built within the timeline provided by program regulations.

Recipient Selection Criteria: Only developments that are approved for funding through the Florida Housing Finance Corporation (FHFC) shall be eligible to receive

SHIP funding through this strategy. Proposals will be reviewed by the Department of Urban Redevelopment staff on a first-come/first served preference, based on the individual circumstances of each project, and then scheduled for City Commission review and approval. Eligible sponsors are required to include initiatives for green building design and techniques as referenced in Section 420.9075(3)(d), F.S.

Additional Information: None

D. STRATEGY 4: FORECLOSURE PREVENTION PROGRAM

Summary of Strategy: Funds will be used do help homeowners avoid foreclosure by catching up their mortgage payments prior to the start of a foreclosure process. Eligible expenses include delinquent mortgage payments (principal, interest, taxes and insurance), attorney fees, late fees, and other customary fees associated with mortgage payments.

Fiscal Years Covered: 2012/2013; 2013/2014; 2014/2015

Income Categories to be served: Very low, low and moderate-income persons

Maximum Award: \$7,500

Terms, Recapture and Default: Assistance will be through a one (1) year zero percent (0%) interest deferred payment loan secured by a mortgage and note to qualified homeowners. Should the property be sold, rented, title transferred, etc. or the household fail to maintain the home as their principal residence during the term of the contractual term of the loan, the invested funds shall become due and payable at five percent (5%) interest to the SHIP Housing Trust Fund.

Recipient Selection Criteria: Homeowners that reside within the city limits of Fort Pierce will be eligible to apply for assistance through this strategy. Applicants will be selected on a first come/first served basis.

Sponsor Selection Criteria: Not applicable

Additional Information: None

E. STRATEGY 5: DISASTER/POST DISASTER/ MIGATION/ RECOVERY

Summary of Strategy: In the event of a state, federal, or locally-declared natural disaster by Executive Order as required in Section 420.9078(1), F.S., funds will be used to leverage with available federal and state resources to assist income-eligible households with disaster related repairs. SHIP disaster funds may be used for items such as, but not limited to purchase emergency supplies to weatherproof damaged homes, provide repairs to avoid further damage, remove trees and debris, pay insurance deductibles, and to provide additional post-disaster assistance for non-insured repairs. Security deposits and rental assistance for displaced disaster-related recipients (not to exceed two months), will be provided only during the term of the Executive Order. Alternatively, funds may also be used to retrofit residences with mitigation features (installation of roofing straps, shutters, storm doors, windows and garage doors) that help prevent future storm damage.

Fiscal Years Covered: 2012/2013; 2013/2014; 2014/2015

Income Categories to be served: Very low, low and moderate-income families

Maximum Award: \$15,000

Terms, Recapture, and Default: Assistance will be provided in a deferred payment loan at 0% interest due and payable upon sale, transfer or rental of residence for very low, low and moderate income families. The deferred loan will depreciate annually (see chart below) if the owner continues to occupy the unit as their principal residence. For assistance amounts up to \$7,500, the total loan amount will be forgiven on the first anniversary of the date of the execution of the deferred mortgage. For assistance amounts between \$7,501 and \$15,000, one-fifth of the loan will be deducted from the balance owned on each anniversary date of the execution of the deferred mortgage. Loans will be secured by a deferred mortgage and note. Should the property be sold or the household fail to maintain the property as their principal residence during the term of the deferred mortgage loan, the remaining amount will immediately become due and payable to the SHIP Housing Trust Fund.

Loans will be secured by a mortgage and note, due and payable upon sale, transfer, or rental of residence. Full recapture of funds invested will be required upon default, unless a forgiveness provision is incorporated into the mortgage and note in which case the non-depreciated portion shall be due and payable upon default. In the event that the City receives reimbursement from federal and state sources, such reimbursed funds will be utilized in accordance with the approved Housing Assistance Plan in effect at the time the funds are disbursed.

Assistance Amount	Lien Period	Annual Depreciation
\$0 - \$7,500	1 year	-
\$7,501 - \$15,000	5 years	1/5 of loan amount

Recipient Selection Criteria: Assistance will be provided on a first come/first serve basis following advertisement of the availability of funds. When an extensive waiting list exists, applicants will be added to the list in first come/first served order. Applications will be received until funds are expended.

