



Frequently Asked Questions

Program Overview

What is a buyout program?

The Voluntary Home Buyout Program helps homeowners in flood-prone areas of Escambia County sell their homes and relocate to safer locations. The program's primary goal is to reduce future flooding risks by purchasing 49 properties within the 100-year floodplain and converting them to open spaces. This initiative enhances public safety and promotes long-term environmental sustainability.

What properties are eligible?

The County has already identified 49 at-risk properties eligible for the program. To qualify, a home must be in the 100-year floodplain and demonstrated to meet FEMA cost-effectiveness requirements. Additionally, homeowners must own their home and provide documentation of legal U.S. residency.

How is the program funded?

The Voluntary Home Buyout Program is funded by \$18.5 million in federal recovery funds allocated to Escambia County, including \$15.3 million from FEMA's Hazard Mitigation Grant Program (HMGP) and \$3.2 million from HUD's Community Development Block Grant-Disaster Recovery (CDBG-DR).

Will there be future opportunities to participate in the program?

While the program is currently at capacity, the County will consider pursuing additional funding opportunities to potentially expand the program.

Buyout Process

What is the buyout process?

The buyout process consists of seven steps:

1. Property Surveys
2. Eligibility and Income Verification
3. Intake
4. Assistance Review and Benefit Calculation
5. Purchase Offer
6. Closing
7. Demolition and Restoration

Most applicants will complete their interactions with the program during step six, at the closing of their property.



Will I have support during this process?

Yes! Each applicant will be assigned a case manager who will guide them through the entire process, answer any questions, and provide step-by-step support as the main point of contact.

How long does the process take?

The timeline varies depending on individual circumstances. Your case manager will provide updates and keep you informed throughout the process.

Why are properties being divided into groups?

Grouping properties ensures efficient processing and personalized support. Each group follows a structured timeline to complete the necessary steps of the acquisition process. The County provides regular updates to keep homeowners informed of their group's progress.

Currently, properties are being divided into groups based on the following criteria:

- Urgent Needs
- Low to Moderate Income (LMI Residents)
- Geography and Grant Awards
- Long-Term Floodplain Management Needs

Can I choose to withdraw from the program?

Participation in the program is voluntary. Homeowners can withdraw any time before step six by submitting a written request via letter, email, or a form completed by completing their case manager. This form can be returned by email, mail, or in person.

What documents will I need to provide during the process?

Case managers will work with each homeowner to ensure all necessary forms are completed. In some cases, additional documents may be needed to verify income, homeownership, or damages, or to assist with a duplication of benefits review. The Required Document Checklist outlines the documents that will be accepted.

Why am I being asked to verify my income?

Income verification determines eligibility for additional financial assistance through CDBG-DR funding. Participation in this process is voluntary. Homeowners who choose not to verify their income can provide written confirmation of their decision with their case manager's help.

Duplication of Benefits

What is a Duplication of Benefits Review?

Federal regulations require the County to conduct a Duplication of Benefits (DOB) review for each homeowner. Homeowners will be asked to share information about any assistance they've received for Hurricane Sally recovery.

What is considered a Duplication of Benefit?

A duplication of benefit occurs when a homeowner receives more financial aid than needed for the same recovery purpose. To prevent this, case managers will review all recovery assistance, including National Flood Insurance Program claims and Small Business Administration loans, to identify any overlap.



Awards and Financial Assistance

How is my award calculated?

The County calculates the buyout award by subtracting any identified duplication of benefits from the property's appraisal value. This ensures that homeowners receive an accurate and fair award while accounting for any assistance already received.

Can I appeal the award amount?

Yes, homeowners can appeal decisions affecting their eligibility or award amount. Here's how the appeal process works.

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.



What additional assistance is available for homeowners who qualify for CDBG-DR funding?

Qualifying homeowners may receive up to \$25,000 in Housing Replacement Assistance to help relocate to a safer area or to offset the costs of a previous qualifying relocation. The assistance is calculated by subtracting the buyout award from the purchase price of the new property.

To qualify for the assistance, both the homeowner and the new property must meet the following criteria:

1. The homeowner must qualify as low-to-moderate income.
2. The new property must be in Escambia County and outside a floodplain.
3. The new property must cost more than the damaged property.

Homeowners can request this assistance within one year of their closing date.

Other Frequently Asked Questions

What are my responsibilities as a homeowner?

- Respond to communications from your case manager.
- Complete documentation and work with case managers to verify documentation details.
- Manage moving, relocation, and vacating the property in advance of closing.
- Work with case managers to schedule, prepare documents, conduct the closing, and ensure all documents are signed and funds are transferred.
- Work with the County to fix potential title issues if you have liens or to contact your mortgage company.
- File complaints, request exceptions, and appeal decisions following the outlined process.



What happens to my property after the County takes ownership?

Once the County buys a homeowner's property, the structure will be demolished and the land will be turned into open space to help protect the area from future storms and flooding.

Why demolish structures instead of elevating or rebuilding?

Demolishing structures and converting the land to open space is a more effective long-term solution. This approach:

1. Reduces flood risk by allowing the land to naturally absorb stormwater, protecting nearby communities.
2. Decreases the burden on public resources and the local economy during recovery efforts.
3. May lead to lower flood insurance premiums for the entire community.

This strategy aims to protect people and property from future disasters, improving the area's overall safety and resilience.

