



BREVARD COUNTY BOARD OF COUNTY COMMISSIONERS

JASON STEELE, COMMISSION CHAIR
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SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2024-2025, 2025-2026, 2026-2027

BREVARD COUNTY HOUSING AND HUMAN SERVICES DEPARTMENT
IAN GOLDEN, DIRECTOR



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I. Program Details:

A. LG(s)

Name of Local Government	Brevard County
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	<u>N/A</u>

B. Purpose of the program:

- To meet the housing needs of the 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 comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2024-2025, 2025-2026, 2026-2027

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services, and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost-saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local matches to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.



- H. Advertising and Outreach:** SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.
- I. Wait lists/Priorities:** Wait lists will be established when applicants apply to the county SHIP programs. Those households on the wait list will be contacted by staff when their queue number is reached. The intake list will be maintained with applicants listed in an order that is consistent with the time that their preliminary intake (Application) forms were submitted. Intake numbers will be assigned based on that order. If necessary, adjustments to the intake list will be made to achieve any established funding priorities as described in this plan. Priorities for funding described herein apply to all strategies unless otherwise stated in the strategy. Once there is a list of eligible applicants, they will be ranked based on the priorities provided below. —Wait lists will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

- a. Adjustments to Wait Lists:** The department will adjust the Intake list to achieve any established funding priorities. Once there is a list of eligible applicants, they will be ranked based on the priorities provided below;

b. Ranking Priority:

b.

- i. Emergency Loans for home repair related to a declared disaster that needs immediate mitigation to prevent damage or further damage to the home or to resolve an immediate health hazard to the occupants.
- ii. Special Needs Households (until the program's required percentage has been met)
- iii. Very low-income applicant referrals from local Non-profit Affordable Housing Organizations
- iv. Very low-income households (until the program's required percentage has been met)
- v. Low-income households (until the program's required percentage has been met)
- vi. Moderate-income households

All priorities being equal, the date and time that the application is received will determine the wait list number.

- J. Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling, and Transportation.



- L. Purchase Price Limits:** 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. 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 sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

- M. Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

"Affordable" means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% 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% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county, or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as 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.
- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: "A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, 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.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.” The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

Q. Program Administration: Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Local Government	SHIP with the exception of the Purchase Assistance Program	10%
Third Party Entity/Sub-recipient	Purchase Assistance Program	0%

R. First-time Homebuyer Definition: ~~For any strategies designed for first time homebuyers, the following definition will apply: An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local, or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.~~ A first time homebuyer is an individual who meets the criteria as defined in IRS Tax Code 12 USC 1701x (9) Definitions H: An individual and his or her spouse who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the home pursuant to which counseling is provided; An individual who is a displaced homemaker who, except for owning a residence with his or her spouse or residing in a residence owned by the spouse, meets the requirements of clause; or a single parent, who except for owning a residence with his or her spouse or residing in a residence owned by the spouse while married, meets the requirements of clause. (For the purpose of the program a “Home” is considered a conventional home, condominium, townhouse, or modular home.)

S. Project Delivery Costs: The maximum amount for project delivery shall not exceed 3 % per project for Purchase Assistance, Emergency Repair, Owner Occupied Rehabilitation, and Demolition/Reconstruction strategy.

T. Essential Service Personnel Definition (ESP): ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: Activities shall be consistent with efficiency levels in the Building American Program, as created by the US Department of Energy, in cooperation with the Florida Solar Energy Center at the University of Central Florida, and established state and local building codes. Typical low-cost features include:



- Seal the building envelope.
- Segregate and maintain combustion equipment
- Provide adequate ventilation
- Seal and insulate ducts
- Increase insulation
- Radiant barriers
- Install programmable thermostats
- Light-colored/reflective roofing materials
- Light-colored/reflective exterior wall paint
- Low-flow showerheads
- High-efficiency LED indoor and outdoor lighting
- Ceilings fans
- Design for structural shading and daylighting for doors and windows by porches or overhangs
- Tile flooring
- Window films
- Planting of climate and seasonal-appropriate shade trees and types at optimum locations on the home site

Typical Moderate to High-Cost Features:

- Upgrade HVAC system
- Install Energy Star Appliances
- Consider placement of return & delivery registers and ducts
- Solid insulated duct system

Hazard Mitigation Features:

- High-impact windows
- Storm shutters
- Roof decking
- Exterior door

V. Describe efforts to meet the 20% Special Needs set-aside: Efforts are made to meet the 20% set-aside by marketing through non-profit agencies that provide services to special needs customers. In addition, both rental and homeownership Requests for Proposal applications award extra points for projects that have units designated for individuals with special needs. During this LHAP period, the intent is to issue at least one RFP that will exclusively fund an affordable housing project(s) for our special needs population.

