



# Voluntary Home Buyout Program

## The Buyout Process

Escambia County is committed to ensuring homeowners receive fair purchase offers for their properties while meeting federal requirements. Below is an overview of the buyout process, designed to guide participants through each step with clarity and transparency.

### Step 1: Property Surveys

The County will determine the fair market value of properties through surveys and appraisals.

#### COUNTY ACTIONS:

- Conduct boundary surveys to verify legal property descriptions.
- Perform title research to confirm ownership and identify liens or encumbrances.
- Ensure properties meet clean, insurable, and merchantable standards.
- Appraise properties using consistent methods to establish fair-market values.

### Step 2: Eligibility

All residents included in the program are approved under FEMA requirements. Case managers will review income and property documentation to confirm eligibility for additional funding.

#### FUNDING SOURCES

##### **Community Development Block Grant – Disaster Recovery (CDBG-DR):**

Homeowners must meet income requirements set by the U.S. Department of Housing and Urban Development (HUD) to qualify for this funding. Households at or below 80% of the area median income may be eligible for Replacement Housing Assistance for higher-cost houses in lower-flood risk areas within Escambia County.

#### **Hazard Mitigation Grant Program (HMGP):**

Homeowners who do not qualify for CDBG-DR funding or opt out of income verification can still receive HMGP funding. They will receive a fair market purchase offer from the County.

#### COUNTY ACTIONS:

- Verify property ownership at the time of the storm.
- Confirm the property is currently occupied.
- Confirm property damage from Hurricane Sally.
- Assess household income to ensure it qualifies as low-to-moderate.
- Households with a qualifying income will require additional paperwork.

### Step 3: Intake

Case managers will collect required program documentation and verify homeowners' eligibility for specific funding sources.

#### COUNTY ACTIONS:

- Collect program documentation from all homeowners.
- Confirm homeowners' interest in CDBG-DR funding eligibility.
- Collect income verification documents from interested homeowners.
- Provide an opt-out form for homeowners who decline income verification.

Refer to the Required Document Checklist for a complete list of documents needed.



## Step 4: Assistance Review and Benefit Calculation

The federal government requires the County to review each application for potential duplication of benefits. Case managers will review all assistance received by homeowners for Hurricane Sally recovery to ensure there is no overlap. Once verified, they will calculate the award.

### COUNTY ACTIONS:

- Verify all Hurricane Sally recovery assistance received (e.g., National Flood Insurance Program claims, Small Business Administration loans).
- Identify and document any duplicative assistance.
- Collect supporting documentation from homeowners to verify any identified duplicative assistance.
- Calculate the final purchase offer.

## Step 5: Purchase Offer

Once the award is calculated, homeowners will receive an official offer that includes the buyout amount. Those qualifying for CDBG-DR funding will also receive details on available down payment assistance.

### COUNTY ACTIONS:

- Present homeowner with the buyout offer, which includes the appraisal amount minus duplicative benefits.
- Outline the Replacement Housing Assistance, which is up to \$25,000 and calculated based on the cost of the new property minus the buyout award.
- Confirm whether the homeowner accepts, rejects, or appeals the offer.

If a homeowner chooses to appeal, they should follow the Appeal Process outlined below.

## Appeal Process

### SUBMITTING AN APPEAL

#### Homeowners should:

- Respond in writing to the Purchase Offer.
- Obtain a property appraisal, conducted by a licensed appraiser.
- Submit the appraisal and any supporting documentation to the County.

Homeowners should inform their case manager if a tenant is occupying the property.

### REVIEW PROCESS

- The County will evaluate the appeal request and ask for additional information if necessary. Appeals must remain eligible with FEMA grant requirements.
- Once all documentation is received, the County will provide a recommendation for a purchase offer to the Board of County Commissioners. The recommendation will be reviewed at the next available Board meeting.

### DECISION

- Homeowners will receive an Appeal Determination Letter outlining the final decision and providing an explanation.
- The appeal determination is final.

## Step 6: Closing

Both the homeowner and the County will sign the closing documents to transfer ownership of the property. The homeowner will then receive the agreed-upon award amount. Residents must have everything out of the property prior to closing.

### COUNTY ACTIONS:

- Execute the sale contract and complete the property purchase.
- Record the deed and title transfer with the County Clerk and Recorder.
- File deed restrictions and closing documents to prevent future redevelopment of the property.
- Confirm that the property is vacant.

## Step 7: Demolition and Restoration

Once the sale is complete, the County will own the property. The house will be demolished to eliminate future risks, and the land will remain as open space to help reduce flooding and other issues.

### COUNTY ACTIONS:

- Conduct asbestos and lead surveys.
- Demolish all existing structures on the site within 90 days from date of sale.
- Restore the property to its natural state, including any necessary grading or seeding.

