HURRICANEHOUSING RECOVERYPROGRAM

Following the landfall of Hurricane Michael, the Florida Legislature appropriated $7,215,000 to **Jackson County** to assist in recovery efforts related to housing. Jackson County and the Emerald Coast Regional Council are proud to offer eligible property owners the ability to obtain a replacement home, modular or single family site built only. 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 120% or less of the AMI:
$175,000 for a household up to 4 OR $195,000 for a household of 5 or more

- Priority will be given to those households that are designated as special needs households
- Must provide proof of ownership (as Deed holder) and ability to pay homeowners insurance.
- Applicant must provide proof of homestead exemption or application for homestead exemption.
- Applicant must not be delinquent on any taxes owed to Jackson County.
- Property must have been damaged by Hurricane Michael.
- Applicant who received prior SHIP assistance is ineligible to apply.
- Applicant must be discharged from any bankruptcy filed at least 1 year prior to application.

FORM OF ASSISTANCE

- Zero-Interest deferred loan secured by a 15 year Lien Agreement.
- NO PAYMENT is required, and the loan will be forgiven in full at the expiration of the lien period.
- Terms include: Recipients must keep the property as their primary residence for 15 years.

INCOME GUIDELINES
(LESS THAN 120% OF THE AMI)

HOUSEHOLD SIZE	MAXIMUM INCOME
1	$44,400
2	$50,760
3	$57,120
4	$63,360
5	$68,520
6	$73,560
7	$78,600
8	$83,640
9	REFER TO HUD
10	REFER TO HUD

EMERALD COAST REGIONAL COUNCIL HOUSING DEPARTMENT
FOR MORE INFORMATION, PLEASE CALL:
850-332-7976 EXT. 218

EQUAL HOUSING OPPORTUNITY

EMERALD COAST REGIONAL COUNCIL

THIS PROGRAM IS ADMINISTERED BY
THE EMERALD COAST REGIONAL COUNCIL
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PENSACOLA, FLORIDA 32514