

**Community Development Block Grant  
(CDBG)  
Owner-Occupied Emergency Housing  
Rehabilitation Program**



# **Community Development Block Grant (CDBG) Emergency Rehabilitation Program - Description**

This funding will assist income eligible homeowners, residing in the **city of Fort Pierce**, with rehabilitation to correct code violations or items that will become a code violation. **CANNOT Exceed \$357,371.**

The Program is specifically for the elderly (65 and older) and disabled, whose income eligibility was reviewed during the most recent rehabilitation application period but was denied because their homes were beyond the scope of the SHIP program and/or all program funds were encumbered.

# **Community Development Block Grant (CDBG) Emergency Rehabilitation Program - Description**

Assistance is in the form of a 0% interest, deferred payment loan. The loan is forgivable in its entirety at the end of the term from the date of execution of security documents if title remains under the ownership of the Owner(s) and property remains their primary residence. Owner(s) awarded a loan will be required to execute required Agreements and Security documents that fully describes the terms and conditions of the assistance.

| <b>Assistance Amount</b>    | <b>Affordability Period</b> |
|-----------------------------|-----------------------------|
| <b>\$10,000 - \$50,000</b>  | <b>10 Years</b>             |
| <b>\$50,001 - \$100,000</b> | <b>15 Years</b>             |

# Program Description (Cont.)

## Additional information:

- ALL applicants are required to participate in a Virtual Mandatory Orientation facilitated by the City of Fort Pierce Grants Division prior to application submittal. **NOTE:** Applications will not be reviewed if proof of orientation attendance is not provided.
- Mortgage payments, insurance and taxes must be current/paid to date. **NOTE: This program may pay one (1) year insurance premium in the event that the eligible homeowner does not have homeowners insurance.**
- Applicants are “ineligible” to apply for assistance if there is currently a City of Fort Pierce rehabilitation and/or repair mortgage lien and/or code violation liens on the property.
- All rehabilitation work shall be performed by a City approved contractor.
- City Loan shall be first or second position only to ensure that funds can be recaptured.

# Program Description (Cont.)

## Additional information:

Physical improvements to the dwelling must fall in one of the following priority categories in order to be eligible:

- Roof repair or replacement
- Central A/C replacement/ new installation\*
- Electric hazard correction/ Code required upgrade\*
- Plumbing supply/waste lines replacement
- Energy efficiency improvements - Defective windows and door replacements only.
- Storm shutter installation
- Accessibility improvements for the handicapped/disabled
- Lead based paint abatement
- Extermination (as needed)
- Exterior Paint
- Floors
- Cabinets

The Program will not address repairs conducted prior to receiving assistance that were unpermitted, unfinished, or were pending inspections. Rehabilitation work performed by a property owner(s) himself/herself shall not be funded under this program. All rehabilitation work shall be performed by a City approved contractor.

# Property Eligibility

- The Property must be located within the corporate City limits of Fort Pierce.
- The Property must be the homesteaded primary residence of the Owner(s)'s for the last two (2) years prior to date of application.
- The Property must be owned by fee simple title or long-term leasehold (99 year minimum), or life estate.
- Neither the Owner(s) nor the property can have any restrictions, encumbrances, or judgments that would restrict the marketable nature of the Owner(s) interest.

## **Property Eligibility (Cont.)**

- Owner(s) must be current on their existing mortgage, if one exists.
- Owner(s) must be current on their property taxes.
- The property must be eligible for attaining permit for the required repairs.
- City Loan shall be first or second position only to ensure that funds can be recaptured.

# Required Documents for Application Submittal

- **Proof of property ownership:** Please note, that a Title Search will be performed to verify information as to ownership provide by each applicant.
- **Deed:** (which may be a warranty deed, special warranty deed, personal representative deed or quit claim deed)

# **Required Documents for Application Submittal**

- **Proof of Income:** Three (3) months most recent pay stubs or earnings statements showing the employees name, gross pay per pay period, deductions, and frequency of pay for every household member over 18 years old.
- **Property Taxes:** St. Lucie County Notice of Ad Valorem Taxes (must show Assessed Value of Property). This may be obtained by logging on to the Property Appraisers web site at <https://www.paslc.gov/property-search/real-estate/basic-site-address>.

# **Required Documents for Application Submittal**

- **Proof that you are current in the payment of your property taxes:**
  - Paid Property Tax Receipt from the St. Lucie County Property Appraiser or
  - Copy of your canceled check, front and back, showing payment or
  - Sworn Affidavit certifying that you have paid your property taxes or
  - A printout from the St. Lucie County Property Appraisers web site or
- **Bank Statements;** Last three (3) months bank statements for every household member. We need every page of the bank statements.
- **Proof of Hazard and Flood Insurance:** A copy of your homeowner's insurance policy. Policy must include flood insurance. If Flood Insurance is not required, please provide a Determination Letter from FEMA.

