

## Eligible Applicants

This program is for current residents of the City of Port St. Lucie and all applicants must comply with the following requirements.

### All Applicants:

- Applicant(s) must reside within the City limits of the City of Port St. Lucie. Residency within the City of Port St. Lucie must be full-time as of March 1, 2020 and be current at the time of application.
- Applicant(s) must apply for unemployment benefits, if they qualify. Applicant(s) must be able to provide proof of their unemployment benefit application outcome or proof of not qualifying for unemployment with supporting documentation.
- Applicant(s) must have documentable information to evidence loss of income, reduction in hours or unemployment as a result of the COVID-19 pandemic that contributed to the missed payments.
- Applicant(s) applying for emergency home repair assistance must own and occupy the property as their primary residence.
- Applicant(s) must meet gross monthly income limits per the number of people in the household not exceeding the monthly 120% Area Median Income (AMI) limits established for the jurisdiction of St. Lucie County (see chart below). For the purposes of this grant program current household income as a result of the COVID-19 emergency situation will be calculated. Household income must not exceed the monthly or annual income limits (adjusted for family size) as follows:

### **State Housing Initiatives Partnership (SHIP) Income Guidelines Income Limits Effective 4/14/2020 and subject to change Maximum Income Limit - Adjusted for Household Size**

Number of People in Household	Gross Monthly Income Limits	Gross Annual Income Limits
1	\$4,870	\$58,440
2	\$5,560	\$66,720
3	\$6,260	\$75,120
4	\$6,950	\$83,400
5	\$7,510	\$90,120
6	\$8,070	\$96,840
7	\$8,620	\$103,440
8	\$9,180	\$110,160
9	\$9,730	\$116,760
10	\$10,286	\$123,432

The applicable income limits for determining program eligibility are published by the Florida Housing Finance Corporation and are updated annually. The applicant's gross monthly household income (for the purpose of determining program eligibility) shall be calculated according to the HUD regulations identified in the Code of Federal Regulations at 24 CFR, Part 5. Income includes gross wages, income from assets, retirement, social security, disability, unemployment and any other resources or benefits received by household members age 18 and older.

**Warning:** Florida Statute 817 provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under S77.082 or 772.083.

**Warning:** Section 1001 of Title 19 of the U.S. code makes it a criminal offense to make willful false statements or misrepresentation to any department or agency of the United States as to any matter within the jurisdiction. False information may result in civil liability, and/or in criminal penalties including, but not limited to, fine or imprisonment or both.

## Eligible Properties

- Eligible properties must be located within the limits of the City of Port St. Lucie.
- Hotel, motel and manufactured home addresses will not be eligible for this program.
- The property must not be in foreclosure or listed for sale.