



Florida Housing Finance Corporation
Hurricane Housing Recovery Program

Replacement Housing & Rehab

Following the landfall of Hurricane Michael, the Florida Legislature appropriated \$1,885,000 to Washington County to assist in recovery efforts related to housing. Washington County and the Emerald Coast Regional Council are proud to offer eligible property owners the ability to obtain a replacement home, site built only, owner occupied with clear title. Eligible property owners may also apply for housing rehabilitation. Applicants must show that they have exhausted all other avenues of assistance; this can be shown through approval/denial letters by home insurance, SBA, and/or FEMA.

Program Guidelines

The maximum amount available:

- » Owner-occupied properties needing replacement housing with incomes of 50% or less of the AMI, with the maximum award up to \$150,000
- » Moderate housing rehabilitation up to \$35,000
- Assistance will be provided on a first qualified, first served basis
- Life Estates recognized as proof of ownership
- Applicants must have legally owned and resided in the property continuously for a minimum period of three years

NOTE: Property must be damaged due to Hurricane Michael. Documentation will be required.

- Applicants must show proof of exhausting all other potential forms of assistance
- All property tax assessments, levies, license fees, permit fees and other charges levied be paid up to date at the time of application

Form of Assistance

- Zero-Interest deferred loan secured by a lien agreement
- NO PAYMENT is required, and the loan will be forgiven in full at the expiration of the lien period*
- Lien terms are fifteen (15) years for replacement housing

Income Guidelines (Less than 80% of the AMI)	
Household Size	Maximum Income
1	\$28,950
2	\$33,100
3	\$37,250
4	\$41,350
5	\$44,700
6	\$48,000
7	\$51,300
8	\$54,600
9	Refer to HUD
10	Refer to HUD

For more information, please contact:

Emerald Coast Regional Council

Housing Department

850-332-7976

*This program is administered by the
 Emerald Coast Regional Council
 4081 E. Olive Road Suite A Pensacola,
 Florida 32514*

