

Hurricane Housing Recovery Program

Hurricane Michael caused catastrophic damage across Jackson County in October 2018. Numerous homes were flattened, and trees fell over a wide path, causing a total of \$25.5 billion in damage (per USD 2018) to the entire Florida panhandle.

As a result of this Category 5 hurricane, Jackson County received \$7,215,000 in funding from the Florida Legislature to assist homeowners with rebuilding their residences that were lost, destroyed, or uninhabitable. Through the Hurricane Housing Recovery Program “HHRP,” eligible owners may receive up to \$195,000 in a deferred, zero interest loan depending upon family size. There is no financial payment required as long as the terms are followed, which includes remaining on the property for 15 years as the primary residence and maintaining homeowner’s insurance throughout the term of the loan. Qualified individuals must be under 120% Average Median Income; as an example, a family of two must have an AMI under \$50,760 and a family of three, under \$57,120, (per HUD AMI 2020).

Seven new homes are currently being rebuilt throughout the county with this funding at a cost over \$1,000,000. Awarded applicants have the opportunity to choose a floor plan cohesive with their award amount, after submission of required documentation to Emerald Coast Regional Council (ECRC), Jackson County’s partner, in these efforts. Other local agencies, such as North Florida Inland Long-Term Recovery Group, have also been instrumental in referring families to the HHRP program.

Families currently involved in HHRP have been excited about the progress and have repeatedly stated: “Words cannot express how much we appreciate ..all that is done.” A variety of families throughout Jackson County have received assistance, primarily in Grand Ridge, Sneads and Marianna. Family sizes range from two to seven family members, with up to five bedrooms for the larger families involved.

Households also have the option of selecting a modular home or a stick- built home. Three of the seven families selected modular homes, with a local modular company winning one of the home contracts. Demolition and removal are included with the new build process, along with a new septic tank.

Contractors involved in assisting the county with HHRP vie for the job through a bidding process that includes a walk-through of the damaged property and an assessment of funding necessary for the new build home. The contractor chosen for the project must submit licensing documentation with the bid, their start date availability and number of employees. Knowledge of Jackson County Building Regulations also plays a huge role in their selection.

Property owners who sustained damage from Hurricane Michael may call ECRC at (850) 332-7976 extension 218, to determine if they meet the minimum qualifications for application submission.