Sponsor Selection Criteria: Not applicable

Additional Information: The City may leverage local and federal funds when cost of the project exceeds the maximum award allocation.

F. STRATEGY 6: REPLACEMENT OF SITE-BUILT HOUSING

Summary of the Strategy: The SHIP Replacement of Site-Built Housing strategy is available to very low and low-income homeowners, in-lieu of rehabilitation when the home is deteriorated to the extent that repair is unfeasible due to unreasonable costs or extensive structural issues, as determined by the City Building Official and the homeowner has sufficient equity and income to maintain a monthly mortgage debt payment. If the homeowner does not have sufficient equity and the home is beyond repair, the homeowner will be provided with informational resources to alternative housing options. The goal is to prevent imminent displacement of very low income and elderly homeowners due to distressed conditions, encourage revitalization of low-income neighborhoods and increase the supply of safe, decent and sanitary housing.

Recipient Selection Criteria: The City shall award SHIP funds for housing assistance to income eligible households on a first-come/first-ready basis. The household selection is based on meeting all of the income eligibility criteria. The replacement housing on site is available to the following eligible property:

1. The dwelling must be an owner-occupied single-family home in conformance with land use and zoning restrictions and located within the city limits of Fort Pierce;
2. The structural deterioration precludes the economic feasibility of undertaking repairs to correct code violations and provide a decent, safe and sanitary living environment;
3. Ownership of the property must be fee simple estate at the time of loan closing with title in the name of the applicant(s);
4. Property taxes must be current. Applications shall not be approved for funding if there are delinquent property taxes outstanding;
5. Total project costs (all funding sources) may not exceed the FHA 203(b) limits in effect as of the date of the assistance. The value of the dwelling after construction may not exceed State Housing Initiatives Partnership (SHIP) Program maximum allowable purchase price for existing homes. These limits are established in the City's Local Housing Assistance Plan;
6. The replacement home will be consistent with the needs of the household, the character of the neighborhood, and area-wide market conditions; and
7. Replacement home specifications will be prepared, made available for bid and awarded, according to the City's standard contractual award and bid policies.

Fiscal Years Covered: 2012/2013; 2013/2014; 2014/2015

Income Categories to be served: Very low, low and moderate-income families

Maximum award: \$75,000

Terms, Recapture and Default: Deferred payment loan at 0% interest due and payable upon sale, transfer or rental of residence for very low and low-income families. The deferred loan will depreciate annually (see chart below) if the owner continues to occupy the unit as their principal residence. On each anniversary date of the execution of the deferred mortgage, the value of one year's payment will be deducted from the balance owed. Should the property be sold or the household fail to maintain it as their principal residence during the term of the deferred mortgage loan, the remaining amount will become due and payable to the SHIP Housing Trust Fund.

Lien Period	Assistance Amount	Annual Depreciation
5 years	\$1,000-\$10,000	1/5 of loan amount
10 years	\$10,001-\$30,000	1/10 of loan amount
15 years	\$30,001-\$50,000	1/15 of loan amount
20 years	\$50,001-\$75,000	1/20 loan amount

Recipient Selection Criteria: Assistance will be provided on a first come/first served basis following advertisement of the availability of SHIP funds. When an

extensive waiting list exists, applicants will be added to the list in first come/first served order.

Sponsor Selection Criteria: Not applicable.

Additional information: None

III. LHAP INCENTIVE STRATEGIES

A. EXPEDITED PERMITTING

The City of Fort Pierce Housing Incentive Plan was adopted August 1, 1994 and amended on March 19, 2009. The Affordable Housing Advisory Committee reviewed the incentives; expedited the permitting process for affordable housing projects and the established of a process to consider actions that have a significant impact on the cost of housing.

Established policy and procedures: The City of Fort Pierce has streamlined, expedited permit processing in place, for all projects. The City encourages pre-construction meetings with the builder and staff representing the Planning Department, to save the builder the expense of having plans redrawn to meet City requirements and cause possible delays in the permitting process.

B. ON-GOING REVIEW PROCESS

The Housing Incentive Plan recommends that the City process and review affordable housing permits within three (3) business days. The plans for review should be color-coded for priority and hand delivered to the appropriate departments. The objective of each department is to perform their review the day the applications for permits are received.