W. Describe efforts to reduce homelessness: In addition to Request for Proposals awarding extra points for projects that serve our homeless population, during this LHAP period the intent is to issue at least one RFP that will exclusively fund an affordable housing project(s) to benefit our homeless population. Brevard County Housing and Human Services is a member of the Brevard Homeless Coalition (BHC), a non-profit organization whose mission is to provide a use a barrier-free, client-driven Housing First Approach with partner agencies. Outreach, assessment, shelter, financial assistance, prevention, rapid re-housing, and permanent individuals and families, youth, veterans, as well as victims of domestic violence and trafficking based on acuity.

Section II. LHAP Strategies:

A. Homeownership-Purchase Assistance without Rehabilitation	Code 2
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a. **Summary of Strategy:** The purpose of the Brevard County Purchase Assistance Program is to provide financial assistance for existing and newly constructed units with down payment costs (not to exceed 35% of purchase price), closing costs, and education counseling.

b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027

c. **Income Categories to be served:** Very low, low, moderate, and workforce (up to 140% AMI)

d. **Maximum award:**

Very Low	\$75,000
Low	\$60,000
Moderate	\$45,000
Workforce	\$30,000

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** All loans will be secured by a subordinate mortgage loan. For low and very low-income applicants, assistance will be in the form of a deferred subordinate loan. For moderate and workforce (140%) the loan will be repaid over a 120 month period. The household has an option to repay the loan at any time within the 10 year lien period without a prepayment penalty. ~~Moderate and workforce income applicants will be required to repay in full accordance with the recapture guideline if the unit is sold, transferred, or is no longer the principal residence of the applicant or spouse during the affordability period. The loan will be satisfied upon satisfactory completion of the lien terms.~~

2. **Interest Rate:** 0%

3. **Years in loan term:**

10 Years	Up to <u>Under \$45,000</u>
15 Years	<u>\$45,001 and above</u>

4. **Forgiveness:** For very low and low-income categories, the funds will be forgiven on a prorated basis annually over the term of the loan.

5. ~~Repayment capture (as defined in Florida Statute 420.9075 (5) (j)):~~ For Workforce and moderate-income applicants, loans ~~or grants~~ for eligible owner-occupied housing constructed or rehabilitated, ~~or otherwise assisted from proceeds provided from the local housing assistance trust fund shall be repaid subject to recapture requirements as described in Purchase Assistance Policy (Exhibit I) as provided by the county or eligible municipality in its local housing assistance plan.~~

6. **Default:** A default is defined as any of the following events:

- i. Nonperformance by the Applicant or Borrower of any covenant, agreement, term, or condition of the Mortgage, or of the Note, or of any other agreement made by the Applicant



or Borrower.

~~ii. The Housing and Human Services Department's discovery of the Applicant's or Borrower's failure to disclose any fact or any misrepresentation by, on behalf of, or for the benefit of the Applicant or Borrower.~~

~~ii. The Housing and Human Services Department's discovery of the Applicant's or Borrower's failure to disclose any fact or any misrepresentation by, on behalf of, or for the benefit of the Applicant or Borrower.~~

- iii. If the property does not remain the principal residence of the Applicant or Borrower, or if all or any part of the property or an interest therein is rented, leased, sold, ~~or foreclosed or~~ transferred by the Applicant or Borrower.
- iv. Upon the death of the borrower during the mortgage period, the mortgage balance shall become due in full, unless, at the time of the borrower's death, a SHIP eligible family member decides to reside in the home and assume the lien. A family member shall have 180 days to make a written request to the Director of the Housing and Human Services Department to assume all the obligations specified in the Borrower's mortgage. If a written request to assume the mortgage is not made within 180 days Brevard County shall declare the Borrower's estate to be in default and will require repayment of the mortgage balance. Repayment shall occur within ninety (90) days of the declaration of default, or at the time the property is refinanced, sold, or transferred, whichever is first.

