Participant Eligibility:

- Be a low or moderate income household; with an annual household gross income below 80% of the area's median income
- Veteran status verification such as DD-214 Form, Veterans Medical Card, or Third Party-Verification from Veterans Affairs (VA), Self-Certification Form
- Occupy the property as a principal residence and have proof of property ownership such as fee simple title or equivalent form of ownership approved by the County;
- Be in compliance with any existing mortgage on the property;
- Be current with utility accounts and property taxes;
- Not have received assistance for rehabilitation activities from funding received from St. Johns County through the CDBG or SHIP programs within the 5 years prior to the date of receiving CDBG assistance under this agreement;
- If a resident alien, meets the eligibility requirements set forth in 24 C.F.R. § 570.613.

Property Eligibility:

- To be eligible for CDBG assistance under this agreement, a property must meet the criteria listed below:
- The property must be a single-family residence;
- The property must have been the applicant's homestead residence;
- The applicant must own the property by fee simple title, a long-term leasehold of at least 99 years, or life estate;
- There must be no restrictions, encumbrances, or judgments that would restrict the marketable nature of the applicant's ownership interest;
- The property must be free of any encumbrances other than a first mortgage;
- The property must be located within the unincorporated portion of St. Johns County or the City of St. Augustine Beach; and
- The property must be eligible for the issuance of a building permit for the requested repairs.