# **Required Documents for Application Submittal**

- **Federal Income Tax Returns:** Federal income tax returns filed with the IRS for the last two (2) years AND W-2's for the last two (2) years. We will accept:
  - A copy of the original signed federal tax return with W-2's or
  - A transcript of your federal return from the IRS with W-2's. You can request a transcript by filling out IRS form 4506-T and sending to the IRS. The form can be obtained from the IRS website [www.irs.gov](http://www.irs.gov), by calling the IRS at 1-800-829-3676, or by going to the IRS office.
- **Proof of number of dependents claimed:** Dependents must be listed on your federal tax return:
  - Birth Certificate on which the parent/applicant's name is listed
  - School records which give the parents' names and address
  - Court-ordered letters of guardianship
  - Divorce decree
  - Letters of adoption
  - If a dependent over 18 is a full-time student please submit a copy of their class schedule in addition to the above documents.

# **Required Documents for Application Submittal**

- **Social Security Cards:** Social Security Cards for all household members. The City will review the original social security card however; a copy will not be kept in the program file.
- **Photo Identification:** Provide photo ID for all household members over the age of 18.
- **Proof of citizenship or legal alien status documents:**
  - United States of America birth certificate
  - Naturalization papers
  - Alien registration card
- **Divorce Decree:** If you are divorced, copy of your divorce decree or certified court documents must be provided.

# **Required Documents for Application Submittal**

- **Self-Employment Income:** Schedule C, E, or F must be included with your federal income tax return AND
  - Accountant or bookkeeper's statement of net income expected for the next 12 months printed on the accountant/bookkeeper's company letterhead or
  - A notarized, sworn statement, from the self-employed individual, of net income expected for the next 12 months
- **Social Security, Supplemental Security Income (SSI), and Disability benefits:** An award or benefit notification letter prepared and signed by the authorizing agency (not the 1099).
- **Unearned Income:** Provide documents for all that apply.
  - Unemployment Compensation - Unemployment benefit award notice with three (3) copies of unemployment check stubs.
  - Disability Compensation - Notice of eligibility from employer or authorizing agency and three (3) copies of check stubs.
  - Worker's Compensation - Notice of eligibility with amount awarded and three (3) copies of check stubs.
  - Severance Pay - Notice of employer stating the amount received in severance pay.
  - Welfare of other needs based payments given to any household members
  - Unemployed household member not receiving unemployment benefits or income. Please provide a notarized, sworn statement from the household member stating that unemployment benefits are not received and he/or she is not receiving any income.

# **Required Documents for Application Submittal**

- **Alimony or Child Support Payments:**
  - A printout from the court or governmental agency through which payments are being made.
  - An original notarized letter from the non-custodial parent stating the amount given weekly, bi-weekly, or monthly.
  - An original notarized statement from custodial parent stating that child support is not received for each child.
- **Scholarships, Grants, and Veterans Administration Benefits:** Benefactor's written confirmation of amount of assistance, and educational institutions written confirmation of expected cost of the student's tuition, fees, books, and equipment for the next 12 months.
- **Assets:** Most current statements for the below assets for each household member if applicable. We need all pages of each statements submitted and listed on your application form.
  - 401(K) / 403(B) account statement
  - Retirement statement
  - Pension statement
  - IRA statement and/or Certificate of Deposit (CD) statement
  - Annuities

# Required Documents for Application Submittal

- **Life Insurance:** Life insurance policy with current cash value and the type (term or whole). All pages of the most current policy statement.
- **Recurring Contributions and Gifts (i.e.):** non-household member paying all or part of bills, mortgages or contributing money on a regular basis.
  - Notarized statement or affidavit signed by the person providing the assistance, giving the purpose, dates and value of the gifts or
  - A letter from a bank, attorney, or a trustee providing required verification.
- **Mortgage Statements:** If you currently have a mortgage on your property, or an equity line, provide a copy of your most recent mortgage statement(s).

# HELPFUL INFORMATION

## TO GET CHILD SUPPORT DOCUMENT:

CLERK & COMPTROLLER

General information: 1-877-769-0251 - State of Florida Child Support Disbursement Unit automated system for individual case information

## TO GET IRS TAX TRANSCRIPT:

IRS Tax Transcripts visit: Internal Revenue Service  
337 N US Hwy 1 #207-B,  
Fort Pierce, FL 34950  
(772) 429-2900

# QUESTIONS/CONCERNS



# ADJOURN

*Thank You for Attending*

**Brittany Marinello**

Grants Division Manager

**Verna Jackson**

Reporting & Grants Specialist

(772)467-3161