- f. **Recipient/Tenant Selection Criteria:** The selection criteria will follow the current Brevard County Purchase Assistance Program Policy No. HS-007 (See Exhibit ~~I~~H)
- g. **Sponsor Selection Criteria:** Brevard County procurement procedures, through the use of a Request for Proposal process, are utilized to determine the sub-recipient for this strategy.
- h. **Additional Information:** The Purchase Assistance Strategy will follow the current Brevard County Assistance Program Policy No. HS-007 (See Exhibit ~~I~~H)

B. Homeownership ~~Limited, Occupied Repairs and Occupied Rehabilitation~~

Code 3

- a. **Summary of Strategy:** This strategy is designed to assist eligible homeowners with necessary ~~Limited Repairs, Owner-Occupied Repairs, and~~ Owner-Occupied Rehabilitation. This strategy will follow the County's Repair, Rehab, and Reconstruction Policy no HS 028 (see Exhibit ~~I~~H)

- b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027
- c. **Income Categories to be served:** Very low, low, moderate, and workforce ~~(up to 140% AMI)~~
- d. **Maximum award:** \$127,000
- e. **Terms:**



1. **Repayment loan/deferred loan/grant:** Assistance will be provided in the form of a deferred loan secured by a recorded Mortgage and Note.

2. **Interest Rate:** 0%

3. **Years in loan term:**

5 Years	Up to \$150,000
10 Years	\$150,001-\$91,000
15 Years	\$91,001-127,000
<u>20 Years</u>	<u>Above \$127,001</u>

4. **Forgiveness:** The loan will be forgiven on a prorated basis annually over the term of the loan. On each anniversary date of closing, the value of one year's payment will be deducted from the original balance owed.

5. **Repayment:** Not Required as long as the loan is in good standing.

6. **Default:** The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP-eligible spouse/family member who will occupy the home as a primary residence. If the legal spouse/family member is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process.

f. **Recipient/Tenant Selection Criteria:** Brevard County will utilize the Wait List/Priorities as described in I Program Details, Section I. Applicants must own and occupy their home. Applicants must resolve any title, lien, or income eligibility issues before they are determined qualified.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:** The Owner-Occupied Rehabilitation Strategy will follow the County's Repair, Rehabilitation, and Reconstruction Policy No. HS-028 (See Exhibit H4) This Strategy may be combined with other state, federal, or local programs.

Units assisted must be within Brevard County but located outside the city limits of Titusville, Cocoa, Melbourne, and Palm Bay. The County reserves the right to partner with the aforementioned cities through a memorandum of understanding to complete a project of benefit to Brevard County and the Municipality.

A manufactured home or a mobile home constructed after June 1994, ~~is~~ built to the Florida Building Code



provisions outlined in Chapter 553 of the Florida Statutes, and is located on land owned by the homeowner and is eligible for assistance under this strategy.

Subordination of Liens: Subordination requests will be reviewed on a case-by-case basis in accordance with the County's Repair, Rehabilitation, and Reconstruction Policy.

C. Homeownership-Demolition/Reconstruction	Code 4
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- a. **Summary of Strategy:** This strategy is designed to assist eligible homeowners with the demolition and reconstruction of the home when the cost of repairs exceeds the maximum level (127k) for assistance under the rehabilitation strategy and/or the condition of the home (health, safety, code issues) necessitates replacement. Loans for reconstruction assistance may include costs related to all eligible construction hard and soft costs associated with the project, short-term relocation costs, temporary storage, closing costs, and direct staff costs for inspections and work write-ups.

b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027

c. **Income Categories to be served:** Very low, and low, and moderate

d. **Maximum award:** \$260,000

e. **Terms:**

- Repayment loan/deferred loan/grant:** provided in the form of a deferred loan secured by a recorded Mortgage and Note. ~~Assistance will be provided in the form of a deferred loan secured by a recorded Mortgage and Note.~~
- Interest Rate:** 0%
- Years in loan term:** 20 Years
- Forgiveness:** The loan will be forgiven on a prorated basis annually over the term of the loan. On each anniversary date of the execution of the mortgagee, the value of one year's payment will be deducted from the original balance owed.
- Repayment:** Not required as long as the loan is in good standing.
- Default:** The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; or failure to occupy the home as the primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP-eligible spouse/family member who will occupy the home as a primary residence. If the legal spouse/family member is not SHIP eligible or chooses not to occupy the home, the outstanding



balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a recapture.

