



St. Lucie County Housing Staff

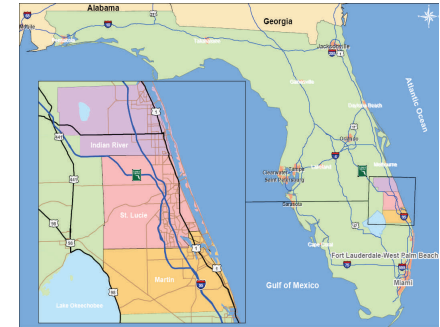
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St. Lucie County HOME Consortium



HOME
Investment
Partnership
Program



Down Payment
and
Rehabilitation



2010 Income Limit for St. Lucie, Martin and Indian River County

Family of 1	\$33,400
Family of 2	\$38,200
Family of 3	\$42,950
Family of 4	\$47,700
Family of 5	\$51,550
Family of 6	\$55,350

Income limits are based on gross income

Indian River County Staff (772) 226-1594

Diane Pickhardt
Housing Coordinator

Martin County (772) 288-5901



ALL INFORMATION IN THIS BROCHURE IS SUBJECT TO CHANGE AND/OR REVISION WITHOUT NOTICE
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For more information please contact the:

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PROGRAM OVERVIEW

The HOME Investment Partnership Program was created to improve the quality of owner housing and improve access to affordable owner housing. St. Lucie County has partnered with Indian River and Martin Counties to form the St. Lucie County HOME Consortium. It will bring together the needs and resources identified in a coordinated housing strategy which addresses the need for safe, decent affordable housing for homebuyers and homeowners. HOME Funds may be used in the unincorporated areas of the three counties for low income families. *Please see income levels on the back of this brochure.

REHABILITATION ASSISTANCE



A small portion of the St. Lucie County HOME Consortium funding is allocated toward rehabilitation assistance. Homeowners must meet a certain criteria in order to be eligible. The purpose of the rehabilitation assistance is to satisfy or correct any health, safety or code violations within the structure. Homes are inspected to determine all items that need repaired. Please contact our office for more information regarding rehabilitation assistance.

FREQUENTLY ASKED QUESTIONS



What are the minimum requirements?

Applicants must be preapproved for a mortgage loan of at least \$50,000 by one of our participating bank lenders. Applicants must be a first time homebuyer or have not owned a home in three years.

How long is the mortgage term?

The mortgage term is secured by a deferred payment loan with a term up to 15 years and will only require repayment if the home ceases to remain the homebuyer's primary residence.

Where are the unincorporated areas of the county?

In order to determine which municipality a home is located, please visit the St. Lucie, Martin or Indian River Counties Property Appraiser website. Search the property by address under the Real Estate tab. The property card will list which section of the County the home is located.



Participating Mortgage Lenders

St. Lucie County Lenders

City National Bank
PNC Mortgage
Seacoast National Bank
Wells Fargo

Indian River County Lenders

Marine Bank
PNC Mortgage
Town and Country Bank
Wells Fargo

Martin County Lenders

Seacoast National Bank
PNC Mortgage
USDA Rural Development



*Please contact any of the three Counties for more information.