



State of Florida Division of Emergency Management Hurricane Loss Mitigation Program Guide

This program is for current residents of St. Lucie County. All applicants must comply with the following requirements.

Eligible Properties

- Eligible properties must be located within the limits of St. Lucie County.
- Hotel, motel and manufactured home addresses are not eligible for this program.
- The property must not be in foreclosure or listed for sale.
- Properties with outstanding code violations, liens, or unpermitted structures are not eligible for this program.
- The property must be in the owner's name on the Property Appraiser's website.
- The property must have been built between and including 1978 and 2002.
- The property must be in need of protection from windstorm events.

All Applicants:

- Applicant(s) must reside within St. Lucie County. Residency within St. Lucie County must be full-time as of November 1, 2019 and be current at the time of application.
- Applicant(s) must own and occupy the property as their primary residence.
- Applicant(s) must have current Homeowner's Insurance on the property.
- Applicants must be willing to supply all relevant supporting documentation listed on the application.
- Applicant(s) must meet gross monthly income limits per the number of people in the household not exceeding the monthly 80% Area Median Income (AMI) limits established for the jurisdiction of St. Lucie County (see chart below). 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	\$3,242	\$38,900
2	\$3,704	\$44,450
3	\$4,167	\$50,000
4	\$4,629	\$55,550
5	\$5,000	\$60,000
6	\$5,371	\$64,450
7	\$5,742	\$68,900
8	\$6,113	\$73,350

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.