f. **Recipient/Tenant Selection Criteria:** Funds will be available on a first-qualified, first-served basis. Applicants must own and occupy their home. Applicants must address any title, lien, or income eligibility issues before they are determined eligible.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:** The Homeownership-Demolition/Reconstruction Strategy will follow the County's Repair, Rehabilitation, and Reconstruction Policy No. HS-028 (See Exhibit H) This Strategy may be combined with other state, federal, or local programs.

Units assisted must be within Brevard County but located outside the city limits of Titusville, Cocoa, Melbourne, and Palm Bay. The County reserves the right to partner with the aforementioned cities through a memorandum of understanding to complete a project of benefit to Brevard County and the Municipality.

A manufactured home or a mobile home constructed after June 1994, ~~is~~ built to the Florida Building Code provisions outlined in Chapter 553 of the Florida Statutes, and is located on land owned by the homeowner is eligible for assistance under this strategy.

Subordination of Liens: Subordination requests will be reviewed on a case-by-case basis in accordance with the County's Repair, Rehabilitation, and Reconstruction Policy.

D. Homeownership-Acquisition Rehabilitation and New Construction	Code 9, 10
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a. **Summary of Strategy:** This strategy is designed to assist non-profit and for-profit developers with SHIP funds for the acquisition of property and new construction of property associated with the new household(s). Eligible uses include the acquisition of land and all costs associated with the development of the project including hard and soft costs. Other eligible costs associated with this activity include direct staff costs for work write-ups and inspections associated with the project, utility, and sewage installation, connection fees, and payment (loans) of impact fees.

b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027

c. **Income Categories to be served:** Very low, low, and moderate

d. **Maximum award Developer:** \$260,000, ~~Buyer:~~ Very Low \$75,000
Low \$60,000
Moderate \$45,000
Workforce \$30,000



e. **Terms:**

1. Developer:

- a. **Repayment loan/deferred loan/grant:** Deferred loan secured by a note and mortgage.
- b. **Interest Rate:** 0%
- c. **Years in loan term:** 2 years
- d. **Forgiveness:** N/A
- e. **Repayment:** Loan is due and payable upon sale of the home to an eligible buyer or at the end of the two-year loan term.
- f. **Default:** The Developer shall have 18 months to complete construction on the project. In the event the home is not sold to an eligible homeowner within 6 months after completion, the Developer must convert the home to a rental unit and follow the Rental Rehabilitation/New Construction strategy (reference Strategy Code 9,10).

2. Homebuyer:

- a. **Repayment loan/deferred loan/grant:** Deferred loan secured by a note and mortgage.

Maximum award: \$75,000

<u>Very Low</u>	<u>\$75,000</u>
<u>Low</u>	<u>\$60,000</u>
<u>Moderate</u>	<u>\$45,000</u>
<u>Workforce</u>	<u>\$30,000</u>

- b. **Interest Rate:** 0%
- c. **Years in loan term:**

10 Years	Under to \$45,000
15 Years	\$45,001 and above
- d. **Forgiveness:** For very low and low income, the loan is forgiven in whole at the end of the loan term.
- e. **Repayment:** For moderate-income applicants, the outstanding balance shall be repaid in equal monthly installments over the loan term in compliance with current Purchase Assistance Program Policy guidelines. None is required for other applicants.
- f. **Default:** The loan will be determined to be in default if any of the following occurs during



the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible spouse/family member who will occupy the home as a primary residence. If the legal spouse/family member is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process.

- f. **Recipient/Tenant Selection Criteria:** Brevard County requires that the homebuyer must qualify for a first mortgage for the purchase of the property, in accordance with the Purchase Assistance Program Policy No. HS-007 (See Exhibit [H](#))
- g. **Sponsor/Developer Selection Criteria:** Applications from potential housing developers will be accepted on an ongoing basis as funds are available through a Request for Proposal process. Housing developers used to implement this program will be selected and/or accepted based on criteria including, but not limited to the following.
 - a. [Experience](#)/Capacity of the applicant
 - b. Ability to proceed
 - c. Proof of site control
 - d. Amount of other funds leveraged for the project
 - e. Financial strength of the applicant
 - f. Ability of the applicant to complete the project by the deadlines
 - g. Preference will be given to applicants who employ personnel from Workforce Development initiative programs
- h. **Additional Information:** This strategy may be combined with other state, federal, or local programs. Units assisted must be within Brevard County but located outside the city limits of Titusville, Cocoa, Melbourne, and Palm Bay. The County reserves the right to partner with the aforementioned cities through a memorandum of understanding to complete a project.

