



Residential Rehabilitation Program

Frequently Asked Questions

A. What is the Residential Rehabilitation Program?

Funded by State Housing Initiatives Partnership (SHIP), the Residential Rehabilitation Program provides financial assistance to City of Fort Pierce homeowners to address repair items that compromise the life, health, and/or safety of the household.

B. Who is eligible to receive assistance?

Owner(s) who occupy the home, meet the current family income guidelines, and all criteria as established by the Housing Rehabilitation Program Policy.

C. Are there income guidelines for this program?

Yes. Income limits are established by the Federal government and adjusted for the number of people who live in your household. The program verifies your **current** household income and projects it 12 months forward to determine income eligibility. This is the first step in determining if you qualify for assistance from the City.

D. Besides being income eligible, what other requirements need to be met in order to qualify for the program?

In order to qualify for assistance, properties (including but not limited to single-family home, townhouse, mobile home, or condominium) must meet the following criteria:

- 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.
- Owner(s) must be current on their existing mortgage, if one exists.
- Owner(s) must be current on their property taxes.
- **Cost of the estimated rehabilitation cannot exceed 100% of the market property value as determined by the St. Lucie County Property Appraiser estimate or the \$35,000 maximum assistance unless additional non-SHIP funded resources are used to pay the difference.**
- **The property must be eligible for attaining a building permit for the required repairs.**
- **Households that have been assisted with City funds with a maximum lifetime assistance of \$35,000 are not eligible to receive funding through any of the Grants Administration Division's programs.**

- City Loan shall be first or second position only to ensure that funds can be recaptured. The total amount of the proposed loan with the City must not exceed 125% of total market value including any and existing mortgages. The value of the property will be estimated using the St. Lucie County Property Appraiser (www.paslc.org) value.

E. How much assistance is the City providing?

The amount of assistance is not to exceed \$35,000.

F. What if the funds are not enough to bring my home up to these standards?

A determination is made by the City of Fort Pierce staff to ensure the property justifies rehabilitation within the allotted program maximum limits.

G. Is this a grant or a loan?

The assistance provided by the City is in the form of a **0% interest deferred loan**.

Assistance Amount	Occupancy Period
<i>Under to \$15,000</i>	<i>5 Years</i>
<i>\$15,000 to \$35,000</i>	<i>10 Years</i>

A deferred loan means that you will not have to make payments on the assistance provided by the City. You will not be required to pay the loan back as long as the property remains your primary residence (homestead property) and there is no change in title or ownership during the term of the deferred loan.

H. Will I need to sign a contract?

Yes. 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 for an amount not to exceed \$35,000. The City of Fort Pierce cannot provide legal advice to any Owner(s) have with regard to the agreements.

I. What type of improvements can be made?

Assistance is only provided to cover the cost of rehabilitation necessary to bring the property in compliance with locally adopted, written property standards, and applicable Federal, State and City of Fort Pierce codes. Physical improvements to the dwelling will be made based on priority and must fall in one of the following priority categories in order to be eligible:

Priority I- Housing Systems

- Electrical wiring, fixtures or systems
- Heating, ventilation and air-conditioning
- Roofs, walls and structural load bearing walls
- Foundations
- Plumbing
- Health and safety items
- Termites (as needed basis)
- Miscellaneous code violations

Priority II- Architectural Barrier Removal

- Widening of doors
- Installation of ramps
- Roll-in showers (as space permits)
- Grab bars and permanently attached physical-assist apparatus
- Air-conditioning (if medically necessary)

- Hearing-impaired smoke detection equipment
- Specialty plumbing fixtures
- Lowering of light switches
- Other permanently attached fixtures determined to be of assistance in removing architectural barriers

J. Who decides what work is needed?

City staff will develop the scope of work and estimated cost for the project. A building inspector from the City's Building Department will meet with the Owner(s) to inspect the residence. They will inspect the property to ensure that the property is able to be rehabbed (no issues to health, safety, or issues involving code violations). Once the building inspectors okay the home for rehab, a Scope of Work will be prepared, prior to the project's approval by City Commissioners.

K. Who will do the work?

The City's Purchasing Department is responsible for facilitating the contractor selections process. All eligible Contractors will be invited to attend Pre-Bid meetings held at the Owner(s) property. Contractors will be provided with the approved Scope Work Report that will detail the work to be completed.

L. Who will inspect the work?

The City's Building Department and Grants Division staff will make periodic inspections of all work performed.

M. How long does the rehabilitation work take?

The length of time depends on the amount of work necessary to address the identified repairs. The Contractor, within ten (10) calendar days from the date of the Contract/Notice to Proceed, is responsible to submit an application for a building permit. The Contractor shall have all work completed, including punch list items, and final invoice submitted within 120 calendar days of the date of the building permit.

N. How do I apply for the Program?

Applications will be available online <http://cityoffortpierce.com/421/State-Housing-Initiatives-Partnership-SH>

Once funds are fully obligated, the program will then close until additional funds are made available. Priority will be given to the elderly, disabled and veterans during the initial application intake period. Reasonable accommodations can be made for applicants with special needs who require assistance with the completion or submission of their application.