



Grants Division

Closing the Gap Housing Program

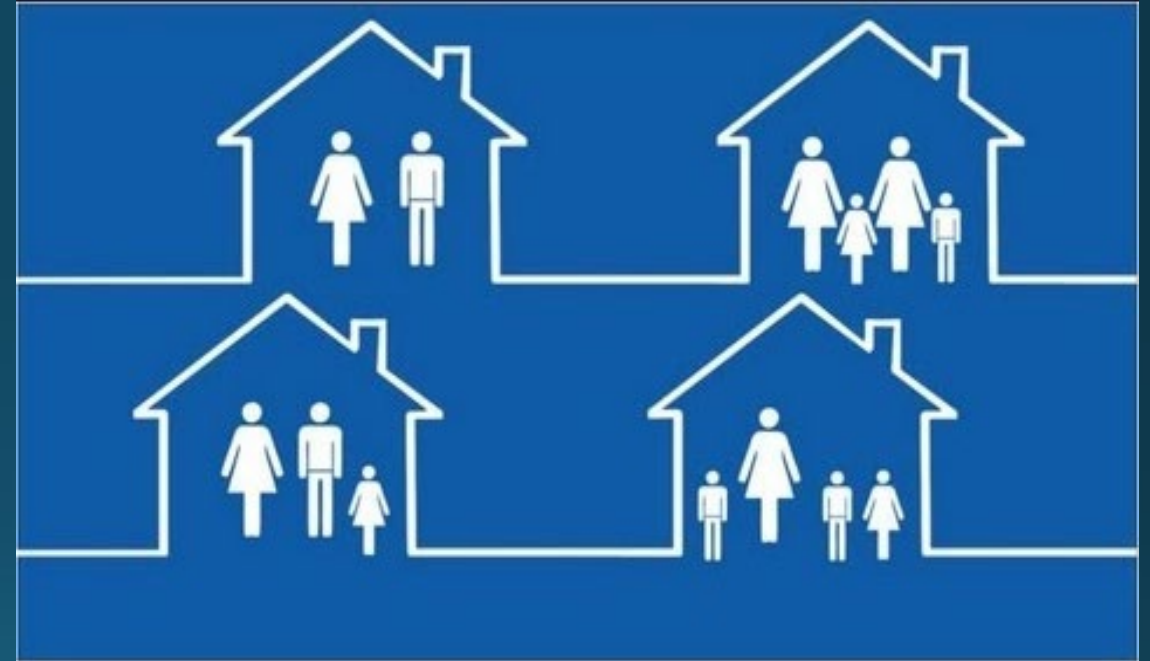
Purpose of the Program

- To meet the housing needs of populations impacted by COVID-19 pandemic, including 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's Comprehensive Plan specific to affordable housing



Program Eligibility

- According to the SLFRF Rule, applicants for housing-related funding must either be impacted or disproportionately impacted by COVID-19 pandemic



Income Eligibility

- Extremely Low Income (at or below 30% of AMI)
- Very Low Income (at or below 50% of AMI)
- Low Income (at or below 80% of AMI)

Income Limit	AMI %	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
Extremely Low	30%	\$16,800	\$19,200	23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Very Low	50%	\$28,000	\$32,000	\$36,000	\$40,000	\$43,200	\$46,400	\$49,600	\$52,800
Low	80%	\$44,800	\$51,200	\$57,600	\$64,000	\$69,150	\$74,250	\$79,400	\$84,500
Moderate	120%	\$67,200	\$76,800	\$86,400	\$96,000	\$103,680	\$111,360	\$119,040	\$126,720

*Source: Housing and Urban Development ([What Is Area Median Income \(AMI\)? — HUD.Loans](#)).
HUD – Office of Policy Development and Research ([Income Limits | HUD USER](#))

Impacted Households

- Moderate-income or below 120% AMI
- Experienced unemployment
- Experienced increased food or housing insecurity
- Qualifies for Children's Health Insurance Program, CCDF, or Medicaid
- Qualifies for the National Housing Trust Fund or Home Investment Partnership Program
- May use other information to justify the household or population was impacted by the pandemic.

Disproportionally Impacted

- Low-income or below
- Resides in a Qualified Census Tract
- Qualifies for TANF, SNAP, Free- and Reduced- Price Lunch, etc.
- May use other information to justify the household or population was impacted by the pandemic.

Income Limit	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
Extremely Low	\$16,800	\$19,200	23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Very Low	\$28,000	\$32,000	\$36,000	\$40,000	\$43,200	\$46,400	\$49,600	\$52,800
Low	\$44,800	\$51,200	\$57,600	\$64,000	\$69,150	\$74,250	\$79,400	\$84,500

Strategy A – New Construction/Infill Housing

- Revitalize residential communities through construction of homes
- Funds can be used for acquisition and construction of homes
- Pay down development cost

Income Level	% of Area Median Income	Maximum Assistance
Very Low	Below 50%	\$45,000
Low	51% - 80%	\$35,000
Moderate	81% - 120%	\$25,000

Strategy B – Purchase Assistance

- Provide funds for home purchase within City limits
- Down payment and/or closing cost assistance
- First-time homebuyers to purchase a newly constructed or an existing home as primary residence

Impact Level	AMI %	Maximum Award
Disproportionately Impacted	At or below 80% AMI	\$45,000
Impacted	81% to 120% AMI	\$25,000

Proposed Allocation

- \$900,000 of ARPA funds
 - Would assist up to 20 Very Low income households
 - Would assist up to 20 Disproportionately Impacted households

For More Information:

- Please contact the Grants Administration at:
 - Telephone – 772-467-3161
 - Email – GrantsAdministration@cityoffortpierce.com
 - Website – www.cityoffortpierce.com/170/Grants-Administration
 - Address: City Hall, 100 N. U.S. 1, Fort Pierce. FL 34950, 2nd Floor