Down Payment and closing cost assistance will be based on the current Purchase Assistance Program policy.

E. Rental-Rehabilitation/New Construction	Code 14, 15, 21
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a. Summary of Strategy: This program is designed to assist non-profit developers with SHIP funds for new construction or rehabilitation of rental housing projects that will increase the supply or preserve existing affordable housing units. Funds may be used for impact fee loans, construction, site acquisition, site development, or demolition associated with the reconstruction, site units, relocation costs, payment of impact fees, infrastructure expenses typically paid by the developer, construction hard and soft costs, such as engineering and



appraisals if directly related to housing construction or rehabilitation. Rental housing may also include units for permanent rental housing intended to serve special needs populations.

- b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027
- c. **Income Categories to be served:** Extremely Low, Very low, low, and moderate
- d. **Maximum award:** \$260,000 per unit or \$2,080,000 per project.
- e. **Terms:**
 - 1. **Repayment loan/deferred loan/grant:** Deferred loan secured by a recorded Mortgage and Note and restrictive covenants.
 - 2. **Interest Rate:** 0%
 - 3. **Years in loan term:** 25 years
 - 4. **Forgiveness:** Loan will be forgiven at the end of the loan term.
 - 5. **Repayment:** Not required as long as the loan is in good standing.
 - 6. **Default:** In the event the sponsor ceases to use the property to house eligible households, or if the sponsor offers the property for sale prior to the end of the lien period. The sponsor must offer the right of first refusal to the County or an eligible sponsor for purchase at the current market value (minus the initial SHIP award) for continued occupancy by eligible households. In the event no such sponsor is available and/or the County declines the right of first refusal, all outstanding funds (including shared equity as defined in Brevard County Policy HS-024) will be due and payable to the Brevard County Board of County Commissioners at the time of closing for sale of the property. All funds will be deposited in the local SHIP Trust Fund for use as Program Income.
- f. **Recipient/Tenant Selection Criteria:** Applications from potential tenants will be reviewed for SHIP eligibility by the program sponsors and will utilize the Wait List/Priorities as described in Program Details, Section I.
- g. **Sponsor/Sub-recipient Selection Criteria:** Applications from potential sponsors will be solicited through a competitive request for proposal process. The criteria for selection will include, but not be limited to, the following:
 - 1. Capacity/experience of the applicant.
 - 2. Ability to proceed.
 - 3. Proof of site control
 - 4. Amount of other funds leveraged for the project.
 - 5. Financial strength of the applicant.
 - 6. Ability of the applicant to complete the project by the deadlines established by the SHIP rule and statute.



7. Preference will be given to applicant that employs personnel from the Welfare Transition Program and Workforce Development Initiatives programs.

- h. **Additional Information:** This Strategy may be combined with other state, federal, or local programs. Units assisted must be within Brevard County but located outside the city limits of Titusville, Cocoa, Melbourne, and Palm Bay. The County reserves the right to partner with the aforementioned cities through a memorandum of understanding to complete a project.

Funds may be used as part of the local contribution for participation in programs such as projects selected by ~~the State of Florida~~ Florida Housing Finance Corporation for the Low-Income Housing Tax Credit program and the State ~~Department~~ Apartment Incentive Incentive Loan (SAIL) Program, dependent upon the availability of funding.

Rental Housing may also include units of affordable housing intended to serve special needs populations. The County shall conduct an annual monitoring visit ~~throughout~~ for the Compliance period to verify the project is in compliance with SHIP affordable housing rules and requirements.

All eligible loans repaid to or recaptured by the County shall be considered program income. The County reserves the right to foreclose if payments are not made.

