

A. Name of the Strategy: Disaster Assistance	Code 5, 16
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- a. Summary of the Strategy: The Disaster Assistance strategy provides funds to households following a disaster or emergency declared by the President of the United States or Governor of the State of Florida. 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 utility assistance for eligible applicants.
 - (g) mortgage and utility payment assistance for eligible applicants.
 - (h) Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order.
 - (i) other eligible activities as proposed to and approved by Florida Housing.
- b. Fiscal Years Covered: 2020-2021, 2021-2022, 2022-2023
- c. Income Categories to be served: Very Low, Low and Moderate
- d. Maximum Award:
- e. Terms:
 - 1. Loan/deferred loan/grant: SHIP funds provided to eligible households will be in the form of a grant and not subject to recapture; **or** SHIP funds provided to eligible households will be in the form of a deferred payment loan secured by a recorded mortgage and note
 - 2. Interest Rate: 0% or N/A (for grant)
 - 3. Term: N/A (grant) or number of years
 - 4. Forgiveness: N/A (grant) or prorated over the term of the loan
 - 5. Default: N/A (grant) or (Loan) Should the owner move, vacate, rent or sell the home before the term has passed, the balance of the SHIP loan will be immediately due and repayable to the city/county. If the homeowner dies during the term, the loan is due and payable unless an eligible heir occupies the home as a primary residence.
- f. Recipient Selection Criteria: First qualified, first served

(1) Priority shall be given to persons who have special housing needs and individuals or household that qualify as Elderly as defined in 420.503, F.S.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: This strategy will only be implemented in the event of a Executive Order using any funds that have not yet been encumbered or with additional funds disbursed by Florida Housing Finance Corporation.

SHIP funds at all times must be used for eligible applicants and eligible housing.