Established policy and procedures: A committee is in place to review the City's building codes and land development regulations. The objective of the committee is to recommend the elimination of excessive non-essential requirements that add to the cost of housing. The committee may make non-binding recommendations to the Director of the Department of Urban Redevelopment, City Manager, and/or City Commission.

IV. EXHIBITS:

- A. Administrative Budget
Fiscal Years 2012-2013, 2013-2014 and 2014-2015
- B. Timeline for Encumbrance and Expenditure
- C. Housing Delivery Goals Chart
Fiscal Years 2012-2013, 2013-2014 and 2014-2015
- D. Certification Page
- E. Adopting Resolution #12-15
- F. Program Information Sheet
- G. Public Hearing Advertisement - Notarized

City of Fort Pierce

Title: LHAP Template 2009

No. 001

Exhibit A Admin Budget

67-37.005(1), F.A.C.

Effective Date: 11/09

Fiscal Year 2012/2013		
Salaries and Benefits	\$	10,000.00
Office Supplies and Equipment	\$	
Travel Perdiem Workshops, etc	\$	344.50
Advertising	\$	
	\$	
	\$	

Fiscal Year 2013/1014		
Salaries and Benefits	\$	10,000.00
Office Supplies and Equipment	\$	
Travel Perdiem Workshops, etc	\$	344.50
Advertising	\$	
	\$	

Fiscal Year 2014/2015		
Salaries and Benefits	\$	10,000.00
Office Supplies and Equipment	\$	
Travel Perdiem Workshops, etc	\$	344.50
Advertising	\$	
	\$	

Based on a distribution of \$65,000/year
Plus \$76,890/year Interest Income

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2012-2013

Please check applicable box, & if Amendment, enter number

New Plan: X

Amendment:

Fiscal Yr. Closeout:

Name of Local Government: **City of Fort Pierce** Available Funds: **\$141,890.00**

67-37.005(5)(d) F.A.C.

HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction	Rehab/Repair	Without Construction	Total	Total	Total
							SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
Owner-Occupied Housing Repair/Rehab			2	\$91,890				\$91,890.00		\$91,890.00	64.76%	2
Home Purchase Assistance			1	\$15,000	2	\$20,000		\$35,000.00		\$35,000.00	24.67%	3
Foreclosure Prevention Program			2	\$15,000					\$15,000.00	\$15,000.00	10.57%	2
Disaster/Post Disaster Mitigation Recovery										\$0.00	0.00%	0
Replacement of Site Built Housing										\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	0		5	\$121,890.00	2	\$20,000.00	\$0.00	\$126,890.00	\$15,000.00	\$141,890.00	100.00%	7

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction	Rehab/Repair	Without Construction	Total	Total	Total
							SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
New Construction/Rehab of Multi-Family Rental Units										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0

Administration Fees										\$6,500.00	4.58%	
Admin. From Program Income										\$3,844.50	2.71%	
Home Ownership Counseling											0.00%	

GRAND TOTAL												
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	0		5		2		\$0.00	\$126,890.00	\$15,000.00	\$152,234.50	107.29%	7

Percentage Construction/Rehab Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 89%

Maximum Allowable Purchase Price:							New	Existing				
-----------------------------------	--	--	--	--	--	--	-----	----------	--	--	--	--

Allocation Breakdown	Amount	%
Very-Low Income	\$0.00	0.0%
Low Income	\$121,890.00	85.9%
Moderate Income	\$20,000.00	14.1%
TOTAL		100.0%

Projected Program Income:	\$76,890.00	Max Amount Program Income For Admin:	\$3,844.50
Projected Recaptured Funds:	\$0.00		
Distribution:	\$0.00		
Total Available Funds:	\$76,890.00		

67-37.005(5)(d) F.A.C.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2013-2014

Please check applicable box, & if Amendment, enter number

New Plan: X
 Amendment:
 Fiscal Yr. Closeout:

Name of Local Government: **City of Fort Pierce** Available Funds: **\$141,890.00**

67-37.005(5)(d) F.A.C.

HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Owner-Occupied Housing Repair/Rehab			2	\$91,890				\$91,890.00		\$91,890.00	64.76%	2
Home Purchase Assistance			1	\$15,000	2	\$20,000		\$35,000.00		\$35,000.00	24.67%	3
Foreclosure Prevention Program			2	\$15,000					\$15,000.00	\$15,000.00	10.57%	2
Disaster/Post Disaster Mitigation Recovery										\$0.00	0.00%	0
Replacement of Site Built Housing										\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	0		5	\$121,890.00	2	\$20,000.00	\$0.00	\$126,890.00	\$15,000.00	\$141,890.00	100.00%	7

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
New Construction/Rehab of Multi-Family Rental Units										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
Administration Fees										\$6,500.00	4.58%	
Admin. From Program Income										\$3,844.50	2.71%	
Home Ownership Counseling											0.00%	

GRAND TOTAL												
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	0		5		2		\$0.00	\$126,890.00	\$15,000.00	\$152,234.50	107.29%	7

Percentage Construction/Rehab Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 89%

Maximum Allowable Purchase Price:	New	Existing

Allocation Breakdown	Amount	%	Projected Program Income:	Max Amount Program Income For Admin:
Very-Low Income	\$0.00	0.0%	\$76,890.00	\$3,844.50
Low Income	\$121,890.00	85.9%	\$0.00	
Moderate Income	\$20,000.00	14.1%	\$0.00	
TOTAL		100.0%	Total Available Funds: \$76,890.00	

67-37.005(5)(d) F.A.C.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2014-2015

Please check applicable box, & if Amendment, enter number

New Plan: X
 Amendment:
 Fiscal Yr. Closeout:

Name of Local Government: **City of Fort Pierce** Available Funds: **\$141,890.00** 67-37.005(5)(d) F.A.C.

HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Owner-Occupied Housing Repair/Rehab			2	\$91,890				\$91,890.00		\$91,890.00	64.76%	2
Home Purchase Assistance			1	\$15,000	2	\$20,000		\$35,000.00		\$35,000.00	24.67%	3
Foreclosure Prevention Program			2	\$15,000					\$15,000.00	\$15,000.00	10.57%	2
Disaster/Post Disaster Mitigation Recovery										\$0.00	0.00%	0
Replacement of Site Built Housing										\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	0		5	\$121,890.00	2	\$20,000.00	\$0.00	\$126,890.00	\$15,000.00	\$141,890.00	100.00%	7

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A	B	C	D	E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
New Construction/Rehab of Multi-Family Rental Units										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
Administration Fees										\$6,500.00	4.58%	
Admin. From Program Income										\$3,844.50	2.71%	
Home Ownership Counseling											0.00%	

GRAND TOTAL												
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	0		5		2		\$0.00	\$126,890.00	\$15,000.00	\$152,234.50	107.29%	7

Percentage Construction/Rehab Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 89%

Maximum Allowable Purchase Price:							New	Existing				
--	--	--	--	--	--	--	-----	----------	--	--	--	--

Allocation Breakdown	Amount	%	Projected Program Income:	Max Amount Program Income For Admin:
Very-Low Income	\$0.00	0.0%	\$76,890.00	\$3,844.50
Low Income	\$121,890.00	85.9%	\$0.00	
Moderate Income	\$20,000.00	14.1%	\$0.00	
TOTAL		100.0%	\$76,890.00	

67-37.005(5)(d) F.A.C.

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Name of Local Government: **City of Fort Pierce, Florida**

- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan 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 Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.

Page 2
Certification

- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.
- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) 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.
- (16) 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 service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida *has or* X *has not* been implemented.
(note: Miami Dade County will check "has")

Witness



Chief Elected Official or designee

Witness

Robert J. Benton III, Mayor
Type Name and Title

Date

OR

Attest: CITY CLERK
(Seal)

RESOLUTION NO. 12-15

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF FORT PIERCE, FLORIDA, APPROVING THE **LOCAL HOUSING ASSISTANCE PLAN** AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM ACT, SUBSECTIONS 420.907 - 420.9079, FLORIDA STATUTES, AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE MAYOR 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 on July 7, 1992, that allocated a portion of new and existing 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 benefitting 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 Chapter 67-37.005(6)(f)3, F.A.C, it is found 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. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$373,338 may use up to 10 percent of program income for administrative costs; and

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

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

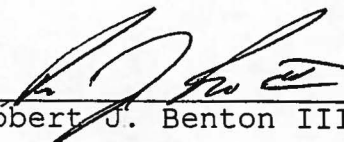
NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF FORT PIERCE, FLORIDA, THAT:

SECTION 1. The City Commission of the City of Fort Pierce 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 2012/2013, 2013/2014, and 2014/2015.