F. Disaster Repair/Mitigation/Direct Assistance

Code 5,16,~~27~~

- a. **Summary of the Strategy:** The Disaster Strategy provides assistance to households following a disaster as declared by the President of the United States ~~or, the~~ the Governor of the State of Florida, ~~or Brevard County Governing Body or their designee (for example, a localized tornado).~~ This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or additional disaster funds issued by the Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to; (a) purchase of emergency supplies for eligible households to weatherproof damaged homes; (b) interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable; (c) construction of wells or repair of existing wells where public water is not available; (d) payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies; (e) security deposit for eligible recipients that have been displaced from their homes due to disaster; (f) rental and hotel assistance for the duration of the declaration.

- b. **Fiscal Years Covered:** 2024-2025, 2025-2026, 2026-2027
- c. **Income Categories to be served:** Very low, low, moderate, and workforce
- d. **Maximum award:** \$50,000



e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Up to \$18,000 is a grant, any amount above that ~~and the balance~~ is a deferred loan.
2. **Interest Rate:** 0%
3. **Years in loan term:**

0 Years	\$0-\$18,000
5 Years	\$18,001-\$50,000
4. **Forgiveness:** The loan will be forgiven on a prorated basis annually over the term of the loan. On each anniversary date of the execution of the mortgage, the value of one year's payment will be deducted from the original balance owed.
5. **Repayment:** Not Required as long as the loan is in good standing.
6. **Default:** The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; or failure to occupy the home as the primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP-eligible spouse/family member who will occupy the home as a primary residence. If the legal spouse/family member is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process.

- f. **Recipient/Tenant Selection Criteria:** Funds are made available based on a first-qualified, first-served basis. Priority shall be given to persons who have special housing needs as defined in 420.0004 (13) F.S. and individuals or households that qualify as Elderly (62 or over) as defined in 420.503, F.S.
- Applicant(s) requesting work on a housing unit must own and occupy the property as the principal residence.
 - Eligibility for assistance shall be done in an expedited manner and may include alternate forms of documentation, such as current pay stubs, benefit letters, as well as a Disaster Self Certification of Income Form provided for use by Florida Housing Finance Corporation.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** Applicants must provide documentation of income eligibility, as well as documentation that they have filed with FEMA, SBA, and the local Long-Term Recovery Program. Eligibility may be performed on an expedited basis and may include alternative forms of documentation, e.g., current pay stubs, benefit letters, oral verifications, or self-declarations. The applicant must provide documentation of the need for deductible assistance through receipts and invoices accounting for the



amount received from their insurance. Insurance funds must be spent first. All the work must be verified by visual inspections by the County's Housing and Human Services Department before payment is made. Disaster Repair Assistance will follow the regular SHIP Repair procedures on bidding and inspections.

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

- A. Expedited Permitting:** The processing of approvals of development orders or permits, as defined in s.163.3164 (7) and (8), for affordable housing projects to be expedited to a greater degree than other projects.
- B. Impact Fee Waivers or Modification:** The modifications of impact-fee requirements, including reduction or waiver of fees, and alternative methods of fee payment for affordable housing.
- C. Density Flexibility:** The allowance of flexibility in densities for affordable housing.
- D. Reservation of County Infrastructure:** The reservation of infrastructure capacity for housing for very-low-income, low-income persons, and moderate-income persons.
- E. Accessory Dwelling Units:** The allowance of affordable accessory residential units in residential zoning districts.
- F. Parking & Setbacks:** The reduction of parking setback requirements for housing.
- G. Flexible Lot Configuration:** The allowance of flexible lot configurations, including zero-lot- line configurations for affordable housing.
- H. Street Requirements:** The modification of street requirements for affordable housing.
- I. Ongoing Process Review:** The establishment of a process by which a local government considers, before adoption of policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- J. Land Bank inventory:** The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- K. Development Near Transportation Hubs, Corridors, Major Employment Centers, and Mixed-Use Developments:** The support of development near transportation hubs and major employment centers and mixed-use developments.

IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.



- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.

Optional

- F. Ordinance: (If changed from the original creating ordinance)
- G. Interlocal Agreement
- H. Brevard County Purchase Assistance Program Policy.
- I. Repair, Rehabilitation and Reconstruction Housing Program Policy.
- J. Small- and Large-Scale Acquisition, New Construction and Rehabilitation Policy.
- K. Brevard County's Code of Ordinance: Chapter 62, Article XVII, Section 62-6301