



SANTA ROSA COUNTY LOW-INCOME OWNER OCCUPIED HOME REHABILITATION PROGRAM

- Homeowners with total household income of 80% or less of the area median income may qualify. For a family of two, the current maximum income is \$35,750.
- Preference is given to applicants who are 62 years old or older, or handicapped/disabled and very low income.
- Assistance is provided on a first-come, first income qualified basis.
- The family must provide proof of property ownership, homestead exemption, and evidence that all real estate taxes are paid. Other loans on the property must be current.
- Eligible repairs or improvements include work needed for safe or sanitary habitation and/or correction of substantial building code violations. The focus of rehabilitation is upon preserving or extending the usable life of the existing dwelling rather than remodeling, expanding or modernizing the unit.
- A lien for the total project cost is required for a period up to 10 years. The loan must be repaid if anytime during the lien period the homeowner moves from the property; sells the property; refinances existing mortgages; or, transfers any ownership interest in the property. Otherwise, the loan is forgiven at the end of the lien period.



*For additional information on how to
apply, please contact the*

***Housing Program
850-981-7076***

6051 Old Bagdad Highway, Suite 201, Milton, FL 32583