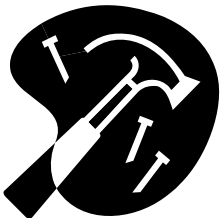


WHAT IS THE HOUSING REHABILITATION PROGRAM?

Escambia County's Housing Rehabilitation Program uses federal funding from the Community Development Block Grant (CDBG) Program allocated through the U.S. Department of Housing and Urban Development. The funds are used to assist very low and low income families with code related repairs to their homes.

Assistance is provided in the form of a deferred payment loan or low interest loan, depending on the age and income of the applicant. Applicants age 62 and over may receive a portion of their assistance as a deferred payment grant, which, if awarded, is forgiven over a five year period provided the homeowner remains the primary resident of the house.



Homeowners residing within the City of Pensacola limits wishing to apply for housing rehabilitation assistance should contact the City of Pensacola Housing Department at (850) 858-0350

Housing Rehabilitation Program



Administered by:
Neighborhood Enterprise
Foundation, Inc.
Phone: (850) 458-0466

3420 Barrancas Avenue
Pensacola, FL 32507

HOW DO I QUALIFY FOR THE PROGRAM?

- Structure to be rehabilitated must be located within Escambia County, *outside the City of Pensacola or Town of Century limits.*
- Structure must be the owner's homestead property.
- Applicant must have fee simple title to the property and have resided in the house to be rehabilitated for at least six months prior to making application.
- Owner must be able to provide verification sufficient to qualify them as a low income individual or family.
- The credit history of the owner must display an ability to meet the requirements of monthly and on-time loan repayments if they qualify for a loan.
- Mortgage payment and property taxes must be current.
- The structure to be rehabilitated must exhibit a minimum of two violations of the Florida Building Code.
- Rehabilitation work to be performed on the residence is governed by a Rehabilitation Work Contract between the owner and a competent, properly licensed contractor.

WHAT TYPES OF REPAIRS ARE ELIGIBLE?

The home must be in need of repairs that, if left unattended, could pose a threat to the family's health and safety. Code related issues that qualify include roof replacement or repair, electrical repairs, plumbing repairs, sewer or septic tank repair, heating, insulation, or structural repairs. Priority consideration will be given to electrical repairs, safety egress, and on-site sewage disposal.

Income Eligibility Limits (Effective December 1, 2011)

<u>Family Size</u>	<u>Income</u>
1	\$33,150
2	37,900
3	42,650
4	47,350
5	51,150
6	54,950
7	58,750
8	62,550

PROGRAM PARTICIPATION REQUIREMENTS:

Participation in the program is voluntary and requires that all the program requirements have been met and continue to be met for the project's duration.

Due to the extensive repairs that will be made to the home, the applicant will be required to move out of the home for approximately 55-75 days. This will aid the contractor with prompt completion of the job as well as keep the applicant's personal belongings from damage. Temporary relocation assistance will be provided to aid the client with a portion of their moving fees.

If it is determined during the rehabilitation inspection that a home will be too expensive to rehabilitate, then the home may be considered for replacement. There is a substantial waiting list for replacement housing in Escambia County.