SECTION 2. The Mayor or his designee 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.

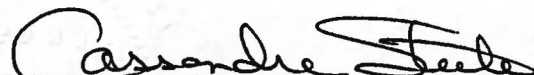
SECTION 3. This resolution shall take effect immediately upon its adoption.

IN WITNESS WHEREOF, this Resolution has been duly adopted on this 19th day of March, 2012.



Robert J. Benton III, Mayor

ATTEST:



Cassandra Steele, City Clerk

(CITY SEAL)

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET

LOCAL GOVERNMENT: City of Fort Pierce

CHIEF ELECTED OFFICIAL: (Mayor, Chairman, etc.): Mayor Robert Benton

ADDRESS: City of Fort Pierce, 100 North U.S. Hwy. 1, Fort Pierce, FL 34950

SHIP ADMINISTRATOR: Jon Ward

Director, Department of Urban Redevelopment

ADDRESS: City of Fort Pierce, 100 North U.S. Hwy. 1, Fort Pierce, FL 34950

TELEPHONE: (772) 460-2200 x 277 FAX: (772) 595-5068

EMAIL ADDRESS: jward@city-ftpierce.com

ADDITIONAL SHIP CONTACTS: Melissa Moore

ADDRESS: City of Fort Pierce, 100 North U.S. Hwy. 1, Fort Pierce, FL 34950

TELEPHONE: (772) 460-2200 x 232 FAX: (772) 595-5068

EMAIL ADDRESS: mmoore@city-ftpierce.com

INTERLOCAL AGREEMENT: YES/NO (IF yes, list other participants in the inter-local agreement):

N/A

The following information must be furnished to the Corporation before any funds can be disbursed.

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 57-6000322

MAIL DISBURSEMENT TO: _____

ADDRESS: _____

OR: IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:

X NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

Provide any additional updates the Corporation should be aware of in the space below:

Please return this form to: SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000
TALLAHASSEE, FL 32301 Fax: (850)488-9809



SCRIPPS

**SCRIPPS TREASURE COAST
NEWSPAPERS**

St. Lucie News-Tribune

600 Edwards Road, Ft Pierce, FL 34982

AFFIDAVIT OF PUBLICATION

STATE OF FLORIDA
COUNTY OF ST. LUCIE

Before the undersigned authority personally appeared, Tereliz Cloud, who on oath says that she is Classified Inside Sales Supervisor of the St. Lucie News-Tribune, a daily newspaper published at Fort Pierce in St. Lucie County, Florida: that the attached copy of advertisement was published in the St. Lucie News-Tribune in the following issues below. Affiant further says that the said St Lucie News-Tribune is a newspaper published in Fort Pierce, in said St. Lucie County, Florida, and that said newspaper has heretofore been continuously published in said St. Lucie County, Florida, daily and distributed in St. Lucie County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that she has neither paid or promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper. The St. Lucie News-Tribune has been entered as Periodical Matter at the Post Offices in Fort Pierce, St. Lucie County, Florida and has been for a period of one year next preceding the first publication of the attached copy of advertisement.

<u>Customer</u>	<u>Ad Number</u>	<u>Pub Date</u>	<u>Copyline</u>	<u>PO #</u>
CITY OF FT. PIERCE/LEGALS	2362616	2/1/2012	NOTICE	ASSISTANCE PLAN

**NEWSPAPER E-Sheet®
LEGAL NOTICE
ATTACHED

DO NOT
SEPARATE PAGES**

Sworn to and subscribed before me this day of, February 01, 2012, by

Tereliz Cloud, who is
Tereliz Cloud

personally known to me or

who has produced _____ as identification.

Michael Merone
Michael Merone Notary Public

SEAL

ORIGINAL



