

FLAGLER COUNTY SHIP PROGRAM



Disaster Repair/Mitigation Strategy

Code 5

Eligibility Criteria

*Must also apply for assistance with FEMA and SBA

- ✓ Owner occupancy
- ✓ Homestead property
- ✓ Homeowners insurance
- ✓ Property taxes current/not delinquent
- ✓ Single family home, **not mobile/manufactured home**
- ✓ Income-eligible

Income Limits

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Annual Household Income	\$48,480	\$55,400	\$62,400	\$69,240	\$74,880	\$80,400	\$85,920	\$91,440

- a. Summary of the Strategy: Funds will be awarded to applicants in need of home repairs directly caused by a disaster. Repairs will be prioritized as follow:
1. Immediate threats to health and life safety (sewer, damaged windows, roofing) in cases where the home is still habitable.
 2. Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable.
 3. Repairs necessary to make the home habitable.
 4. Repairs to mitigate dangerous situations (exposed wires)

Funds may also be used for payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies. **The amount paid will be either cost of repair OR amount of insurance deductible – whichever is the lesser amount, with a maximum grant award of \$4,000.**

- b. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priority given to households with special needs, very low- and low-income.
- c. Homeowner must hire a licensed and insured contractor. To verify a contractor is licensed by the State of Florida Department of Business and Professional Regulation, visit www.myfloridalicense.com

To verify a contractor has insurance coverage, visit the State of Florida Department of Financial Services at: <https://apps8.fldfs.com/proofofcoverage/search.aspx>