

## **Summary of Changes to the SHIP Repair, Rehabilitation and Reconstruction Housing Policy**

*(Note: Changes that were made to reformat, renumber sections, delete duplicated information, and further clarify processes and phrases are not included in this summary)*

Section II. Definitions & References – Added definitions for: (C) Affordable, (F) Annual Gross Income, (O) Durable Power of Attorney, (P) Encumbrance, (Y) Life Estate, (Z) Limited Repair, (BB) Live-In Aide, (CC) Low-Income Person, (FF) Mitigation, (GG) Moderate-Income Person, (JJ) Power of Attorney, (NN) Project Designee, and (WW) Very-Low Income Person.

Section III. Directives:

- B. Applicant Eligibility – Definitions deleted and combined, which updates other forms of ownership, for example ownership or membership in a Cooperative; Life Estate; Joint Tenants with Right of Survivorship; approved by the Brevard County Attorney's office.
- B. Applicant Eligibility (1) – Updated household income level to 120% of area median income (AMI) and added language to allow for up to 140% of AMI if approved in the Local Housing Assistance Plan (LHAP).
- B. Applicant Eligibility (1)(f) – Updated assistance level to be consistent throughout the document and language added to clarify that those who have received emergency repair and/or disaster assistance through this program are considered eligible.
- B. Applicant Eligibility (1)(g) – Updated assistance level to be consistent throughout the document and language added to clarify that those who have received emergency repair and/or disaster assistance through this program are considered eligible.
- B. Applicant Eligibility (3) – Language added to clarify Homeowner.
- B. Applicant Eligibility (6) – Language added requiring Title Insurance.
- B. Applicant Eligibility (7) – Language changed to restrict underwater homeowners to Emergency Repair Assistance.
- B. Applicant Eligibility (9) – Language added to clarify required income qualification documents.
- B. Applicant Eligibility (10)(g) – Language changed to permanently denied assistance if there is intentional falsification.
- C. Marketing (1) – Language updated to include persons with disabilities in marketing strategies.

- C. Marketing (2) – Language adjusted regarding how often the County will review its marketing efforts and removed reference to affirmatively furthering fair housing (addressed elsewhere in the document).
- C. Marketing (3) – Language added regarding Notice of Funding Availability to be advertised per Florida Statute 420.9075(4)(b).
- D. Waiting List, Applicant Intake, and Ranking – Language updated.
- F. Structure of Financial Assistance (1) – Updated table regarding assistance levels to be consistent throughout the document.
- F. Structure of Financial Assistance (2)(c) – Updated table regarding documentation of ownership.
- F. Structure of Financial Assistance (3) – Language added to include victims of Domestic Violence and removed additional determination (addressed in F (4)).
- F. Structure of Financial Assistance (4) – Language added to clarify that Heirs are allowed to have an eligibility determination and if qualified assume the existing mortgage.
- F. Structure of Financial Assistance (5) – Updated assistance level to be consistent throughout the document.
- F. Structure of Financial Assistance (6) – Updated assistance level to be consistent throughout the document.
- G. Agreements and Encumbrances (1) – Clarified language.
- G. Agreements and Encumbrances (2) – Language added to clarify signatories.
- G. Agreements and Encumbrances (4) – Added spouse as eligible.
- G. Agreements and Encumbrances (4)(d) – Language added to allow a waiver for additional time for the mortgage assumption process.
- G. Agreements and Encumbrances (9) – Updated table regarding liens / assistance levels to be consistent throughout the document.
- G. Agreements and Encumbrances (13) – Updated assistance level to be consistent throughout the document.
- G. Agreements and Encumbrances (14) – Moved language from (G)(13) and updated amount.
- H. Limited Repair – added assistance strategy for eligible individuals and households between 121% and 140% of AMI if approved as part of the LHAP.

- H. Limited Repair (1) – added strategy assistance limit and language to adjust the amount annually based upon the Producer Price Index Commodity for construction materials from the Federal Reserve Economic Data (FRED) database if approved in the LHAP.
- I. Repairs – Established an assistance amount based upon the Producer Price Index Commodity for construction materials from the Federal Reserve Economic Data (FRED) database and added language to adjust the base annually if approved in the LHAP.
- I. Repairs (2)(g) – Added to Mitigation to the list of allowable repairs.
- I. Repairs (2)(h) – Added an Emergency repairs provision.
- I. Repairs (2)(j) – Added language regarding unforeseen safety, health, and code issues.
- J. Rehabilitation (1) – Established an assistance amount based upon the Producer Price Index Commodity for construction materials from the Federal Reserve Economic Data (FRED) database and added language to adjust the base annually if approved in the LHAP.
- J. Rehabilitation (4)(f) – Updated language.
- J. Rehabilitation (4)(i) – Added to Mitigation to the list of allowable repairs.
- J. Rehabilitation (4)(n) – Added language regarding unforeseen safety, health, and code issues.
- K. Reconstruction Housing – Established an assistance amount based upon the Producer Price Index Commodity for construction materials from the Federal Reserve Economic Data (FRED) database and added language to adjust the base annually if approved in the LHAP.
- Q. Contractor Procurement (2)(d) – Clarified language.
- V. Final Payments – Corrected language.
- W. Liquidated Damages (3) – Added language regarding negotiations.
- BB. Follow-up – Clarified language regarding compliance monitoring.